

CONSUMPTION BEHAVIOR OF ISLAMIC ECONOMIC PERSPECTIVE DURING THE COVID-19 PANDEMIC

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Abstract: *The purpose of this study is to determine the impact and consumptive behavior of students from an Islamic economic perspective. The research methodology used is a qualitative descriptive field research and research locations on students at the Faculty of Economics and Islamic Business. The criteria used by researchers are students who like to shop online or directly to sellers. Students who have an above average economy or students who have their own income. And students whose lives follow the trend. The results of this study indicate that the consumptive behavior of the students of the Faculty of Economics and Islamic Business during the pandemic is still relatively active in the form of impulse buying, waste, and seeking pleasure. Consumptive behavior from an Islamic economic perspective is a bad deed.*

Keywords: *Consumptive, Covid-19, Islamic Economy*

INTRODUCTION

The COVID-19 pandemic in Indonesia was first detected on March 2, 2020, when 2 people were confirmed to have contracted it from a Japanese citizen, until April 9, the pandemic had spread to 34 provinces including East Java, DKI Jakarta and South Sulawesi, becoming very vulnerable areas. Various efforts have been made to prevent the spread of the virus and campaigned. There are at least two ways that are solutions to controlling the transmission and spread of COVID-19, namely social distancing and diligent hand washing with soap and increasing the number of portable sinks held by the community independently. The government has finally imposed Large-Scale Social Restrictions (PSBB) as well as the Stay at Home campaign.[1]

In response to the 2019 Corona virus Diases (Covid-19) pandemic, the Indonesian government has since begun to impose restrictions through social distancing measures (maintaining social distance, avoiding crowds), then physical distancing (maintaining a minimum distance of 1.8 meters between people) since early March 2020. The policy has drastically reduced activity and movement [2]. The biggest impact of the PSBB implementation is the economic sector that is most affected which depends on the crowd. The PSBB also has a major impact on the tourism sector. Tourism supporting sectors such as restaurants and retail entrepreneurs are also affected by the corona virus and supports such as mass transportation, ticketing, hotels, seasonal trade and souvenirs.[3][4]. Businesses that cannot implement physical/social scanning, such as salons, barbershops, ojek spas, to house cleaning services and others[2] [5].

Consumptive behavior has affected all groups of people, both middle-income and high-income earners. Often spend money just to buy various needs

that suit their desires such as buying various cellphones, clothes, food, entertainment, and more. This is one of the spread of the corona (Covid-19), in the midst of society that occurs in traditional and modern markets [6].

Students are among the most active in the consumer world and therefore the phenomenon of online shops and marketplaces is very close to them. In addition, students are potentially active in using social networking sites or directly for shopping. Consumption behavior of students, especially women or better known as students, especially consumption of external products, has recently increased.

Consumptive is often interpreted with consumerism because the meaning of the two is not too different, even tends to be similar. Consumptive behavior is an activity that only uses and does not produce or depends on the products of others. (Dyana Dwi Kartika Sari, Indah Nurbaiti, Princess Mayangsari, Fatimah Yunus 2021). Consumptive behavior is buying behavior that is no longer based on rational considerations but because of a desire that is no longer rational and purchases are no longer based on the need factor but are already on the desire factor. [8]. Consumptive behavior also describes a pattern of human life that is controlled and driven by a desire to fulfill the desire for pleasure [9].

The formation of consumptive behavior is influenced by several factors, namely both internal and external and other factors: [10]. Internal factors are motivational factors, motivation is a force used by individuals to obtain and direct their behavior. Consuming activities are carried out by a person to satisfy a desire in order to achieve a certain status through goods or activities that are not his needs but to achieve a certain status through goods or activities of his needs but to achieve that status anything will be done [11]. Buyers want to be different from others, most of the characteristics of consumption appear because buyers want goods that are not owned by others or limited edition, of course the price is also very expensive [12]. Usually many of them are confident when they have luxury items and are always updated. Following developments, there is also the nature of people who follow other people, whatever it is they are always bought [13].

The tendency of people to maximize their shopping activities is no longer based on daily basic needs but according to individual (tertiary) tastes. External factors include: lifestyle factors, [11] Lifestyle is an individual's lifestyle that shopping for lifestyle fulfillment is based on a high desire both in supporting appearance so that it can provide a status symbol to make it look more trendy or not out of date in the eyes of others [14].

Economics and use in society includes discussions on methods of managing natural resources and acquiring assets and their utilization for production, distribution and consumption activities. [15]. To ensure the welfare of the community, regulations related to the three economic activities are needed, with these rules and limitations, it is hoped that economic actors can achieve their goals (Reed 2019). In Islamic consumption, it is taught to prioritize needs over wants, what happens is the basic needs in Islam are based on *maslahah* and are economical and simple [17].

In Islamic consumption perspective is not only about fulfilling individual needs as consumers to fulfill Allah's commands, but also has implications for the awareness of fulfilling the needs of others. Therefore, in connection with the permission to consume food given by Allah swt, it is also the responsibility to meet the needs of life for those who do not have it, both those who do not ask for it and those who do not have it, who also pray for the needy and the poor.

Research on consumptive behavior is reviewed The perspective of Islamic economics during the COVID-19 pandemic is still relatively lacking in research so that researchers are interested in conducting research. Previous research on the Effectiveness of PSBB Determination in Reducing Public Consumptive Behavior During the Covid-19 Pandemic. The results of the study can be concluded that the determination of large-scale social restrictions (PSBB) carried out by the government and the provision of reminder behavior to limit consumptive behavior in this study are not effective in reducing people's consumptive behavior during the covid-19 pandemic.[18]. Consumer Behavior in Using E-Commerce During the Covid-19 Pandemic Period From an Islamic Economic Perspective. The results of this study conclude that consumer behavior in the Blambangan Umpu Village community, Way Kanan Regency is active in utilizing e-commerce transactions. People are more likely to use e-commerce to fulfill primary or dharurriyat needs which aim to get blessings and benefits. The frequency of using e-commerce in the Blambangan Umpu village continues to increase significantly during the covid-19 pandemic[19]. This research is different from previous research, namely the methods and research variables used.

METHODOLOGY

This research method uses interviews and questionnaires or which is a data collection technique by distributing or providing questions to be answered by respondents [20]. The research methodology used is file research (field research) which is descriptive qualitative [21]. Qualitative descriptive is a method of researching the status of a group of people on an object with the aim of making a systematic, factual and accurate descriptive, picture or painting about the facts or phenomena being studied [22][23].

Qualitative research aims to collect data in a natural setting, which will be used to develop theories through inductive data analysis and describe the significance of the data [24]. Primary data collection involves communication between researchers and informants. The informants in this study were students.

The criteria used by researchers are students who like to shop online or directly to sellers to make transactions. The next criteria are students who have an above average economy or students who have their own income and students who follow trends. The sample is selected based on the belief that the chosen one knows The problems that will be researched and become informants are students at the Faculty of Economics and Islamic Business.

And to support primary data, researchers need secondary data. Secondary data is data that is also obtained through library research, where researchers seek to find and collect these materials from all data that provide a description of primary data sources, such as the Qur'an and hadith, journals and books as well as literature reviews that can provide information related to research conducted [25]. The method of data management and data analysis in research is carried out in three stages, which include the data reduction stage, the data presentation stage, and the conclusion drawing/data verification stage [26].

RESULTS AND DISCUSSION

Characteristics of Resource Persons or Informants

Based on data entry from the sample, it can be concluded that there are 30 sources, 3 men, 27 women. With details of 18 people majoring in Islamic

economics, 4 people majoring in accounting, 5 people majoring in management, 2 people majoring in Islamic banking, 1 person majoring in economics. The informant's character is used as a reference to obtain primary data related to the research on the shape of the informant's character with the status of a student at the Faculty of Economics and Islamic Business, Alauddin State Islamic University, Makassar. Specific informant data obtained include majors, students who like to shop online and to sellers, students who have an above average economy or students and have their own income. And students who live to follow the trend.

Consumptive Behavior Factors Among Students

Based on the results of interviews conducted among students of the Faculty of Economics and Islamic Business regarding the causes of the emergence or encouraging consumer behavior, as stated by the FS student said that the factors that influence or motivation to buy goods are as follows:

"It's your own wish, to support the appearance of satisfying yourself using your own stuff" (Sinta, interview 04 March 2022)

As also stated by SR students majoring in management:

"Yes, following our own desires the reason is because we want to look different and if we follow suit then we look normal. To increase the happiness of life" (Ramadan, interview 04 March 2022)

Based on the results of interviews conducted, the researchers found that the motivational factor for consumptive behavior among students of the Faculty of Economics and Islamic Business is derived from the factor of their own desire to buy and consume goods without any influence from other parties and the factors that motivate students to behave consumptively are want to add a lifestyle, to look different from others.

Students always want to look fashionable in order to attract the attention of the opposite sex or their peers so that they spend their money for this purpose. Students who like the world of fashion encourage them to take advantage of buying online the goods and services they want to appear fashionable in front of others.[27][28]

The factor that influences consumptive behavior which is the reason for students to fulfill their lifestyle in the community or campus environment is that most students tend to want to satisfy themselves by buying things that are considered trendy and contemporary. This is a big influence among students to shop for secondary needs [23].

Consumptive behavior is part of consumer behavior so that it can be approached with a consumer behavior theory approach. The factors that influence consumptive behavior are:[11].

1. Motivation is a concept used to describe the forces that exist in organisms to produce and direct their behavior. Providing a simpler motivational limit is a process that encourages people to behave the way they do. These processes are driven by need activity that creates an impulse in the individual to try to suppress or reduce stress.
2. Lifestyle is a form of consumption that reflects one's choices about how one spends time and money. The lifestyle of shopping is an example of the lifestyle of today's youth causing a consumptive attitude[11]. Based on the results of interview data on SW, the factors for consumptive behavior are: "As desired, why buy things that you don't want just to follow the trend, but sometimes I

also buy things that are more trendy, well to support my appearance and have my own satisfaction value if buy things that are more popular” (Wahyunita, interview 04 March 2022). According to the narrative conveyed, in supporting appearance and style in the community and campus environment, we need good and trendy items and can increase confidence in communicating with other people, so it has its own satisfaction. This is in line with what a student named EDL majoring in management said that:

The impact of consumptive behavior on students

1. Impulsive buying (Impulsive buying)

Based on the results of research conducted by researchers, it was found that most students and college students shop for goods in the form of daily necessities and other needs outside of basic needs, such as skincare, clothes, bags, clothes and others, this proves that the behavior of students and students in meet the needs and desires that are quite high, and this has an impact on increasing purchases from the fashion aspect to support life style.

Based on the results of interviews, several students showed the following results:

"Sometimes you buy directly or via online depending on what you want to buy" (Hasrianti, interview 05 March 2022)

“Depending on the item, it can be purchased offline or only available online” (Aslina, interview 05 March 2022)

“Prefer to go online at trusted olshops, apart from being young, they are also anti-complicated” (Jumiati, interview 05 March 2022)

From the results of interviews, researchers found that one of the causes of many purchases is influenced by easy access to the desired goods and is also influenced by the number of applications that provide goods and services to sell and buy goods to consumers, therefore students are more flexible in doing consumptive nature because the existence of a supporting application for easier transactions without the hassle of just choosing the item you want via cellphone, no need to go out to get the item.

2. Waste (Westeful buying)

Consumptive behavior occurs because society (students) has a materialistic tendency, according to Jean Baudlillard, modern society has entered a shift in the concept of consumption, where current consumption is not based on needs but based on desires [29]. Most purchases are driven by the desire to achieve absolute pleasure. Consumptive usually leads to consumer behavior that consumes more money than income.

Consumptive behavior of students is determined by 2 factors, namely internal factors and external factors. Internal factors that influence consumer behavior are psychological factors which are included in the learning section. Learning itself is the process of creating behavior change through experience and practice from watching television commercials, besides that personal factors such as lifestyle and personality also influence while external factors include reference groups, family, social class and culture.[30]

According to the survey results through interviews conducted with students of the Faculty of Economics and Islamic Business.

"Usually I buy things in the form of bags, shoes, clothes and skincare to fulfill my desires and can also grow my confidence in a crowd of people or when I'm on campus. the money I use comes from my parents or my

savings, but most of the money comes from my parents” (Kasmi, interview 05 March 2022)

It can be stated that the student's consumptive activities are more likely to be used to buy clothes, bags, shoes and skincare. Usually they tend to buy these items because they are tempted by cheap prices, follow friends, follow trends, and always look harmonious or want to always look fashionable in public places. In addition to clothes, shoes and bags, some students also consume or take care of themselves, such as buying skincare products or occasionally going to a beauty clinic for self-care.

Based on the results of interviews with students who have consumptive behavior or buy goods based on needs not desires, because those who already understand how to get money will appreciate the money they get more. Most students who have businesses must be smart in managing their finances. The desire to buy goods, tempted by low prices, joins friends without paying attention to the usefulness of the goods they buy. Results of an interview with one of the students:

"Usually I buy goods from online shops and direct sellers, especially if there is a discount, and most of the items I buy are bags, and I usually buy things once a month sometimes following what friends suggest or what is trending now" (Purnama, interview 05 March 2022)

Some of them have enough pocket money from their parents so that they are able to facilitate themselves easily. Their level of consumption will also increase as the money they earn increases. Several students interviewed admitted that when they ran out of pocket money and wanted to buy the desired item, they would immediately ask for the money back. With the convenience of online shopping, most of them buy goods that actually have the same function but from different brands, giving rise to consumerism and wasteful behavior. Based on the results of the research described above, students who do not have businesses do not apply the principles of consumption in Islam which are in line with the Qur'an and As-Sunnah,

Lifestyle which is wasteful and will cause social jealousy, because people who buy whatever they want without thinking about the price is cheap or expensive.

3. Looking for Fun (Non rational buying)

Consumptive behavior is a phenomenon of the desire to consume excessively (Fathurrohman and Ida Rohaida 2022). Behavior that affects all circles of society, especially those who live in urban areas. This is interesting because there is a strong consumerism among students who do not have the income or financial means to fulfill their needs and desires, whereas nowadays students are mostly concerned with physical appearance to be more confident.

Fulfillment of desires (wants) satisfaction in humans never runs out and is increasing, therefore humans always want more to fulfill their happiness, even though these needs are not really necessary.

An attitude in which consumers buy something made solely for pleasure. One thing that is desired is the physical comfort of the students, this is motivated by their nature who will feel happy and comfortable using different items from other people or having goods from certain brands and making them feel trendy, one of which can fulfill the desire is to buy goods - Items that are popular among the people.

This is based on the results of the study, it can be taken some student data, that 19 students from 30 respondents interviewed by researchers found that most students had bought trendy goods or used items that were trending only to support the physical and appearance of students of the Islamic Economics and Business Faculty, Islamic University. State Alauddin Makassar, then the conclusion of the study is that consumptive behavior is very close to students to support appearance, while the reason they choose trendy goods and buy these goods is due to social factors.

Islamic Economic Perspective Consumptive Behavior

In Islamic economics, consumptive behavior is not allowed or strictly prohibited, it is stated in Qs Al-A'raf 7:31:

يَا بَنِي آدَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

The translation: O children and grandchildren of Adam, wear your beautiful clothes at every (enter) mosque and eat and drink but do not be excessive. Indeed, He does not like people who are excessive (Ministry of Religion, 2009:209)

At the end of the verse, it is emphasized that Allah does not like people who are exaggerating, because Allah does not like people who are bigger than a stake, meaning that Allah does not like people whose expenses are greater than their income [32].

This verse was revealed when several of the companions of the Prophet SAW who imitated the behavior of the hummas group (part of the Quraysh tribe) who acted with enthusiasm and tended to be excessive. Like not wanting to do tawaf except wearing new clothes that have never been used by sin. And when performing Hajj, there are strict conditions regarding what foods are allowed to be eaten in a certain amount.[33][34]

In this verse it is conveyed that eating and drinking from good and lawful and not excessive, but must be balanced in consuming everything, because Allah, the creator of all these blessings, does not like people who are excessive, even Allah will give punishment to behavior that exceeds the limit and is excessive in accordance with the harm and damage caused by the act because it violates the provisions of creation. Based on this verse Allah commands not to be excessive or exceed the limit in consuming or needing.[35].

Consumers must leave and must know the level of importance for the consumption of goods, there are several levels of human needs, as follows:[36]

1. *Darurriyah* something that is very important to be a basic need of life to sustain human utility. Thus, it becomes a primary need that must be met by humans. Things that are emergency for humans in this sense originate from maintaining five things, namely: religion (din), soul (nafs), education (aql), offspring (nasl), and property (mal). As long as these five needs are met, humans can live their lives well.
2. *Hajiyyah* secondary need[37], the needs of the hajiyyah can only be met if the needs of the Darurriyah are met. Failure to meet the needs of the hajiyyah does not actually threaten the darurriyah, as long as the darurriyah still exists.
3. *Tahsiniyyah*, namely secondary needs that complement life to improve human well-being. If the benefit of this tahsiniyyah is not fulfilled, then the benefit of human life is less perfect and less enjoyable even though it does not cause misery and destruction of life.

Based on the description above, it can be concluded that consumer behavior is a form of excessive consumption of goods and services, unplanned and unnecessary because it is easily captivated by fashion, easily persuaded by advertisements and sellers, making it easier for students to behave consumptively and less efficient in managing finance.

CONCLUSION

Consumptive behavior can be described as a person's tendency to act when buying something and prioritize secondary needs over primary needs, the factors of student consumptive behavior are internal factors consisting of: motivation, lifestyle, economic conditions, external factors consist of: cultural factors, world class factor, family factor. The impact is impulsive buying, wasting, seeking pleasure. Consumptive behavior during the pandemic among students also has a positive value where the economy continues to run and the production of goods, which causes companies and the industrial sector to continue running, and minimizes layoffs for employees. Islam has regulated all human behavior in consuming in accordance with the Qur'an and As-Sunnah, human life will achieve more prosperity and blessings in life. Consumption behavior in accordance with the Qur'an and As-Sunnah, namely spending wealth in moderation (consumptive), being frugal, etc., consumptive behavior according to an Islamic economic perspective is a bad act, because consumptive behavior is more concerned with desires than on needs and lead to extravagant behavior that is contrary to Islamic economics which advocates frugal and simple behavior.

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