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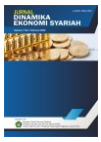

CONSUMPTION ETHICS IN ISLAMIC MICROECONOMICS AND ITS IMPACT ON FAMILY WELFARE

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ABSTRACT

This study investigates the impact of Islamic microeconomic consumption ethics on Muslim family welfare by emphasizing empirical outcomes and their practical implications. Using survey data from 120 Muslim households collected through random sampling and analyzed with simple linear regression, the findings demonstrate a strong and statistically significant relationship between Islamic consumption behavior and family welfare ($p < 0.05$). The coefficient of determination ($R^2 = 0.74$) indicates that the implementation of Islamic consumption principles explains a substantial proportion of welfare variation. Empirical results reveal that adherence to halal and thayyib consumption, the avoidance of israf (excessive spending), and the prioritization of needs based on the hierarchy of dharuriyat, hajiyat, and tahsiniyat significantly enhance financial stability, psychological well-being, and social harmony. Moreover, the integration of zakat and charitable practices strengthens household resilience and reinforces social solidarity. These findings confirm that Islamic consumption ethics function not merely as normative religious guidelines but as an effective microeconomic mechanism for promoting sustainable family welfare and achieving falah through the integration of material and spiritual dimensions.

Keywords: *Consumption Ethics, Family Welfare, Islamic Microeconomics, Halal-Thayyib, Falah.*

INTRODUCTION

Consumption is a fundamental variable in microeconomics in the use of goods and services to fulfill the needs of individuals and households. In conventional economic terms, consumption refers to rational actions based on preferences and budget constraints to maximize utility (material satisfaction).[1] With the ease of access to information technology, people's consumption patterns can turn into consumptive behavior. This disproportionate consumption behavior (overconsumption) will have implications for financial instability, psychological pressure, and disrupted social relations

[1] Fahmi Medias, *Ekonomi Mikro Islam: Islamic Microeconomics* (Unimma Press, 2018).

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within the family.[2]

This phenomenon cannot be addressed through an economic rationality approach alone; an ethical foundation is needed to guide their spending behavior.[3] The Islamic microeconomic perspective incorporates a moral, spiritual, and social dimension into consumption behavior, so that it is not only an economic activity, but also a form of worship and responsibility as a caliph. Islam provides guidelines for consumption through the principles of halal-thayyib, the prohibition of israf and tabdzir, and the encouragement of sharing through zakat, infaq, and sadaqah. In Qs. Al-A'raf: 31, it emphasizes the importance of balance and self-control in consumption, so that the fulfillment of life becomes harmonious and proportional.[4]

Consumption ethics in Islamic microeconomics are oriented towards achieving maslahah and falah, which are measured based on blessings, inner peace, and social impact, rather than material satisfaction. The principle of consumption in Islam is believed to be able to strengthen family economic stability and prevent consumptive behavior that leads to debt.[5] Islamic consumption ethics prioritize needs based on the categories of dharuriyat, hajiyat, and tahsiniyat, which help individuals and families allocate resources efficiently and avoid waste.[6] Consumption behavior is a religious activity related to the afterlife through the concept of piety.[7] Islamic consumption ethics also contain a social dimension through the instruments of zakat, infaq, and sadaqah as mechanisms for the distribution of resources that play a role in improving community welfare and strengthening social solidarity.[8]

Family welfare in Islam is also understood more broadly than the conventional concept, as it includes economic, psychological, social, and spiritual aspects that are integrated into the concept of falah.[9] In practice, the smallest economic unit will make consumption decisions influenced by values, norms, and beliefs. Muslim families who apply Islamic consumption ethics tend to be more selective

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[2] Zulia Luddiana, "Perilaku Konsumsi Remaja Ponorogo Di Era Digital Sebagai Dampak Dari Penggunaan Media Sosial" (Iain Ponorogo, 2024).

[3] Dewi Ghitsatul Hisan and Siti Haniatunnisa, "Faktor Konsumsi Dalam Ekonomi Islam," *An Nawawi* 3, no. 1 (2023): 13–30.

[4] Siti Nurun Nadhifah and Ahmad Syakur, "Etika Konsumsi Dan Tantangan Hedonisme Perspektif Al-Qur'an Dan Hadis," *Jesya (Jurnal Ekonomi Dan Ekonomi Syariah)* 8, no. 1 (2025): 557–68.

[5] Jumiati Jumiati, Rusdaya Basri, and Moh Yasin Soemena, "The Lifestyle of Wives and the Harmony of Samawa Families in Bilalangnge Village: A Review from the Perspective of Islamic Law," *MARITAL_HKI*, 2024, 92–104.

[6] Halomoan Hutajulu and Others, *Sustainable Economic Development: Teori Dan Landasan Pembangunan Ekonomi Berkelanjutan Multi Sektor Di Indonesia* (PT. Sonpedia Publishing Indonesia, 2024).

[7] Nurma Maha Rani, Muhammad Givar Pamungkas, and Alwa Ariza Irawan, "Analisis Konsep Permintaan Konsumen Dalam Perspektif Ekonomi Islam Terhadap Nilai Spiritual Dalam Mempengaruhi Permintaan Konsumen," *Epsilon: Journal of Management (EJoM)* 3, no. 1 (2025): 67–85.

[8] M A Mannan, *Islamic Economics: Theory and Practice* (Cambridge: Islamic Academy, 1992).

[9] Amirus Sodiq, "Konsep Kesejahteraan Dalam Islam," *Equilibrium* 3, no. 2 (2015): 380–405.

and controlled in their spending, thus demonstrating social awareness that has an impact on improving the quality of family life. Well-being in modern economies is generally measured through material indicators such as income, consumption, and asset ownership.[10]

However, prior empirical studies linking Islamic consumption ethics to family welfare at the micro level remain very limited and have fundamental shortcomings. Most existing studies are normative-conceptual or focus on macro implications, such as the impact of zakat on aggregate poverty alleviation or the national contribution of the Islamic economy. Meanwhile, studies that specifically measure how the internalization of halal-thayyib principles, avoidance of israf, and the practice of infaq and sadaqah in daily consumption decisions relate to multidimensional family welfare indicators (economic, psychological, social, and spiritual) are still scarce. This limitation of micro-empirical studies constitutes a significant research gap. There is a lack of strong and measurable evidence depicting the extent to which the practice of Islamic consumption ethics directly contributes to improving financial stability, psychological peace, social harmony, and spiritual piety within a Muslim family unit. Therefore, this study seeks to fill this gap by providing an empirical analysis that directly tests the relationship between Islamic consumption behavior variables and comprehensive family welfare indicators.

Consumption ethics in Islamic economics have been discussed conceptually, but empirically, when linked to family welfare at the micro level, they are still limited.[11] When consumption is controlled, it automatically creates financial space within the family and inner peace. Unnecessary expenses can be diverted into savings, investments, or emergency funds. In Islamic economics, this behavior is highly recommended because it reflects the attitudes of i'tidal (balance) and hikmah (wisdom).[12] Most studies focus on macro issues, such as wealth distribution, sharia fiscal policy, or the role of Islamic financial institutions. The economic resilience of communities in changing consumption behavior at the family level is still significantly needed, especially amid the increasing consumptive behavior of modern Muslim communities.[13]

Therefore, this study aims to analyze the effect of applying consumption ethics in Islamic microeconomics on the welfare of Muslim families by testing the relationship between Islamic

[10] Maesaroh Siti, "Analisis Kontribusi Usaha Tani Terhadap Peningkatan Kesejahteraan Ekonomi Masyarakat Dalam Perspektif Ekonomi Islam (Studi Produktivitas Tanaman Pangan Berupa Jagung Pada Kelompok Tani Waringin Kencana, Pekon Waringinsari Timur, Kecamatan Adiluwih, Kabupa" (UIN RADEN INTAN LAMPUNG, 2022).

[11] Hanik Fitriani, *Ekonomi Mikro: Menakar Paradigma Melalui Perspektif Islam* (NEM, 2021).

[12] Bintang Lazuardi Benteng Buana Muslim and Others, *Literasi Keuangan: Wawasan, Perilaku Dan Strategi Mengelola Keuangan* (Yogyakarta: PT. Star Digital Publishing, 2025).

[13] Muhammad Nasir and Sunardi Sunardi, "Reorientasi Pendidikan Islam Dalam Era Digital: Telaah Teoritis Dan Studi Literatur," *Al-Rabwah* 19, no. 1 (2025): 56–64.

consumption behavior and measurable indicators of family welfare from economic, psychological, social, and spiritual aspects. This is expected to provide empirical understanding of the relationship between Islamic consumption behavior and the quality of family welfare in a comprehensive manner.

RESEARCH METHOD

This study adopted a quantitative explanatory research design to empirically examine the causal relationship between Islamic consumption ethics and Muslim family welfare.[14] A cross-sectional survey approach was applied to capture current consumption behavior patterns and their implications for household well-being within the Islamic microeconomic framework.[15]

The population comprised Muslim households, from which 120 families were selected using simple random sampling to ensure representativeness and reduce selection bias. This sample size met the minimum statistical requirements for regression-based causal inference and provided adequate analytical robustness for hypothesis testing.

Islamic consumption ethics were operationalized as a multidimensional construct reflecting normative Islamic economic principles, including halal and *thayyib* consumption behavior, avoidance of *israf* (excessive consumption), prioritization of needs according to the hierarchy of *dharuriyat*, *hajiyat*, and *tahsiniyat*, as well as social responsibility through zakat, infaq, and sadaqah practices. Family welfare was measured as an integrated outcome variable encompassing economic stability, psychological well-being, social harmony within the household, and spiritual well-being, reflecting the Islamic concept of *falah*.

Data were collected using a structured questionnaire based on a five-point Likert scale. Instrument validity was assessed using Pearson Product Moment correlation, while internal consistency reliability was evaluated through Cronbach's Alpha coefficient, with a threshold value of 0.70 indicating acceptable reliability. Prior to model estimation, data distribution was examined to ensure compliance with normality assumptions.

Hypothesis testing was conducted using simple linear regression analysis to estimate the magnitude and direction of the relationship between Islamic consumption ethics and family welfare. The empirical model was specified as follows:

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[14] John W. Creswell and J. David Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 5th ed. (Thousand Oaks: SAGE Publications, 2018), 146-152.

[15] Mohamed Aslam and Akmal Hyder, "Measuring the Impact of Islamic Consumption Ethics on Household Welfare: An Empirical Investigation," *International Journal of Islamic and Middle Eastern Finance and Management* 12, no. 3 (2019): 364-365

$$Y = a + bX$$

where Y represents family welfare and X denotes Islamic consumption ethics. All statistical analyses were performed using SPSS version 17.0 with a significance level set at 5 percent ($\alpha = 0.05$).

This analytical approach enables the identification of the empirical contribution of Islamic consumption ethics to household welfare outcomes and provides evidence-based support for the role of ethical consumption behavior in strengthening family economic resilience within the Islamic microeconomic context.

RESULTS AND DISCUSSION

The Influence of Islamic Consumption Ethics on Muslim Family Welfare

The results of the simple linear regression analysis confirm a statistically significant influence of Islamic consumption ethics on the welfare of Muslim families (p-value < 0.05). This finding establishes that the better the application of Islamic ethical principles in family consumption, the higher the level of perceived welfare. This empirical evidence validates the theoretical proposition in Islamic microeconomics that ethical consumption transcends a purely economic act, embodying a form of worship ibadah with direct consequences for worldly well-being *falah*.[16]

hese findings indicate that consumption behavior based on Islamic values has a tangible impact on the family's quality of life. Respondents from families with strong adherence to Islamic ethics reported being more deliberate in spending, less susceptible to consumptive trends driven by social prestige, and consistently considered the aspect of blessing (barakah) in their consumption activities. This suggests that for these families, Islamic ethical values are operationalized in daily life rather than remaining abstract theological concepts.

A key insight from the data is the pronounced link between the principle of avoiding extravagance (israf) and financial stability. Families who consciously control their expenditures according to prioritized needs demonstrate a greater tendency to maintain savings, build emergency funds, and avoid consumer debt. This disciplined spending fosters a crucial balance between income and outflow, creating a buffer against economic shocks that are often a primary source of domestic stress and conflict.

The significance of this financial self-regulation is profound. By resisting impulsive and trend-driven consumption, families build a foundation of economic resilience. This stability is not merely about wealth accumulation but about achieving peace of mind and security, which are core

[16] M. Umer Chapra, *Islam and the Economic Challenge* (Leicester: The Islamic Foundation, 1992), 45.

components of holistic welfare[17]. The data implies that many domestic conflicts rooted in financial strain can be mitigated through the disciplined framework provided by Islamic consumption ethics.

Further analysis reveals that among the various ethical principles, adherence to halal (permissible) and tayyib (wholesome/good) consumption emerged as the most dominant indicator, closely followed by the avoidance of wastefulness. This highlights a robust religious awareness shaping consumption patterns. Respondents consistently linked the consumption of halal-thayyib goods with a higher degree of inner peace (sakinah), expressing feelings of comfort and confidence that their lifestyle aligns with their faith.

This connection underscores a critical dimension of Islamic welfare: inner peace is not solely a function of material abundance. It is significantly influenced by the conscientiousness with which resources are acquired and spent. The sense of integrity and spiritual alignment derived from ethical consumption contributes directly to psychological and spiritual well-being, fulfilling a dimension often neglected in conventional economic assessments of welfare[18].

F-test (simultaneous test) confirmed that the independent variables collectively exert a positive and significant effect on family welfare. While the partial t-test for the composite variable of Islamic consumption ethics showed a significant influence, it is the synergistic application of its various dimensions prohibition of israf, preference for halal-thayyib, and the practice of giving that creates the strongest combined impact on elevating overall family welfare, affirming the holistic nature of the Islamic ethical framework.

The Role of Islamic Consumption Ethics in Realizing Multidimensional Family Welfare

Islamic consumption ethics facilitate welfare that extends beyond the economic sphere, actively shaping psychological, social, and spiritual dimensions within the family. The findings demonstrate that families who regularly engage in charitable giving (zakat, infaq, sadaqah) report more harmonious social relationships. This habit of sharing cultivates empathy, gratitude (shukr), and social concern, reframing wealth not as an end goal but as a trust (amanah) to benefit others[19].

This social dimension strengthens both external and internal family bonds. Externally, it integrates the family into a network of communal solidarity and mutual support. Internally, it fosters an atmosphere of togetherness, compassion, and shared values among family members. The act of

[17] M. Syafi'i Antonio, *Bank Syariah: Dari Teori ke Praktik* (Jakarta: Gema Insani, 2001), 78-80

[18] Mona Abul Fadl, "Islam and the Challenge of Sustainable Development," *Worldviews: Global Religions, Culture, and Ecology* 6, no. 2 (2002): 134

[19] M. Nejatullah Siddiqi, *Role of the State in the Economy: An Islamic Perspective* (Leicester: The Islamic Foundation, 1996), 112.

giving becomes a shared family practice that reinforces ethical identity and purpose, directly contributing to social and emotional welfare as conceptualized in falah.

The ethical framework also provides a practical tool for conflict prevention through its hierarchical need classification (dharuriyat, hajiyat, tahsiniyat). Families applying this scale of priorities tend to make consumption decisions through planned deliberation and mutual consideration rather than impulsive desire [20]. This structured approach minimizes financial disagreements and impulsive spending that can strain family relations, thereby safeguarding domestic harmony.

The principle of balance (i'tidal) is crucial in preventing the extremes of miserliness and prodigality. The data suggests that families adhering to this principle achieve a sustainable consumption pattern that satisfies needs without leading to deprivation or excess. This balance is essential for long-term welfare, as it allows for current fulfillment while securing future stability, aligning daily life with the Islamic concept of moderation in all affairs.

From a psychological perspective, the discipline and intentionality required by Islamic consumption ethics contribute to a sense of self-efficacy and control. Respondents expressed that making conscious, value-driven choices reduced anxiety related to keeping up with societal consumption pressures. This empowerment leads to greater life satisfaction and psychological resilience, key aspects of non-material welfare.

Spiritually, every act of consumption becomes imbued with intentionality and God-consciousness (taqwa). Choosing halal, avoiding israf, and sharing surplus are seen as acts of obedience that yield spiritual reward (thawab). This transforms mundane economic activity into a source of spiritual elevation, directly linking material behavior to spiritual well-being and the ultimate success in the hereafter, which is the pinnacle of falah[21].

In conclusion, the empirical evidence confirms that Islamic consumption ethics serve as a comprehensive mechanism for building multidimensional family welfare. They provide the financial discipline for economic stability, the value framework for psychological peace and social harmony, and the intentionality for spiritual growth. This study therefore positions Islamic consumption ethics not as a restrictive set of rules, but as an enabling system that guides Muslim families toward holistic prosperity (maslahah) and ultimate success (falah) in both this world and the next.

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[20] Abdul Azim Islahi, *Economic Concepts of Ibn Taimiyah* (Leicester: The Islamic Foundation, 1988), 95.

[21] Khurshid Ahmad, "Economic Development in an Islamic Framework," in *Studies in Islamic Economics*, ed. Khurshid Ahmad (Leicester: The Islamic Foundation, 1980), 179.

CONCLUSION

Based on the results of research and discussions that have been conducted, it can be concluded that ethical consumption in Islamic microeconomics has a positive and significant effect on the welfare of Muslim families. The application of the principles of halal and thayyib consumption, control of excessive behavior (israf), determination of priority needs, and social awareness through zakat, infaq, and sadaqah contribute significantly to the quality of family life.

Islamic consumption ethics not only have an impact on family economic stability through wiser financial management and avoidance of consumer debt, but also influence the psychological well-being, social harmony, and spiritual peace of family members. Thus, consumption in the perspective of Islamic microeconomics is not merely an activity to fulfill needs, but part of an effort to achieve holistic well-being (falah), namely happiness in this world and the hereafter.

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