

Article History

Received : 14 May 2024
Revised : 19 Juni 2024
Accepted : 30 June 2024
Published : 30 June 2024

LIFE CYCLE AND CONSUMPTION BEHAVIOR FROM ISLAMIC ECONOMIC PERSPECTIVE

Aisyah Kartini¹

¹ Imam Bonjol State University, Indonesia
2320040025@uinib.ac.id

ABSTRACT The relationship between individual life cycles and consumption behavior. The life cycle, which includes stages such as childhood, adolescence, young adulthood, adulthood and older people, significantly impacts consumption patterns. The research aims to analyze the concept of life cycle and consumption behavior from an Islamic economic perspective. This type of research is classified as qualitative research. Primary data was obtained through interviews with 17 Muslim people in West Pasaman Regency. Data sender was obtained from books and journals related to the Islamic economic perspective's life cycle and consumption behavior. The results of this study show that each stage of life is characterized by different needs, priorities and income levels, which directly influence consumption decisions, for example those aged 10 to 15 years consume more fast food without paying attention to health. In productive age, there is a difference in a person's consumption level, namely that some of them consume more by prioritizing desires than needs and others prioritize saving and buying goods according to their needs. When you are no longer productive, you are more likely to save money for future needs. From an Islamic economic perspective, consumption cannot be excessive and must be in accordance with Islamic consumption principles.

KEYWORDS Life Cycle, Consumption, Islamic Economics

INTRODUCTION

Consumption is an essential study in macroeconomics because household consumption expenditure has the largest share of aggregate spending (Romdon & Saidah, nd). This consumption includes household expenses to fulfill their daily needs, such as food and drink, clothes, vehicles, houses, etc. (Hanum, 2017). In several countries, household consumption expenditure significantly contributes 60-70 percent to national income (Sangaji, 2009). In aggregate, public consumption expenditure is directly proportional to national income. The greater the income, the greater the consumption expenditure. The ratio of additional consumption expenditure to

income is called propensity to consumer (Ermija Oktavia, 2017).

Consumption has become an important issue in Indonesian society in recent years. The birth of consumer society was marked by the presence of shopping centers such as shopping malls, leisure industries, fashion, beauty industries, culinary industries, advice industries, gossip industries and lifestyle invasions through the advertising and media industries (Yustati, 2020).

Public consumption can be influenced by many factors, including income, wealth, interest rates and inflation. In the theory presented by Keynes quoted in Syahnur (2014) states that people's consumption expenditure depends (is directly proportional) to their income level (Syahnur, 2014). Apart from income, consumption patterns are also influenced by human capital, for example education. The higher a person's level of education, the better the quality of resources (Hanum, 2018). Other factors that

can influence consumption include first, the permanent income hypothesis. In this theory, people's income is divided into two types, namely permanent income and temporary income.(Romdon & Saidah, nd). Second, the relative income hypothesis. A person's consumption pattern is determined by two things, namely the highest income ever achieved and the conditions of the surrounding environment. Surrounding environmental conditions also influence a consumer's consumption patterns. Third, the life cycle hypothesis also includes factors that can influence consumption (Sangaji, 2009).

There are several studies on consumption behavior from an Islamic economic perspective that several researchers have carried out. Firstly, people's consumption behavior from an Islamic perspective in Barombong sub-district, Makassar city. In this research, it is said that the consumption behavior of people at the upper economic level still does not implement behavior that is in accordance with Islam, that is, they still behave *tabzir*. Meanwhile, the consumption behavior of middle and low-economic communities is in accordance with internal consumption ethics (Aulia Rahman and Muh Fitrah, 2018). Second, consumption in perfect Islamic economics (regression with religiosity on consumerism for students at UIN Syarif Hidayatullah Jakarta. In this research, it is said that good religious understanding and its application will give rise to good consumption behavior (Yustati, 2020). The three concepts of consumption and Islamic consumption behavior. In this research, the concept of consumption and Islamic consumption behavior is said to be based on fulfilling *dharuriyah*, *hijayyat* and *tahsiniyat*. Apart from that, consumption behavior in Islam must fulfill the principle of benefit and benefit for the body and soul.(Jenita & Rustam, 2017)

Based on several studies above. It is important to evaluate the life cycle and consumption behavior in more depth from an Islamic economic perspective. Previous research has revealed several aspects of this phenomenon, but this research aims to complete what has not been discussed in previous research. The main difference in this research lies in the concept of consumption. This is different from research conducted by researchers, where this research focuses on the life cycle and consumption behavior from an Islamic economic perspective. In the life cycle concept, a person's life cycle is grouped into three groups, namely those aged 0-16 years who are classified as not yet productive. Ages 16-63 are classified as productive age and those above 65 years are classified as no longer productive age. This means that a person's consumption level will be influenced by

age factors or the life cycle hypothesis. There are several things that need to be identified related to the life cycle and consumption behavior from an Islamic economic perspective, firstly related to consumption behavior, secondly, consumption levels are based on the life cycle hypothesis.

The consumer life cycle influences consumption behavior from childhood to old age, with needs and preferences changing over time. Children are influenced by parents in consuming toys and clothes, while teenagers are more influenced by peers or trends. Young adults focus on technology and lifestyle. Meanwhile, adults are starting to prioritize family needs such as household needs. Seniors pay more attention to health and convenience products. Consumption behavior is also influenced by social factors, lifestyle changes and environmental awareness. Digital technology is changing shopping through e-commerce and streaming services, while economic conditions and cultural values also play an important role in purchasing decisions.

It is important to carry out studies on the life cycle and consumption considering that the first two things, life cycle and consumption, can provide an understanding of how to manage finances well in order to meet needs throughout the life cycle. Second, it provides an understanding that consumption should not be excessive. Consumption in Islam must pay attention to ethics in accordance with sharia principles, including having to be balanced in consuming, spending wealth in a good way, prohibiting being *israf* and *tabzir* and prohibiting being miserly (Zakiah, 2022a). Based on the description above, the author is interested in discussing further the life cycle and consumption from an Islamic economic perspective. The aim of this research is to understand the concept of life cycle and consumption in Islam

Theoretical basis

Consumption Islamic Economic Perspective

a. Consumption Behavior in Islam

Consumption is an economic activity aiming to reduce or consume the benefits of a good or service to meet needs(Maharani & Hidayat, 2020). In general, consumption can be interpreted as the use of goods and services to meet human needs. In Islamic economics, consumption has the same meaning, but has differences in scope. The fundamental difference with conventional economics is the goal of achieving consumption itself, the method for achieving it must comply with sharia principles. Consumption behavior or people who use goods or services to meet their needs are called consumers.

Consumer behavior is the consumer's tendency to consume to maximize satisfaction. In other words, consumer behavior can be interpreted as the behavior of consumers, where they can illustrate the search to buy, use, evaluate and improve their products and services.(Aulia, 2013). Consumer behavior must pay attention to the following things first, the use of things that are clean, good and useful. Second, fairness in spending assets. Third, a simple and fair attitude. Fourth, an attitude of generosity and high morality. Fifth, prioritize needs that are prioritized(Putriani & Shofawati, 2015).

b. Principles of consumption in Islam

Several principles in consuming for a Muslim differentiate it from the consumption behavior of non-Muslims. This principle is based on the Koran and Hadith. These principles include, firstly, sharia principles, namely principles that pay attention to consumption goals, Muslim consumption behavior in terms of the goal is not only to achieve satisfaction from consuming goods, but also the function of worship to obtain the pleasure of Allah SWT. Paying attention to scientific principles means that a Muslim must pay attention to the principles of cleanliness. Second, the principle of quantity is not enough if the goods consumed are halal, but the quantity must also be within sharia limits, which in determining this quantity takes into account several economic factors as follows, namely simple. Third, the principle of morality is knowing the social factors that influence the quantity and quality of consumption, the most important of which are the following: people, example, and not endangering other people (Aulia Rahman and Muh Fitrah, 2018).

c. Consumption limits in Islam

Consumption cannot be separated from the role of faith. The role of faith is an important benchmark because faith provides a worldview that tends to influence human personality (Aulia Rahman and Muh Fitrah, 2018). When spending wealth, there are several prohibitions that must be considered, including first, the prohibition on being miserly and accumulating wealth. Second, prohibition of excesses and luxury (Salwa, 2019).

Various Consumption Theories

1. permanent income hypothesis theory

The permanent income consumption theory (permanent income hypothesis) is divided into two types; first, permanent income (permanent income) is a form of income received periodically, and the amount can be estimated in advance, for example, salary income. Second, temporary income is a form of income that cannot be predicted in

advance. This temporary income can be in the form of additional or bonuses.

2. Relative income theory

Consumption patterns in this theory are determined by two things, namely. Firstly, the highest income ever achieved, if income decreases in a certain period, consumers will not reduce consumption expenditure much. To cover it they reduce their savings. In the long term, consumption changes proportionally with income. However, in the short-term consumption changes in a smaller proportion than changes in income. Second, environmental conditions around where a consumer lives, apart from income level, environmental conditions around a consumer's residence also influence a consumer's consumption patterns. A person will try to live like his neighbors, so when income falls, that person will not reduce his consumption as if his income rose, but will maintain his consumption level not too far from the highest consumption level he has ever achieved (Suparmono, 2018).

3. Life cycle hypothesis theory (life cycle hypothesis).

According to this theory, a person's socio-economic factors greatly influence that person's consumption patterns. This theory divides consumption patterns into 3 parts based on a person's age

- a. From the age of 0 to the age of 15 where the person cannot generate their own income then they experience dissaving (consuming but not generating income)
- b. From a person aged 16 to the age of 60, the age at which the person is able to work, earn income and be able to save. So, he experiences savings
- c. From someone aged 60 and over to someone at the age where they can no longer work, they experience dissaving(Priyono & Candra, 2016)

METHODS / METODE

This research uses qualitative research. Primary data was obtained through interviews with 17 Muslim people in the West Pasaman district. The selection of informants used a purposive sampling technique. To complete the data from primary sources, the author also uses data sources from thanjournals, books, research results and various studies or literature in the academic field. Data collection techniques include observation and interviews with Muslim communities in the West Pasaman district.

The data analysis technique is in the form of qualitative research that produces words. Data analysis techniques are an activity to collect data so that it has social, academic and scientific value (Sugiono, 2011). The stages of data analysis used are data reduction, data collection, and drawing conclusions. This activity involves grouping data based on variables and types of respondents according to what is needed, such as the results of observations, interviews and conclusions drawn from the documents in question. Then, this qualitative research can reveal the life cycle and consumption behavior from an Islamic economic perspective.

RESULT AND DISCUSSION

Life Cycle and Consumption

Everyone desires to fulfill life's needs. Since childhood, even when they are just born, humans have expressed the desire to fulfill their needs in various ways, for example, by crying to show that a baby is hungry and wants to drink milk from its mother. As people grow older, their desires and needs continue to increase, reaching a peak at a certain age and then declining in old age until they die (Jenita & Rustam, 2017).

A person's desires or level of consumption can be influenced by the life cycle. In life cycle theory, a person's consumption patterns can be divided into three parts based on age, namely 0 to 16 years of unproductive age, 16 to 60 of productive age and those above 60 of unproductive age. Of course, if it is related to age, a person's consumption level will be different. Based on the results of interviews with informants, data can be displayed in the form of the following table.

Table 1.

Unproductive age life cycle hypothesis

Source person	Age	Education	Work	Information
1	10	elementary school	Student	The 10 year old is currently still in elementary school (SD). Not working, still dependent on parents. In spending more money on

2	11	elementary school	Student	ready-to-eat food 11 years old, currently in elementary school (SD). Not working, still dependent on parents. In spending more money on food
3	12	elementary school	Student	Age 12 years currently in elementary school (SD). Not working, still dependent on parents. In spending more money on food
4	15	JUNIOR HIGH SCHOOL	Student	Age 15. Current education is still in junior high school (SMP). Not working, still dependent on parents. When you spend money you eat more
5	13	JUNIOR HIGH SCHOOL	Student	Age 13 Education: currently still in junior high school, not working and still

6	14	JUNIOR HIGH SCHOOL	Student	Age 14. Current education is still in junior high school, not working and still dependent on parents. In spending more money on fast food
---	----	--------------------	---------	---

2	22	SENIOR HIGH SCHOOL	Store employee	Age 22. Last education is high school (high school). Current job as shop clerk. In spending more money on clothes and skincare. In fact, no money from work is collected at all.
3	18	Bachelor degree	Student	Age 18 years, current education as a student. Doesn't work. Still dependent on parents. When spending more money on fashion and skincare
4	19	High school graduate		Age 19 years, current education as a student. Doesn't work. Still dependent on parents. When spending

Source: results of interviews with the people of West Pasaman, 2023

From table one, the results of interviews with informants with the initials (MS, AS, AK, AM, NA, AB) show that at the age of 10 to 15 years they spend more money on buying ready-to-eat food. Their money always runs out because they buy fast food without paying attention to their health. In this case they prioritize stomach fullness. At an unproductive age, they still depend on their parents to fulfill their consumption needs.

Table 2
Productive age life cycle hypothesis

Source person	Age	Education	Work	Information
1	23	SENIOR HIGH SCHOOL	Store employee	Age 23. Last education is high school (high school). Current job as a store clerk. In spending more money on online

5 20 Starta1

more money on fashion 20 years old, current education as a student. Doesn't work. Still dependent on parents. When spending more money on fashion and skincare

Source: results of interviews with the people of West Pasaman, 2023

From table 2, the results of interviews with informants with initials (SN, NF, PD, LD, HZ) show that some of them are already working. However, some still depend on their parents. In spending more money on fashion and skincare items and likes shopping online such as Shopee. In this case, they prioritize desires over needs so they are closer to a life that makes things difficult.

Table 3
Productive age life cycle hypothesis

Source person	Age	Education	Work	Age
1	26	SENIOR HIGH SCHOOL	Self-employed	26. Last education was high school (high school). Current job as self-employed. In spending more money on

2	28	Bachelor degree	Teacher	Age 28. Last education was high school (high school). Married. Current job as a teacher. In spending money more on useful things and more on children's school needs and also needs at home
3	31	SENIOR HIGH SCHOOL	Self-employed	Age 28. Last education was high school (high school). Married. Current job as self-employed. In spending money more on useful things and more on

children's school needs. And some of the money is tabooed for future needs

3	65	elementary school	Doesn't work	future needs Age 65 years. Last education was elementary school (SD). Doesn't work. Shop according to your needs
---	----	-------------------	--------------	--

Source: results of interviews with the people of West Pasaman, 2023

From table three above, this age is still classified as productive age. Based on the results of interviews with (IW, ML, LA) it is clear that they are already working and some of them are already married. When they spend their money they spend more on useful items, save for the future and also prioritize family needs.

Table 4
The age-life cycle hypothesis is no longer productive

Source person	Age	Education	Work	Information
1	67	JUNIOR HIGH SCHOOL	Doesn't work	Age 67 years, last education was junior high school (SMP). Doesn't work. When buying goods, focus more on things that are useful and tend to be thrifty
2	67	elementary school	Doesn't work	Age 67 years. Final education Elementary school (SD) is not working. More about saving money for

Source: results of interviews with the people of West Pasaman, 2023

From table four above, there are interview results with (N, MS, YR) that at the age they are no longer productive, they should not consume excessively. They are more interested in saving for future needs. When they are no longer productive in consumption, they become dependent on other people

In sharia economics, the concepts of life cycle and consumption are very closely related. This is important to discuss because both are interconnected with financial and ethical principles in Islam. Life cycle in its perspective from Islamic economics emphasizes the importance of considering a person's life cycle in financial planning and consumption. This includes preparing yourself for the future, such as saving for children's education costs, as well as taking into account the costs of marriage, birth of children and also death. Meanwhile, consumption tends to be more about buying both goods and services.

Based on the results of interviews that have been conducted, it is clear that the hypothesis of a person's life cycle in consumption is different. At the age of 10 to 15 years, they are still classified as not yet productive, they spend more money on buying ready-to-eat food. Fulfillment of needs is still borne by parents. In productive age there are differences in consumption. As seen in tables two and three. In table two, some are already working, and some are still dependent on their parents. They consume more online shopping, fashion and skincare. In table three they are already working; some are married, and some are still single. In table three, they spend more money on useful things, save and prioritize family needs. At an age when they are no longer productive, they tend to save their money.

Islamic Economic Perspective Consumption

In Islam, consumption cannot be separated from the role of faith. The role of faith is an important benchmark because faith provides a world view that tends to influence human personality. Faith greatly influences quantity and quality and consumption in both material and spiritual satisfaction (Suharyono, 2018).

Every human decision in Islamic economics cannot be separated from moral and religious values because every activity carried out is linked to the Shari'a. In the Koran, economics is known as iqtishad (economic savings), which is defined as mediation and moderation. A Muslim is prohibited from committing extravagance and excesses (Sitepu, 2017). Excessive consumption is a characteristic of a society that does not recognize God (Ghafur, 2016).

Consumption has a very important role in every economy, because there is no life for humans without consumption activities. Therefore, economic activity leads to fulfillment for humans (Mohammad Lutfi, 2019). The rules and norms of consumption in the Islamic economic system adhere to the concept of balance in various aspects. In Islamic economics, consumer satisfaction depends on the religious values applied in their routine activities which are reflected in the money they spend. Consumption in Islam tries to prevent consumers from being tabzir and israf because israf is a wasteful behavior that is carried out consciously to fulfill the desires of lust. (Murniati & Zuhri, 2019). As well as the prohibition on being naughty and miserly. Consumption in Islam must be balanced, because the best thing is the mediator.

If we apply the principle of balanced expenditure in everyday life, it can eliminate economic damages such as waste and stinginess that can be found in the modern capitalist system. Everyone, whether from a high economic class or from a low economic class, is encouraged to spend assets according to their abilities. As long as the expenditure is not extravagant or stingy but is adjusted to the opinions of consumers, this is permissible and halal (Suharyono, 2018). In Islamic economics, there is a balance in life that is not found in conventional economics. Balancing in the economy is clearly explained in the Koran to distribute part of its wealth in the form of zakat, alms and infaq. In the content of its teachings, Muslims have solidarity with people who are economically capable and Muslims who are less fortunate (Murniati & Zuhri, 2019).

When spending wealth, it must be done lawfully and in a good manner. Islam gives individuals the freedom to spend their wealth on good and halal goods to meet life's needs. Freedom is granted on condition that it does not violate sacred boundaries

and does not pose a danger to the security and welfare of society. Islam closes all avenues for humans to spend wealth, which results in moral corruption in society (Zakiah, 2022).

Prohibition of being israf (royal) and tabzir (wasteful). In consuming it is not justified to live a luxurious life. Because a luxurious lifestyle can damage individuals and society because it preoccupies people with lust and neglects them from noble things and noble morals. Ali Abd ar-rasul assessed that a luxurious lifestyle (israf) was a factor that triggered the moral decadence of society which ultimately led to the destruction of that society. For Afzalur Rahman, luxury (israf) is an excess of personal satisfaction or spending wealth on things that are not needed. A luxurious lifestyle is usually accompanied by an excessive lifestyle. According to Afzalur Rahman, there are three definitions of israf or royal attitude, namely wasting wealth on things that are forbidden such as drunkenness, excessive spending on things that are lawful without caring whether it is according to one's abilities or not and spending for reasons. generosity is just mere show (Syari & Lutfi, 2019). In the Qur'an, it is explained that it is forbidden to spend excessively on wealth, namely QS Al A'raf: 32 with the following meaning.

Meaning: O children and grandchildren of Adam, wear good clothes every time you (enter) the mosque, eat and drink, but don't overdo it. Indeed, Allah does not like people who exaggerate (QS. Al-A'raf: Verse 31).

From the explanation of the verse above, it has been explained that Allah does not like people who spend their wealth excessively. In conventional economics, consumption is assumed always to aim to obtain satisfaction (utility). Meanwhile, consumption in Islam does not only seek physical satisfaction but rather considers the maslahah aspect which is the goal of Islamic law. Consumption in Islam is covered by five principles: justice, cleanliness, generosity and morality. A good economic life is a target that needs to be achieved, but it is not the final goal. An established economic life is a means of achieving larger and more meaningful goals (Sitepu, 2017).

Basically, economic activity comes from human physical needs to survive in life. The need to maintain life gives rise to interactions between humans and each other. In this interaction, a person's desire to buy or own something can arise due to factors of need or desire. Needs are usually related to something that must be met in order for that something to function perfectly. Needs are defined as all basic human needs for life. From an Islamic economic perspective, all goods and services that have

an impact on welfare are called human needs to maintain a healthy life. Desire is defined as something related to someone's desires or hopes. It does not necessarily increase the perfection of human function or something if it is fulfilled. It is related to a person's likes or dislikes for an item. Desires are usually subjective and cannot be compared between people and others.

In conventional economics, there is no distinction between need and want. The capitalist concept places great emphasis on desire. Desire is used as a standard of satisfaction for how humans fulfill their life needs. Desire is used as a point of satisfaction. So, this concept leads people to be trapped in consumer behavior. Different from conventional, in Islam there is a balance. In the Islamic concept, humans were created to worship, in matters of fulfilling needs we must refer to balance. Islam does not prohibit humans from fulfilling their needs or desires. As long as it brings *maslahah* and does not bring *mafsadah*. The concept of basic needs in Islam is not static, meaning that basic needs for economic actors are dynamic, referring to the economic level that exists in society. It is possible that at a certain economic level an item is consumed because of the motivation of desire. At a better economic level, these goods become a necessity, for example, at a certain economic level, laptops are consumed because of desire. However, in certain economic conditions or certain jobs or certain education, a laptop can become a need that must be met by someone (Rozalinda, 2014).

Consumption Behavior in Islam

Islam as a guide to life regulates all human behavior in fulfilling their life needs. Likewise, with consumption issues. Islam regulates how humans can carry out consumption activities that bring humans benefits for the benefit of their lives. Islam has regulated the way of human life through the Koran and hadith so that humans are kept away from despicable traits due to their consumption behavior. Consumption that complies with sharia regulations will guarantee a more prosperous human life (Andri Bahri, nd).

In Islamic economics, consumption satisfaction is known as *maslahah*. *Maslahah* is all forms of circumstances, both material and non-material, which can improve human position as the most noble beings. *Maslahah* has two tendencies, namely benefits and blessings. *Maslahah* can only be obtained by a consumer who consumes *halal* goods (Salwa, 2019). In Islam, consumption behavior can be influenced by several factors, one of which is

the life cycle hypothesis which explains a person's consumption patterns throughout their life. The life cycle hypothesis states that a person's consumption will vary with changes in their life stages.

Based on research that has been conducted, there are several aspects of consumption behavior based on the life cycle, including: At a time when you are not yet productive. This period lasts from the time humans are born, go to school until they first work, usually between the ages of 0 and 16 years. In this period generally it has not generated income. Parents generally fulfill consumption needs. During the productive age period, consumption is generally met by the individual himself. However, some are still borne by parents. At a time when you are no longer productive. This period occurs when people aged over 60 years of age do not allow them to work to earn an income. Consumption patterns are related to their lifestyle, in other words humans must plan the allocation of their disposable income. There are times when they are in debt or receive benefits, there are times when they save as much as possible and finally there are times when they live using their savings. In this period the level of consumption has begun to decrease because income has begun to decline.

In the economic system, consumption has an important role, namely encouraging production and distribution. Consumption behavior in Islam must be based on the principles of simplicity, generosity and morality. Consumption is a necessity, pleasure and luxury. Pleasure is permissible as long as it is not excessive, goes beyond the limits required by the body and must not also exceed the limits of *halalized* food as explained in the Koran, *surah al-a'raf* verse 31 which means, O children and grandchildren of Adam, wear your clothes that are clean. It's good to enter the mosque and eat and drink, but don't overdo it. Allah doesn't like people who overdo it (Maharani & Hidayat, 2020).

Consumer behavior is closely related to the decisions a person takes in determining and using goods and services. Consumers take many kinds of considerations to make purchasing decisions (Wigati, 2011). In order for consumption activities to always be in accordance with Islamic values, Muslim consumers must pay attention to the consumption principles that control them, namely the principle of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity and the principle of morality (Zaroni, 2012).

Consumption behavior must also pay attention to aspects of needs which are classified into three things, namely primary needs (*dharuriyat*), secondary needs (*hajjiyat*) and tertiary needs

(tahsiniyyat). So that in consumption, a person prioritizes the needs aspect rather than the desires aspect. To consume, Islam prohibits excessive or wasteful consumption. The goal of consumption in Islam is to achieve material aspects and spiritual aspects in consumption, and these two aspects will be achieved by balancing the total use value and marginal use value in consumption so that every Muslim will try to optimize the use value of each item consumed which will make him or herself better (Suharyono, 2018).

The consumption behavior of believers will be different in consuming goods when compared to people who have a lower level of faith and obedience to Allah SWT. People who have faith and obey the rules outlined in the Al-Quran and hadith know the limits of what is permissible and what is not permissible to do. There is a difference between consumer behavior from a conventional economic perspective and Islamic economics, where Islamic economics places more emphasis on ethical factors and social sensitivity (Syarifah Fatimah, 2023). Consumption in conventional economics is only based on two assumptions, namely rationalism and utilitarianism. Hedonistic, materialistic and wasteful consumers are created because they only see these two assumptions. Because conventional economic rationalism is self-interested, consumption behavior also tends to be individualistic so it does not pay attention to balance and social harmony (Waluya et al., 2022).

Several economic activities run in order to achieve a goal, namely creating comprehensive prosperity full of simplicity but still productive and innovative for every Muslim individual. Allah has set limits on human behavior so that it benefits individuals without sacrificing the rights of other individuals as stipulated in Allah's law (Suharyono, 2018).

In Islam there are restrictions on consumption, namely the prohibition on being stingy or stingy and accumulating wealth. Awareness of helping the suffering experienced by people who are deprived is very much a part of Islam. A stingy attitude only leads a person to be arrogant and self-congratulatory and considers the wealth he owns to be the result of his own hard work without the slightest help from other parties, even though Allah is the owner of the universe and its contents, including the assets owned by humans. Prohibition of excessive attitudes and extravagance because it can damage the individual. Because what is pursued is only the world, nothing more than the satisfaction of lust and stomach. Apart from that, luxury can also damage society because groups that live in luxury oppress other groups with their luxury (Salwa, 2019).

CONCLUSION

This research shows that there is a difference in a person's consumption level if it is related to the life cycle hypothesis. At the age of 10 years and above the consumption level is more towards ready-to-eat food. They prioritize full stomachs and pleasure. In the productive age, there is a difference in the level of consumption, namely that some consumers prioritize desires over needs, and some prioritize needs over desires. When you are no longer productive, you tend to save money for future expenses. In Islam, consumption cannot be separated from the role of faith. Because the role of faith is very important because faith provides a world view that tends to influence human personality, namely in the form of behavior and lifestyle. In consuming it is not permissible to be israf, tabzir or excessive.

REFERENCE

- Andri Bahri. (nd). Consumption Ethics in an Islamic Economic Perspective. *Hunafa: Journal of Studia Islamika*, Vol. 11, N.
- Aulia, I. (2013). Implementation of Ethical Concepts in Consumption from an Islamic Economic Perspective. *Islamic Law*, XIII(1), 154–169.
- Aulia Rahman and Muh Fitrah. (2018). Community Consumption Behavior from an Islamic Perspective in Barombong Village, Makassar City. *Laa Maisyir*, Volume 5,.
- Ermija Oktavia, N. (2017). Causality Analysis Between Inflation and Consumption in Indonesia. *Student Scientific Journal (JIM)*, 2(1), 164–175.
- Ghafur, A. (2016). Consumption in Islam. *Iqtishodiyah*, 2(April), 49–58.
- Hanum, N. (2017). Analysis of the Influence of Income on the Consumption Behavior of Samudra University Students in Langsa City. 1(2), 107–116.
- Hanum, N. (2018). The Influence of Income, Number of Family Dependents and Education on the Consumption Patterns of Fisherman Households in Seuneubok Rambong Village, East Aceh. 2(1), 75–84.
- Jenita, & Rustam. (2017). The concept of consumption and Islamic consumption behavior. *JEBI: Journal of Islamic Economics and Business*, 2(1), 83.

- Maharani, D., & Hidayat, T. (2020). Muslim Rationality: Consumption Behavior from an Islamic Economic Perspective. *Scientific Journal of Islamic Economics*, 6(3), 409. <https://doi.org/10.29040/jiei.v6i3.1374>
- Mohammad Lutfi. (2019). Consumption in the Perspective of Islamic Economics. *Ayāq*, 8(5), 55.
- Murniati, E., & Zuhri, F. (2019). Consumer Behavior In Islamic Economic Perspective. *Proceedings International Seminar on Islamic Studies*, 1, 769–778.
- Priyono, & Candra, T. (2016). The Essentials of Macroeconomics. In *Journal of Chemical Information and Modeling*.
- Putriani, YH, & Shofawati, A. (2015). Islamic Consumption Behavior Patterns of Muslim Students, Faculty of Economics and Business, Airlangga University Seen from the Level of Religiosity. *Journal of Theoretical and Applied Islamic Economics*, 2(7), 570. <https://doi.org/10.20473/vol2iss20157pp570-582>
- Romdon, AS, & Saidah, Z. (nd). Factors Affecting Household Consumption in Indonesia Factors Affecting Household Consumption in Indonesia Abstract.
- Rozalinda. (2014). *Natural Economics: theory and its application to economic activity*. PT Raja Grafindo Persada.
- Salwa, D.K. (2019). Consumption Theory in Islamic Economics and Its Implementation. *Labatila: Islamic Economics*, 3(1), 96–107.
- Sangaji, M. (2009). Functions of Household Consumption in Indonesia. 3(2), 150–165.
- Sitepu, N.I. (2017). Islamic Consumption Behavior in Indonesia. *Darussalam Journal of Economic Perspectives*, 2(1), 91–106. <https://doi.org/10.24815/jped.v2i1.6650>
- Sugiono. (2011). *Quantitative, Qualitative and R&D Research Methods*. Alfabet.
- Suharyono. (2018). Consumer Behavior in an Islamic Economic Perspective. *Al-Intaj*, 6(1), 1–8. <http://journals.sagepub.com/doi/10.1177/1120700020921110%0Ahttps://doi.org/10.1016/j.reuma.2018.06.001%0Ahttps://doi.org/10.1016/j.arth.2018.03.044%0Ahttps://reader.elsevier.com/reader/sd/pii/S1063458420300078?token=C039B8B13922A2079230DC9AF11A333E295FCD8>
- Suparmono. (2018). 6. Introduction to Macroeconomics. *Introduction to Macroeconomics*, 1–278.
- Syahnur, S. (2014). Syiah Kuala University Postgraduate Program 10 Pages is supported by the theory that states that Keynes's consumption expenditure is that consumption is a function of disposable income. Where income after disposable income is saved. 2(3), 11–20.
- Syari, M., & Lutfi, M. (2019). Consumption in the Perspective of Islamic Economics. *Madani Shari'ah*, 2, 65–78.
- Syarifah Fatimah, OMPP (2023). Flexing: Consumer Behavior Phenomenon in an Islamic Perspective. *Scientific Journal of Islamic Economics*, 9(01), 1204–1212.
- Waluya, AH, Arifin, S., Yasid, A., & Ritonga, I. (2022). Consumption Ethics from the Perspective of Maqāṣ id Al-Sharī 'ah. 8(03), 2536–2544.
- Wigati, S. (2011). Consumer Behavior from an Islamic Economic Perspective. *Consumer Behavior*, 01(01), 18.
- Yustati, H. (2020). Consumption in an Islamic Economic Perspective (Regression of Religiosity on Consumerism among UIN Syarif Hidayatullah Jakarta Students). *Indo-Islamic Journal*, 5(1), 25–50. <https://doi.org/10.15408/idi.v5i1.14786>
- Zakiah, S. (2022a). Consumption Theory in Islamic Economics Perspective. *El-Ecosy: Journal of Islamic Economics and Finance*, 2(2), 180. <https://doi.org/10.35194/eeki.v2i2.2515>
- Zakiah, S. (2022b). Consumption Theory in Islamic Economics Perspective. 02(02).
- Zaroni, A.N. (2012). Philosophical Foundations of Consumer Behavior in Islamic and Conventional Economic Perspectives. *Mazahib*, 10(1), 55–68.