



CONSUMPTION ETHICS IN ISLAM AT STUDENTS OF AN-NIDA ISLAMIC BOARDING SCHOOL SALATIGA

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ABSTRACT

This study aims to determine the ethical pattern of consumption of the Islamic students at An-Nida Islamic boarding school. This research uses a qualitative approach. The location of this research is in An-Nida Islamic Boarding School, Salatiga. The research subjects were students in the cottage. Data collection methods are by interview and observation. The data analysis in this research is descriptive analysis with data reduction and data analysis stages. Students at An-Nida Islamic Boarding School have different backgrounds. Consumption behavior has different levels between students who only study and stay, study while working and stay, stay while working and get scholarships. However, they know that in consumption it is forbidden to waste. Even though the students do not divide which ones are the needs of dharuriyah, hajiyyah, and tahsiniyyah, they hold fast to the ethics of consumption according to Islam in prioritizing the most important consumption. Students at An-Nida Islamic Boarding School already have good habits in choosing the goods they consume. The majority of them buy food at traditional stalls.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pola etika konsumsi students di An-Nida Islamic Boarding School. Penelitian ini menggunakan pendekatan kualitatif. Lokasi penelitian ini berada di Pondok Pesantren An-Nida Salatiga. Subjek penelitian adalah santri di pondok tersebut. Metode pengumpulan data adalah dengan wawancara dan observasi. Analisis data dalam penelitian ini adalah analisis deskriptif dengan tahapan reduksi data dan analisis data. Santri di Pondok Pesantren An-Nida memiliki latar belakang yang berbeda-beda. Perilaku konsumsi memiliki tingkatan yang berbeda antara mahasiswa yang hanya kuliah dan mondok, kuliah sambil kerja dan mondok, mondok sambil kerja serta mendapat beasiswa. Mereka mengetahui bahwa dalam konsumsi dilarang untuk melakukan pemborosan. Meskipun para santri belum membagi terkait mana yang menjadi kebutuhan dharuriyah, hajiyyah, tahsiniyyah, namun perbuatan para santri An-Nida sudah mencerminkan bahwa mereka memegang teguh terkait etika berkonsumsi menurut Islam yaitu

mengutamakan konsumsi yang paling penting. Pondok Pesantren An-Nida sudah memiliki kebiasaan yang baik dalam memilih barang yang di konsumsinya. Mayoritas dari mereka membeli makanan di warung tradisional.

Introduction

To fulfill consumption, Islam regulates in detail so that people do not fall into excessive attitudes. It has been explained in both the Al-Qur'an and Hadith that Islam teaches humans to consume in a balanced manner, not wasteful.¹ Even so, there were still many extravagant behaviors that occurred in society during this pandemic, including the students at the An-Nida Islamic Boarding School in Salatiga.

An-Nida Islamic Boarding School is one of the cottages that requires students to enter the hut during a pandemic. Besides, the An-Nida lodge also allows its students to work to increase their pocket money. The average students of Pondok An-Nida are students.

Previous research related to this topic has been carried out. Octaviani stated that there is a strong relationship between the economic aspect of the family and the consumption ethic of students.² Furthermore, Lodeng stated that the influence of hedonic behavior is very influential on the ethics of Islamic consumption by students of Students Ma'had Al-Jamiah UIN Raden Intan Lampung, so for students who are already living a hedonistic lifestyle, they certainly do not understand the ethics of Islamic consumption.³ Meanwhile, Amalia stated that social influence greatly affects the way students consume the Syaichona Moh Islamic Boarding School. Bangkalan, if the social environment behaves in Islamic consumption, most students will follow it, and vice versa.⁴ From this researches, no one has discussed consumption patterns from different incomes during the COVID-19 pandemic. Therefore, the author aims to try to analyze in depth related to the consumption behavior of An-Nida's students during the covid-19 pandemic.

There is a phenomenon that occurs at An-Nida Islamic Boarding School. Where some of the students get scholarships from campus or off-campus and work side-by-side. On the other hand, some students do not get scholarships and do not work, automatically these students only rely on pocket money from their parents. The authors assume that students who get scholarships, work part-time jobs and of

¹ Muhandi, "Paradigma Boros dalam Kegiatan Ekonomi," *Mimbar 21*, no. 1 (2005) 81-92.

² Octaviani, C., "Pengaruh Lingkungan Sosial Terhadap Perilaku Konsumsi Mahasiswa Perspektif Ekonomi Islam: Studi Mahasiswa Ekonomi Islam FIAI UII 2012," (*Doctoral dissertation, UII, 2016*). Retrieved from <https://dspace.uui.ac.id/handle/123456789/2147>

³ Lodeng, A., "Pengaruh Gaya Hidup Hedonis Terhadap Perilaku Konsumtif Menurut Ekonomi Islam: Studi Pada Mahasiswa Santri Ma'had Al-Jami'ah UIN Raden Intan Lampung," (*Doctoral dissertation, UIN Raden Intan Lampung, 2018*). Retrieved from <http://repository.radenintan.ac.id/3746/>

⁴ Amalia, D., "Social Influences Pondok Pesantren terhadap Perilaku Konsumsi Islami Santri Mahasiswa Pondok Pesantren Syaichona Moh. Cholil Bangkalan," *Syaikhuna 8*, no. 2 (2018): 198-216

course, also receive pocket money from their parents have a tendency to have a hedonistic lifestyle even during a pandemic. Even though Islam regulates the way of consumption that will bring happiness in the world and the hereafter. Seeing the above phenomenon, the authors are interested in analyzing how the ethics of consumption of An-Nida Islamic boarding school students according to an Islamic perspective.

The Theoretical Study

1. The Ethic of Consumption

Islam regulates all aspects of human life. This includes ethics in human consumption. Habibullah said that Islam prohibits the spending of wealth in two ways. *First*, the prohibition of being stingy and accumulating wealth. Awareness to help the suffering experienced by people who are in need is very large portion in Islam. *Second*, the prohibition of excessive and extravagant. Simple living is a noble Islamic tradition, both in buying food, drinks, clothes, houses and everything else. Islamic consumption will educate a Muslim to live a simple life so that he will use the excess income he has to help others and other positive things. Islamic consumption can also maintain a person's health because he will not consume except halal food both in substance and in the manufacturing process without leaving the cleanliness side.⁵

Furthermore, Bahri stated that consumption behavior must pay attention to aspects that are classified as primary needs (dharuriyat), then secondary (hajjiyyat), and tertiary (tahsiniyat) which are in accordance with maqashid ash-shari'ah in Islam. Furthermore, this consumption behavior must also avoid excessive behavior (ishraf) and waste (tabdzir).⁶ Islamic consumer behavior is built on the basis of Islamic sharia. In Islamic economics, consumption is controlled by five basic principles, namely: the principle of justice, the principle of cleanliness, the principle of simplicity, the principle of generosity and the principle of morality.⁷ That is a matter regulated by Islam because consumption behavior is a daily activity carried out by humans. This is also proof of the perfection of Islam as a guide for human life.

⁵ Eka Sakti Habibullah, "Etika Konsumsi dalam Islam," *Ad-Deenar: Jurnal Ekonomi dan Bisnis Islam* 1, no. 1 (2018): 90-102, <http://dx.doi.org/10.30868/ad.v1i01.230>

⁶ Andi Bahri S., "Etika Konsumsi dalam Perspektif Ekonomi Islam", *Hunafa: Jurnal Studi Islamika* 11, no. 2 (2014): 347-370.

⁷ Imahda Khoiri Furqon, "Teori Konsumsi dalam Islam," *Adzkiya: Jurnal Hukum dan Ekonomi Syariah* 6, no. 1 (2018): 1-18.

2. The Principle of Consumption

Consumption in the view of Islam is a process to fulfill the necessities of life where there is greater profit (benefits) for oneself and others.⁸ As for consumption in Islam has several basic principles as follows:

a. Principles of Justice

In acting as a consumer there are signs of Sharia that must be maintained, in this case, the laws relating to halal and haram, it can be seen from two aspects, namely the composition and process, the composition here is a substance or goods or services that are consumed must be made from something lawful to use, eat and or be used.⁹ In the matter of food and drink, what is forbidden is blood, the meat of animals that have died by themselves, pork, and meat of animals that are called names other than Allah when they are slaughtered. Allah says:

إِنَّمَا حَرَّمَ عَلَيْكُمُ الْمَيْتَةَ وَالدَّمَ وَلَحْمَ الْخِنزِيرِ وَمَا أُهِلَّ بِهِ لِغَيْرِ اللَّهِ فَمَنْ اضْطُرَّ غَيْرَ بَاغٍ وَلَا عَادٍ فَلَا إِثْمَ عَلَيْهِ إِنَّ اللَّهَ عَفُورٌ حَمِيمٌ

"Indeed, Allah only forbids you carcasses, blood, pork, and animals that (when slaughtered) are called (names) other than Allah. But whoever is forced (to eat it) while he does not want it and does not (also) exceed the limit, then there is no sin for him. Lo! Allah is Oft-Forgiving, Most Merciful. (Q.S Al-Baqarah: 173)

b. Principles of Cleanliness

The product or something to be consumed is of course in the form of goods or something that is packaged or has a cover or wrap or has a useful life, so a consumer must pay attention to its feasibility aspect. The Principle of Simplicity. This principle regulates human behavior regarding food and drinking is an attitude of no exaggeration, which means not to overeat.¹⁰

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَحْرِمُوا طَيِّبَاتِ مَا أَحَلَّ اللَّهُ لَكُمْ وَلَا تَعْتَدُوا ۚ إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ

"O you who believe, do not forbid the good things which Allah has made lawful for you, and do not transgress. Indeed, Allah does not like those who transgress". (Q.S. Al-Maidah: 87)

⁸ Ima Amaliah, Westi Riani, and Aan Julia, "Etika Konsumsi Islami Dari Pegawai SMU Di Kota Bandung," *MIMBAR, Jurnal Sosial Dan Pembangunan* 31, no. 1 (2015): 41, <https://doi.org/10.29313/mimbar.v31i1.936>.

⁹ Imahda Khoiri Furqon, "TEORI KONSUMSI Dalam ISLAM," *Adzkiya : Jurnal Hukum Dan Ekonomi Syariah* 6, no. 1 (2018), <https://doi.org/10.32332/adzkiya.v6i1.1169>.

¹⁰ Ahda Khoiri Furqon, "Teori Konsumsi dalam Islam," *Hukum dan Ekonomi Syariah* 6, no. 1 (2016): 35-39

c. The Principle of Generosity

By obeying the commandments of Islam there is neither harm nor sin when we eat and drink the halal food provided by God because of His generosity.

أَحِلَّ لَكُمْ صَيْدُ الْبَحْرِ وَطَعَامُهُ مَتَّعًا لَكُمْ وَلِلسَّيَاطِرِ ۖ وَحَرَّمَ عَلَيْكُمْ صَيْدُ الْبَرِّ مَا دُمْتُمْ حُرَمًا ۗ وَاتَّقُوا اللَّهَ الَّذِي إِلَيْهِ تُحْشَرُونَ

"It is permissible for you to hunt sea animals and food (originating) from the sea as delicious food for you, and for those who travel; and it is haraam on you (capturing) land game, as long as you are in ihram. And fear Allah, for whom you will be gathered". (Q.S Al-Maidah: 96)

d. Principles of Morality

Not only about direct food and drink but with its ultimate goal, namely to increase or advance moral and spiritual values.

يَسْأَلُونَكَ عَنِ الْخَمْرِ وَالْمَيْسِرِ ۖ قُلْ فِيهِمَا إِثْمٌ كَبِيرٌ وَمَنْفَعٌ لِلنَّاسِ وَإِثْمُهُمَا أَكْبَرُ مِنْ نَفْعِهِمَا ۗ وَيَسْأَلُونَكَ مَاذَا يُنْفِقُونَ قُلِ الْعَفْوَ ۗ كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ تَتَفَكَّرُونَ

"They ask you about alcohol and gambling. Say: "In both, there is a great sin and some benefits for mankind, but both are greater than their benefits." And they ask you what they spend. Say: "More than a necessity". Thus does Allah make clear to you His verses so that you may think." (Q.S Al-Baqarah: 219)

3. The Concept of Consumption in Islam

a. Benefit

In simple terms, the benefit can be defined as all forms of state, both material and non-material, which can increase the position of humans as the noblest creatures. Besides, the benefit is also defined as all forms of goodness with worldly and spiritual dimensions, material and spiritual as well as individually and collectively and must fulfill three elements, namely Sharia compliance (halal), beneficial and good in all aspects in a whole that is cause harm.¹¹

Maṣlahah according to Imam al-Shatibi, is the nature or ability of goods and services that support the elements and basic goals of human life on this earth. According to him, maṣlahah has five basic elements, namely: religion (al-din), life or soul (al-Nafs), family or descent (al-Nasb), property or property (al-mal), intellectual (al-Aql). These five elements are called maqaṣid al shari'ah. All goods and services that support achieved and the maintenance of these five elements in each individual is called maṣlahah. All activities to fulfill the

¹¹ Rahmat Ilyas, "Konsep Mashlahah Dalam Konsumsi Ditinjau Dari Perspektif Ekonomi Islam," *Jurnal Perspektif Ekonomi Darussalam* 1, no. 1 (2017): 9–24, <https://doi.org/10.24815/jped.v1i1.6517>.

welfare of the world and the hereafter (Falah) have to benefit for humans called needs, and all of these needs must be fulfilled, the effort to achieve that goal is one of the obligations of religion.

In comparing the concept of "satisfaction" with the fulfillment of needs (contained in benefit), we need to compare the levels of the objectives of Sharia law. Imam Syatibi divides between Daruriyyah, Tahsiniyyah, and Hajiyyah.¹² The explanation of each level is as follows. *First*, Daruriyyah: The purpose of Daruriyyah is an objective that must exist and is fundamental to the creation of prosperity in the world and the hereafter, which includes the maintenance of the five basic elements of life, namely soul, belief or religion, reason/intellectual, descent and family and property. If the goal of Daruriyyah is neglected, there will be no peace, what will arise is damage (facade) in the world and real loss in the hereafter.¹³

Second, Hajiyyah: Syari'ah aims to make life easier and eliminate narrowness. Sharia law 'in this category is not intended to maintain the five main points, but rather to eliminate narrowness and to be careful of these five main things. *Third*, Tahsiniyyah: sharia requires a beautiful and comfortable life in it. Several provisions in sharia are intended to achieve better utilization, beauty, and simplification of Daruriyyah and Hajiyyah. For example, it is permissible to wear comfortable and beautiful clothes.¹⁴

b. Halal and Good

Consumption of a Muslim is limited to halal and goods. There is no demand for illicit goods. Goods that have been declared haram for consumption automatically no longer have economic value, therefore they cannot be traded. Halal goods cannot be consumed as much as desired, must be limited to the extent of (necessity), to avoid luxury, extravagance, and extravagance. Islam teaches that people throughout their lives will experience stages in their lives, namely, the world and the hereafter.¹⁵ Then the value of consumption given by a person must also comply with these stages, namely consumption for the world and the hereafter. Sociologically, humans have a personal social aspect that must also receive attention so that there is no inequality, both personal and social. So every Muslim must be careful in consuming, even though what is consumed is halal and clean goods in the view of Islamic law. However, Muslim consumers will not demand the same amount of goods (considering all goods as important) so that their income is

¹² Muslim Kara, "Pemikiran Al-Syatibi Tentang Masalah Mursalah Dan Implementasinya Dalam Pengembangan Ekonomi Syariah," *Jurnal ASSETS* 2, no. 2 (2012).

¹³ Boedi Abdullah, *Ekonomi Mikro Islam* (Jakarta: Pustaka Setia, 2017).

¹⁴ Nur Huda, "Konsep Prilaku Konsumsi Dalam Ekonomi Islami," *Jurnal Ekonomi Yarsi* 3, no. 3 (2006): 65–81.

¹⁵ Yusuf Al-Qardhawi, *Norma Dan Etika Ekonomi Islam* (Jakarta: Gema Insani Press, 1997).

used up, but it must be remembered that humans have both short-term (world) and long-term (hereafter) needs and must be fulfilled.¹⁶

Method

This research uses a qualitative approach. The location of this research is in An-Nida Islamic Boarding School, Salatiga. The research subjects were 10 of students in the cottage. Data collection methods are by interview and observation. The data analysis in this research is descriptive analysis with data reduction and data analysis stages.

Result and Discussion

The An-Nida Islamic Boarding School is one of the Islamic boarding schools located in Salatiga. It was founded in 1979 by KH Ali As'ad. Currently, the cottage is being cared for by Mr. Sukedi and Mr. H. Ahmad Abdul Ghoni. This Islamic Boarding School is located at Jalan Jendral Sudirman No. 239, Ledok, Argomulyo, Salatiga.

Currently, the number of male and female students in the boarding school is 40 people. With regard to this study, the researcher selected 9 people to be interviewed. These people were selected based on gender, activities outside the Islamic boarding school, source of income, and role in the Islamic boarding school.

The students of the An-Nida Islamic Boarding School have different backgrounds, some are in college, high school, junior high and some are even working, but the majority of them are students. In the study, the respondents were those who were currently studying. Regarding consumption behavior, it turns out that there are different levels between those who are only studying and boarding, studying while working, and being in boarding, boarding, working, and receiving scholarships. But they still have the principle that it should not be wasteful in consumption.

Based on the results of the data search, several data were obtained which became the findings in this study. The following is data on the amount of monthly pocket money of students:

Table 1. Percentage of monthly pocket money of students

Amount of Money (per month)	Percentage (%)
IDR 500.000 – IDR 1.000.000	66,7%
IDR 1.000.000 – IDR 1.500.000	33,3%
Amount	100%

¹⁶ Novi Indriyani Sitepu, "Perilaku Konsumsi Islam Di Indonesia," *Jurnal Perspektif Ekonomi Darussalam* 2, no. 1 (2017): 91–106, <https://doi.org/10.24815/jped.v2i1.6650>.

Based on these data, it is known that the majority of students have pocket money per month ranging from IDR 500.000 to IDR 1.000.000, it's 66,7%. While the rest, which is 33,3%, students have pocket money ranging from IDR 1.000.000 to IDR 1.500.000.

With regard to student's activities, apart from reciting the Koran at the Annida Islamic Boarding School, students also have outside activities. Based on the results of the study, the data obtained were 36,4% of students who were also working and studying. The rest, there are 63,6% of students whose external activities are only college or school. From these data, it is known that the majority of students have activities outside of college or school. They study at MTs Negeri Salatiga and MAN Salatiga, and study at IAIN Salatiga.

Furthermore, regarding the source of the santri pocket money, it can be seen in the following table:

Table 2. Source of funds

No	Source of Funds	Percentage (%)
1	Parent / Guardian	27,3%
2	Scholarship	36,4%
3	Work	9,0%
4	All	27,3%
Amount		100%

From the table above, it is known that there are 27,3% of students whose pocket money is purely from their parents. Furthermore, there are 36.4% of students whose pocket money comes from the scholarship they get. Then there are 9,0% of students whose pocket money is obtained because of work. The rest, there are 27,3% of students whose pocket money is obtained from 3 sources at once, namely from parents, scholarships, and results from work.

Then there are several things that are considered by the students when they want to buy consumer goods. From the results of the interview, it was found that the problem of need and price became the main consideration. The next consideration is the quality of the goods as well as looking at the personal financial condition of the students. In more detail, the following is complete data on student income and expenditure:

Table 3. Income and expenditure

Initial	Income	Consump- tion	Transpor- tation	Monthly Dues	Personal needs	School needs	Others
Kh	600.000	360.000	70.000	35.000	90.000	0	overmeasure
Ky	700.000	450.000	100.000	50.000	0	0	overmeasure

Rf	1.300.000	450.000	160.000	250.000	0	200.000	overmeasure
Pj	800.000	450.000	60.000	0	200.000	90.000	overmeasure
Dn	900.000	500.000	80.000	35.000	100.000	0	overmeasure
Hd	850.000	450.000	50.000	35.000	170.000	0	overmeasure
Vt	1.050.000	250.000	160.000	35.000	100.000	50.000	overmeasure
Aw	1.000.000	720.000	100.000	30.000	0	0	overmeasure
Mr	1.500.000	600.000	120.000	35.000	200.000	0	overmeasure
Average expenditure		51,1%	10,4%	5,4%	10,4%	3,5%	19,2%

Based on the data above, it is known that the main expenditure of santri is for daily food consumption with an average expenditure of 51,1% of the pocket money they have. The next expenditure is for transportation and personal needs other than food, each of which the average expenditure is 10,4% of the pocket money. Next is the need for the cost of living in a boarding school or the so-called syahriyah fee, namely the average expenditure is 5,4% of pocket money. The average student need for school or college is 3,5% of the pocket money. While the remaining 19,2% is for other unexpected needs and for savings. From the discussion, it is known that the main expenditure of santri is related to the needs of daily life. This is in accordance with consumption ethics, namely prioritizing primary needs at first.

Besides, according to the students, consumption during the Covid-19 pandemic and the normal period was not much different. The presence of Covid-19 can be more careful than in normal times. During the Covid-19 pandemic, the student received food assistance from the government and neighbors around the cottage, but even though there was assistance from the students, there was still a sense of worry if there was a shortage of food. For the students, the most important thing in consuming is related to eating, a matter of other problems later, because eating regularly will bring many benefits. In addition to being able to maintain body immunity, on the other hand, it is possible to participate in cottage activities to uphold the purpose of Sharia described by Imam Syatibi,¹⁷ namely maintaining religion, guarding descent, guarding reason, guarding the soul, protecting property. Even though the students have not divided what is the need for Dharuriyah, Hajiyyah, and Tahsiniyyah. However, the actions of the students of the An-Nida Islamic Boarding School have reflected that they adhere to the ethics of consuming according to Islam, namely prioritizing the most urgent consumption to achieve happiness in the world and the hereafter.

Furthermore, regarding the behavior of students, whether or not they consider religious aspects when choosing goods/food, such as checking for halalness,

¹⁷ Kara, "Pemikiran Al-Syatibi Tentang Masalah Mursalah Dan Implementasinya Dalam Pengembangan Ekonomi Syariah," *Jurnal ASSETS* 2, no. 2 (2012): 78-81.

considering the benefits side, and so on. In this regard, it was found that there were 63,6% students who chose based on religious aspects. While the rest, namely 36,4%, stated that they rarely or even did not consider religious aspects.

The Students at the An-Nida Islamic Boarding School already has good habits in choosing the items they consume. This can be seen from the admission of one of the students who explained that the majority of An-Nida students buy food at traditional stalls. This is more economical and to maintain their health. Food in value is very important in influencing the learning process at the cottage. So that the majority of An-Nida students prefer shopping at traditional stalls because the food is more natural and at least free of harmful chemicals for the body. Besides, An-Nida students also hold advice from their Headmaster to consume fairly and morally.

5. Conclusion

Students at An-Nida Islamic Boarding School have different backgrounds. Consumption behavior has different levels between students who only study and stay, study while working and stay, stay while working and get scholarships. However, they know that in consumption it is forbidden to waste. Even though the students have not divided which ones are the needs of dharuriyah, hajiyyah, and tahsiniyyah. But they have reflected that they hold fast to the ethics of consumption according to Islam, namely prioritizing the most important consumption. Students at An-Nida Islamic Boarding School already have good habits in choosing the goods they consume. The majority of them buy food at traditional stalls.

For further researchers, they can research the factors that influence consumption behavior and consumption behavior from the perspective of Islamic education. Further researchers can also research on the consumption patterns that exist in modern and traditional Islamic boarding schools because there are the different cultures, habits, and independence among students.

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