

## Analysis of Tafsir Verse Consumption of the Qur'an on Sharia Economic Development

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ARTICLE INFO	ABSTRACT
<p><b>Keywords:</b>  <i>Tafsir, Consumption Verse, Sharia Economics</i></p>	<p>All economic activities originate from human physical needs to continue living. All the survival will be worked on by themselves, but when the life needs cannot be met alone, there is social interaction in meeting the needs of life among humans. This interaction represents the interaction of demand and supply, Consumption and production, so the market emerges as a container for this economic interaction. In Islam, it is explained that the earth with everything in it is the mandate of Allah SWT to humans to be used as well as possible for the welfare of Muslims. While humans have two functions in this world: servants of God whose duty is to worship Him, and caliphs whose duty is to prosper and prosper on God's earth. One of the uses that have been given to man as the caliph of God is economic activities in general and consumption activities in particular. Islam teaches people to use the proper foundation to gain pleasure from Allah in carrying out their functions as caliph.</p>

### INTRODUCTION

As a source of Islamic teachings, the Qur'an must be interpreted to understand human life's behavior, including economics, adequately. The development of Islamic economics derived from the Qur'an has the same opportunities as other scientific developments. As a methodology, the economic interpretation of Qur'anic verses provides opportunities for the development of Islamic economics. This issue is chosen based on the need for balanced Consumption in the economic order. The model of the working stages to be used is to interpret Qur'anic verses related to Consumption. Islam positions Consumption as part of economic activity aimed at accumulating merit toward world happiness and the end. The motive for Consumption in Islam is *maslahah* (public interest or general human good) for needs and obligations. The needs of human life in quality have stages of fulfillment. Based on Maslow's theory, the needs of life begin with fulfilling the essential needs of life (basic needs). The fulfillment of higher quality life needs such as security, comfort, and actualization. However, Maslow's theory refers to a conventional mindset that uses an individualistic-materialistic perspective. While in Islam, the satisfaction of the necessities of life after the first stage (fulfillment of basic needs) will be carried out when indeed, collectively, the needs of the basic needs are already in a stable position (Kasdi, 2013).

The primary purpose of Consumption by a Muslim is a means of helping to worship Allah. Indeed, consuming something to increase stamina in obedience to God will make that Consumption worth the worship by which man is rewarded. Because things that change can become worship if accompanied by the intention of self-approach (*taqarrub*) to Allah, such as: eating, sleeping, and working, if intended to increase the potential in serving the Divine. In Islamic economics, Consumption is considered a mandatory means that a Muslim cannot ignore in realizing the purpose desired by Allah in the creation of man, which is the realization of complete devotion only to Him (Lutfi, 2019).

## METHOD

The author, in studying this theme, is using the Tahlili method. Where the text of the Qur'an is interpreted from various aspects sequentially, in-depth, and in detail against the verse, alba, "you Mitsu Al-riba, becomes the center of interpretation, and other verses support and reinforcement of the verse that becomes the center of study. Therefore, it is necessary to analyze a comprehensive and proportional interpretation of the buying and selling of the books of tafsir and from the literature of all experts who study the Qur'an and the study of scientific journals on the interpretation and understanding of actors in the application of financial policies, with the aim and hope that first, scientifically can understand the interpretation of the Qur'an both in text and context. 5 Another thing can also capture the purpose and purpose of the meaning of the verse that makes buying and selling genuinely halal, avoiding the practice of usury, financial monopoly, and unilateral risk bearing so that in the practice of buying and selling, the principles of monotheism, humanity, justice, and peace are built.

## RESULTS AND DISCUSSION

### A. Consumption in Islam

The word "consumption" comes from Dutch Consumption, which means an activity that aims to reduce or spend the usefulness of an object in goods and services to meet needs and satisfaction directly (Kasdi, 2013).

There are differences among economists in defining Consumption, but Consumption is generally defined as the use of goods and services to meet human needs. In Islamic economics, Consumption has the same meaning but differs in everything surrounding it. The fundamental difference with conventional economic Consumption is the goal of achieving Consumption itself; the way it is achieved must meet the Islamic Sharia guidelines. Consumers or people who use goods or services to meet their needs are called consumers. Consumer behavior is the tendency of consumers to consume to maximize their satisfaction. In other words, consumer behavior is the behavior of consumers who can illustrate the search to buy, use, evaluate, and improve their products and services. Consumer behavior studies how humans choose among their various choices by utilizing their resources (Lutfi, 2019).

### B. Some basics ini terms of Consumption.

As for the basis of Muslims in making the Qur'an as a reference in consumption:

1. Advocate not to be more excessive in consuming, in this case Allah SWT. Say it.

يٰۤاَيُّهَاۤ اٰدَمُ خُذْ وَاٰزِيۡنَكَم مِّنۡ كُلِّ مَسْجِدٍ وَّكُلُوۡا وَاَشْرَبُوۡا وَلَا تُسْرِفُوۡا اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيۡنَ ۝۳۱

Means:

"O posterity of Adam, put on your beautiful garments every time (enter) the mosque and eat and drink but do not exaggerate it in fact he does not like excessive people (Kasri, 2013). (Al Araf:31)

Asbabunzul verse above As for the hadith that explains, narrated from Imam Muslim, al-Nasai, and Ibn Jarir, from Salmah bin Kuhayl from Muslim Al-Batin from Said bin Jubayr from Ibn Abbas, he said that the male and female polytheists in the time of jahiliyyah performed tawaf in Baitullah naked. Males during the day and females at night. A woman from among them said, "Today, some or all of it is visible, and the visible part I do not justify." Another said, "We do not do tawaf in clothes that obey Allah.

Al-Zuhri explains in al-Lubab that in the past, Arabs used to be tawaf naked, except among al-Humus. Al-Humus is the Quraish and his descendants. Those other than al-Humus who came to tawaf put down their clothes and were clothed naked, except those whom al-Humus clothed. So this verse came down as a command to close the aura. Al-Kilbi said that the ignorant do not eat any food, including meat, fat, and milk, except essential foods on the days of the Hajj they glorify. So the Muslims then asked the Prophet (peace be upon him), O Messenger of Allah, would we also behave like that? So came this verse (Setiawan, 2014).

This verse is a rebuttal to the polytheists who perform tawaf in Baitullah while deliberately naked; Men pray during the day and women at night. So Allah (SWT) said: "O son of Adam, wear your jewels when entering the mosque." What "jewelry" means is clothing to cover the aura. The musician was told to wear clothes every time they entered the mosque. Based on this verse and the similar sunnah, it is recommended to beautify yourself every time you pray, especially Friday, Jamaah, and Eid prayers. Wearing perfume and miswak is a compliment in decorating yourself. In addition, this verse is also an exhortation not to overdo Consumption (Kasdi, 2013).

2. Recommended Consumption that is good and halal

يٰۤاَيُّهَاۤ النَّاسُ كُلُوۡا مِمَّا فِىۤ الْاَرْضِ حَلٰلًا طَيِّبًا ۗ وَلَا تَتَّبِعُوۡا خُطُوۡتِ الشَّيْطٰنِ اِنَّهٗ لَكُمْ عَدُوٌّ مُّبِيۡنٌ ۝۱۶۸

Means:

"O man, eat some (food) on earth that is lawful and good and do not follow the steps of Satan. Verily he is to thee a real enemy." (Al-Baqarah: 168) (Mughtar, 2018).

Asbabunuzul verse was revealed as a warning and refutation of what was done by the Arab polytheists who forbade food on them, such as bahirah, Sabah, and wash. Ibn Abbas says that this verse came down because a people from Thaqif, Banu 'Amir bin Sa'sa'ah, Khuza'ah, and Banu Mudlaj forbade some plants, bahirah, saibah, wasilah, and meat. This verse explains that all the food they forbid is halal except for some that Allah Almighty forbids.

So there is this warning because there are at least two things that ignorant people do. Firstly, they forbid something that Allah does not forbid. Secondly, there is the behavior of associating Allah in forbidding these foods (Setiawan, 2014). Allah explains that He is the giver of sustenance to all His creatures. He allowed them to eat food that was lawful and good and forbade them to eat food that was forbidden to them. Allah told His faithful servants to eat the good of the sustenance bestowed upon them. Therefore, let them thank Him if they claim to be His servants. Eating halal food means receiving prayer and worship (Kasdi, 2013) (Fauroni, 2008).

3. Consuming something in the name of God

فَكُلُوا مِمَّا ذُكِرَ اسْمُ اللَّهِ عَلَيْهِ إِنْ كُنْتُمْ بِآيَاتِهِ مُؤْمِنِينَ ۝ ۱۱۸

Means:

"Eat some of what (halal animal meat) is called the name of Allah if you believe in His verses." (Mughtar, 2018).

Asbabunuzul surah Al-An'am 118. As it is found in the hadith, Abu Dawud and at-Tirmidhi narrated from Ibn Abbas that some people came to the Prophet (peace be upon him) and asked, "O Messenger of Allah, we may eat the animals we kill, but we must not eat the animals killed by Allah"? So God sent down His word (Nurnaningsih, 2013).

Allah allows His faithful servants to eat the slaughter that Allah's name recited upon him. He forbade eating slaughters not read in God's name, such as eating carcasses permitted by the Quraysh infidels and slaughtered animals not in God's name. Indeed, Allah has made clear to the Muslims what is forbidden to them, except what they are forced to eat. (Kasdi, 2013).

4. In consuming, you must have an insipid to legalize the halal and forbid the haram.

بِالْمَعْرُوفِ وَيَنْهَاهُمْ عَنِ الْمُنْكَرِ وَيُحِلُّ لَهُمُ الطَّيِّبَاتِ وَيُحَرِّمُ عَلَيْهِمُ الْخَبَائِثَ وَيَصْغَحُ عَنْهُمْ إِصْرَهُمْ وَالْأَغْلَالَ الَّتِي كَانَتْ عَلَيْهِمْ فَالَّذِينَ آمَنُوا بِهِ وَعَزَّرُوهُ وَنَصَرُوهُ وَاتَّبَعُوا النُّورَ الَّذِي أُنزِلَ مَعَهُ ۖ أُولَٰئِكَ هُمُ الْمُفْلِحُونَ ۝ ۱۵۷

Means:

"(That is,) those who follow the Messenger (Muhammad), the umami (not good at literacy) prophets whom (his name) they find written in the Torah and the Gospel that is on them. He commanded them to the accrued, prevented the unfortunate, justified all good for them, forbade all bad for them, and freed the burdens and bondages upon them.288) Those who believe in him, glorify him, help him, and follow the bright light that comes down with him (the Qur'an) are the lucky ones." (Al-Araf: 157). (Abdullah, 2013)

In the Shari'a of the Prophet Muhammad (peace be upon him), there is no longer a heavy burden placed on the Children of Israel, such as the provision of suicide to repent, the obligation of kiss to intentional killing, and not without the alternative of paying diet (compensation), cutting off limbs that have done wrong, and discarding or cutting cloth affected by unclean.

The above verse explains who deserves the mercy of Allah, that they are God-fearing and believe in Allah and His Messenger. The one who will attain mercy is the one who constantly and diligently follows the Prophet Muhammad, who always invites the Jews and Christians to the ma'ruf. This verse also encourages Muslims to legalize all that is good and ban all that is bad (Kasdi, 2013) (Nada, 2017).

5. Prohibition of filial piety and extravagance in consuming

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا ۝ ۲۹

Means :

"Thou shalt not put thy hands shackled to thy neck (miserly) and thou shalt not stretch them out excessively, for later thou shalt become despicable again regretful." (Al-Isra' :29). (Sugianto, 2020)

Asbabunuzul verse above in a hadith, Said bin Mansur narrated from Sayyar abul Hakam. The Prophet received a shipment of clothes. Because he was very generous, he distributed it to people. Several people came then, but the item was finished and distributed. So came down this verse.

Ibn Mardawaih and others narrated from Ibn Masud. A boy came to the Holy Prophet (peace be upon him) and said, 'My mother asked for this and that.' He replied, 'Today, we have nothing.' The boy said, 'Then give me your clothes.' He removed his clothes and handed them over, so he could stay shirtless at home. Then God sent down this verse (Fawaid, 2020).

From the above verse, "And do not put your hands shackled around your neck," he means do not be filthy or give anything to anyone. "And do not overextend it," Do not overdo infaq and buy something beyond your means (Kasdi, 2013).

6. Allah SWT. Explains simplicity.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَحْرِمُوا طَيِّبَاتِ مَا أَحَلَّ اللَّهُ لَكُمْ وَلَا تَعْتَدُوا ۗ إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ ۗ ٨٧

Means:

"O you who believe, do not forbid what Allah has done for you, and do not transgress. Indeed, Allah does not like those who transgress." (Al- Maidah:87). (Ajidin & TL, 2022)

Asbabunuzul This verse was revealed when people from among the Companions were determined To observe fasting and perform prayers at night; They did not want to approach women, wear fragrances, eat meat, and sleep in beds. (O believers, do not forbid what is good which Allah has sanctioned for you, and do not transgress the bounds.) obey God's commandments. (Indeed, God does not like those who transgress boundaries.) (Nuraini, 2018).

The significance of this verse is that lack of food can affect the development of the soul and body. Similarly, if the stomach is filled excessively, there will undoubtedly be an effect on the stomach. The use of excessive Consumption is a characteristic of society referred to in Islam as syrah (waste) or tabzir (squandering useless property). Tabzir means misusing property, that is, to achieve prohibited purposes such as bribery, things that violate the law, or in a way that is not following the rules of the Shari'ah (Kasdi, 2013).

### C. Maslahah Factors in Consumption

Islam views the earth and everything in it as a mandate from Allah Almighty to humans as the caliph on this earth to be used for the welfare of humankind (Matin & Alwi, 2020). Allah did not leave man alone to achieve this sacred goal but was instructed through His Apostles. In this instruction, Allah gives everything humans need: aqidah, morals, and Islam. Aqidah and morals are constant and do not change with different times and places. The last component, "Islam," is constantly changing according to the Ummah's needs and level of civilization, to which an Apostle is sent.

Islam teaches that every human realizes that Allah Almighty is the valid owner of everything in heaven and earth, including the wealth obtained by loyal humans and even himself. Human ownership of their property is only relative, limited to the right of use. This right of use must also follow His rules. In the future, every human being will be held accountable for whether or not the use of the property entrusted by Allah is following His instructions and provisions. God has mandated all material possessions to serve Him. In addition, Allah is constantly reminded that material possessions are a lovely adornment of life and a test of one's faith and piety toward him.

Consumption has enormous urgency in any economy (Goodland, 1992). Because there is no life for a man without Consumption. Therefore, economic activity leads to the fulfillment of consumption demands for humans. Because to ignore Consumption is to ignore life and human enforcement of their duties in life.

Umar Radiyallahu Anhu understood the urgency of Consumption and its inevitability in life. Because in the economic jurisprudence of Umar Radiyallahu Anhu, there is evidence that shows attention to Consumption which can be mentioned as follows:

First, Umar Radiyallahu Anhu was very enthusiastic about meeting a decent level of Consumption for each individual of his people. For example, when Umar Radiyallahu Anhu went to Sham, and he knew the condition of some poor people who did not have sufficient basic needs, he ordered to set an adequate amount of food given to every one of them every month.

Secondly, Umar Radiyallahu Anhu argued that a Muslim is responsible for meeting a decent level of Consumption for his family and denies those who ignore it. For example, he saw a daughter whom Jath woke up fainting, so he said, "How desperate this child is! Does he have no family?" when he was told that the daughter was Abdullah bin Umar's daughter, he said to Abdullah, "Walk on this earth to provide for your family, and seek for your daughter what people seek for their daughter."

Thirdly, some servants of Sahaya Hathib ibn Abi Balta'ah stole someone's camel from the tribe of Muzainah, and they slaughtered it for food. Hence, Umar Radiyallahu Anhu wanted to enforce the law of theft

limits on them. However, when he learned that Hathib was not feeding them properly, he annulled the law of limits from them and folded the price of the camel against Hathib as a sanction for his neglect in that regard.

Fourth, Umar Radiyallahu Anhu did not allow the reluctance to consume things that changed to the extent of self-harm, even though it was for worship.

In explaining Consumption, we assume consumers choose goods and services that provide maximum benefit. This is following Islamic rationality that every economic actor always wants to increase the mashallah he obtains. The belief that there is a just life and vengeance in the Hereafter and that information from God is perfect will significantly influence consumption activities.

In Islamic economics, consumer satisfaction is known as *masalahah*, with the understanding of fulfilling physical and spiritual needs. Islam attaches great importance to physical and non-physical balance based on Sharia values. To achieve a level of satisfaction, a Muslim must consider several things, namely, whether the goods consumed are halal, both in substance and how to obtain them, not *israf* (royal) and *tabzir* (vain). Therefore, the satisfaction of a Muslim is not based on the small number of goods consumed but on how much value of worship is obtained from what he consumes.

Islam teaches that people should live righteously, as Allah Almighty arranged. Even the effort to live righteously and righteously makes one's life of great value. The good and bad of life are not measured by other indicators but by the degree to which a man holds fast to the truth.

When analyzed from the theory of *mashallah*, satisfaction is not based on the number of goods consumed but on the good or bad of something for themselves and their environment. If consuming something brings harm to oneself or the environment, then the action must be abandoned following the rules of *Usul Fiqh*:

المفاسد جلب من أولى درء المفاسد That is: Rejecting all forms of harm takes precedence over attracting benefits. If consuming something is likely to contain harm or *mash* that, then avoiding harm must be preferred because the consequences of harm caused have excesses that are greater than taking a little benefit. Thus, the consumption behavior of a Muslim must always refer to the purpose of the Shari'a, which is to preserve the benefit and avoid harm.

In conventional economics, Consumption is assumed to always aim for utility. Consumption in Islam is not only aimed at seeking physical satisfaction but instead considering the aspect of *mashallah*, which is the goal of Islamic law.

*Mashlahah* in Islamic economics is established following the principle of Muslim rationality that every economic actor always wants to increase the benefits he obtains. A Muslim consumer believes that his life is not only in the world but there will be life in the Hereafter.

Reducing the Consumption of an item before reaching maximum satisfaction is a consumption principle taught by the Prophet of Allah, such as eating before hunger and stopping before full. Because the additional use value that will be obtained will decrease if someone continues to consume it. In the end, additional use value will be harmful if the Consumption of these goods continues to be added. The law of decreasing marginal use value explains that the continuous increase in Consumption of a good will not increase the efficiency in Consumption because the level of satisfaction with the good will decrease (Ilyas, 2015).

#### **D. Perinsip Fairness in Consumption**

There are four main principles of Consumption according to the Islamic economic system hinted at in the Qur'an:

1. Living frugally and not luxuriously means that economic activity is intended only for fulfilling the needs of life (needs), not the satisfaction of desires (wants).
2. In the implementation of *zakat*, in addition to *zakat*, there are also similar instruments that are voluntary, namely *intake*, *sadaqah*, *waqf*, and gifts.
1. Abolition of usury; Making profit-loss sharing system with *mudharabah* and *musharakah* instruments as a substitute for credit system including interest.
3. Running halal businesses (acceptable conduct) (Kasdi, 2013) (Tarigan, 2012).

Islam obliges the property owner to spend part of his wealth to benefit himself, his family, and *fisabilillah*. Islam forbids miserliness. On the other hand, Islam also forbids extravagance and waste of wealth.<sup>8</sup> This form of balance commanded in the Qur'an reflects an attitude of justice in Consumption. As hinted in Surah Al-Isra's verse 29 means: "And do not put your hands tied to your neck, and do not stretch them too much. Therefore you become despicable and contrite (Lutfi, 2019).

## CONCLUSION

Thus, it is evident that Islamic economic behavior is not dominated by natural values possessed by each human being; there are values outside of human beings that shape their economic behavior. This value is Islam, believed to be the primary guide in life and human life. Regarding this variable of wants and needs, Islam actually encourages the desires of economic actors and their needs. With all the values and norms present in the creed and morals of Islam, the fusion or assimilation of wants and needs is possible.

Islamic theories of consumer behavior are built based on Islamic sharia. In Islamic economics, Consumption is controlled by five basic principles: the Principle of Justice, the Principle of Hygiene, the Principle of Simplicity, the Principle of Generosity, and the Principle of Morality.

The fusion of desires with needs in a Muslim occurs through understanding and practicing creeds and good morals (Islamic norms). So that when assimilation occurs, Muslim individuals (homo-Islamic) are formed who determine their actual economic behavior and originate from Islam. Simultaneously, the economy will automatically crystallize into a system derived from Islam.

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