

Basic Needs as the Foundation of Consumer Behavior: An Analytical Study of Al-Ghazali's Thought

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Abstract

Consumer behavior that has a lot of consumptive tendencies makes this pattern incompatible with consumption in the Islamic economics. Society has the ideology of consuming excessively, unknowingly, and sustainably. Purchases of goods are only based on desires and do not consider needs, so it is necessary to enforce consumption patterns so that they do not fall into the excessive category. The research methodology used is a literature study method by conducting an in-depth reading analysis of various references related to consumer behavior, especially examining various existing literature works. Researchers reviewed several books written by Al Ghazali and several related figures to obtain additional analysis in this research. The results of this research indicate that the consumption theory according to Al Ghazali is not only oriented to satisfaction. Consumption in Islam is more to make people more obedient in worship. Humans are not required to meet their needs sporadically but must comply with sharia principles. Other important things by paying attention to halal, good and *mashlahah* for the goods they consume.

Keywords: *Consumer behavior, Islamic Economics, Society, Al-Ghazali*

Abstrak

*Perilaku konsumen yang banyak memiliki kecenderungan konsumtif menjadikan pola ini tidak sesuai dengan konsumsi dalam ekonomi Islam. Masyarakat memiliki ideologi mengkonsumsi secara berlebihan, tanpa disadari dan berkelanjutan. Pembelian barang hanya berdasarkan keinginan dan tidak mempertimbangkan kebutuhan, sehingga perlu adanya pembatasan agar pola konsumsi tidak masuk dalam kategori berlebihan. Metodologi penelitian yang digunakan adalah metode studi literatur dengan melakukan analisa bacaan mendalam dari berbagai macam refrensi yang berkaitan dengan perilaku konsumen, terutama memeriksa berbagai karya literatur yang ada. Peneliti mengkaji beberapa buku yang ditulis oleh Al Ghazali dan beberapa tokoh terkait untuk mendapatkan analisis tambahan dalam penelitian ini. Hasil penelitian ini menunjukkan bahwa teori konsumsi menurut Al Ghazali tidak hanya berorientasi pada kepuasan. Konsumsi dalam Islam lebih kepada untuk menjadikan manusia lebih taat dalam beribadah. Manusia tidak dituntut untuk memenuhi kebutuhannya secara sporadis melainkan harus sesuai dengan prinsip syariah. Hal penting lainnya dengan memperhatikan kehalalan, kebaikan dan *mashlahah* terhadap barang yang dikonsumsi.*

Kata kunci: *Perilaku Konsumen, Ekonomi Islam, Masyarakat, Al-Ghazali*

Introduction

This phenomenon of a consumerist society is easy to find in everyday life. This can be seen from what is attached to a person's body. Starting from the style of clothing, the cell phone used, the car he drives, and even where he lives. These things, as a presentation of certain social status. People like this can be found in shopping centers or the easiest way is to see them on social media. Although social there is nothing real that can be considered real reality. This is what is called that people prefer to spend their money for the sake of prestige and style. This is one example of a very basic daily life following with human needs in general, which cannot be equated to consumer behavior in meeting their daily needs, because of different incomes (Ilyin 2022).

Modern society is a consumptive society. In everyday life, people tend to equate needs with wants. sometimes mention something as a need that must be met, when in fact that something is a desire that can be postponed. The increasing amount of industrial goods facilitates people's consumption and materialism. This consumptive behavior becomes the habit of all people from various social classes. The implication of this consumptive attitude can make people's income mostly only for consumption, so there are no good investment savings for the world and the hereafter such as zakat and so on (Rahman and Fitrah 2018).

A person who is shopping is no longer a basic human need but is related to something else, namely identity. People who buy food no longer aim to fulfill their natural needs, regardless of price or hunger, but what is meant here is that they feel better and happier when they can eat at famous restaurants than in ordinary stalls. This demonstrates how the consumerism culture has altered people's lifestyle patterns to become more reliant on consumption (Hamid 2018).

A lot happens in consuming, it is stated that consumption has no norms or rules. The only limitation in consumption is the scarcity of resources, whether this is scarcity in a broad sense such as the availability of resources, or scarcity in a narrower sense, namely the scarcity of the available budget. Although there is no concept of scarcity in Islam, however, scarcity is caused by consumption patterns (unnecessary use of resources). In conventional science, needs and wants can never be separated, there is no difference between the two. Discussions about needs and desires have received serious attention from conventional economists, as well as getting a lot of criticism, both from conventional economists themselves and Islamic economics experts. Conventional economics strongly holds that needs and wants are in principle the same (Syaputra 2017).

Today, needs and wants are inseparable. A person who requires food because hungry, will consider several desires in fulfilling his needs. For example, when someone needs Minang food in Jakarta, someone goes to a Padang restaurant. someone will be very closely related to the concept of satisfaction. The world is evolving dynamically and changing all the time, and no one can stop it. Now that the world appears to be shrinking and turning into a global village, the development in issue is entering a period in which all forms of capital, knowledge, and culture flow swiftly without being constrained by ownership boundaries (Setiawan 2020).

The rise of consumption in recent times is that consumption has now shifted and is no longer only limited to buying to consume, but is now increasingly shifting to what is called a lifestyle or way of life. hoping someone can change the times or someone's desire to change their life. Western concepts are widely used to solve problems that arise in the middle. Consumer sovereignty is the idea that meeting the needs and wants of consumers is the ultimate economic objective and that consumer wishes essentially control the economy (Roach, Goodwin, and Nelson 2019).

One of Al-Ghazali's economic discussions is consumption behavior, and community organization in the economy (Imam Abu Hamid Al-Ghazali 1897). Here, the researchers will talk about how Al-Ghazali's study's theory of consumer behavior is based on the satisfaction of basic requirements.. Looking at the explanations that have been written by previous researchers, from several previous studies, it is very clear that research on consumer behavior is very important to be studied and to be discussed again.

This paper will discuss about the concept of meeting basic needs in conventional consumption and then the concept of meeting needs in Islam. In every economy, consumption is quite urgent. Because without consuming, human life cannot exist. Thus, economic activity results in the satisfaction of human consumption needs. because disregarding consumption entails disregarding both life and the fulfillment of human obligations (Novi Indriyani Sitepu 2016).

Usually humans do not feel satisfied with getting objects obtained with effort and achievement, if past wants and needs have been met, then new desires will exist (S. A. R. et. al. Harahap 2019). One example of a person who does not yet have a private vehicle, of course, has a desire for a private vehicle of at least two wheels as a means of transportation in supporting his life activities, and some time after he succeeds in having a two-wheeled motor vehicle, a new desire arises to have a private car even if it is used or a new car at an affordable price and after he succeeds in having a car with the results of his efforts and hard work, a new desire to be able to get a more luxurious car when his income increases and so on so that human needs

are unlimited. Needs are human desires for goods and services in an effort to maintain their lives where satisfaction can be physical and spiritual (Nurrofiq 2015).

The novelty of this research lies in its exploration of consumer behavior through the lens of Al-Ghazali's thought, specifically focusing on the distinction between needs and wants in the context of Islamic economics. While contemporary consumer behavior studies often treat needs and desires as interchangeable, this study brings a unique perspective by emphasizing the Islamic approach that prioritizes fulfilling basic human needs in a manner that aligns with both individual and societal welfare. By analyzing Al-Ghazali's views, this research offers a deeper understanding of how Islamic principles can provide a framework for addressing the excesses of modern consumerism, thereby offering solutions for a more balanced and ethically-guided consumption pattern in today's society.

The importance of this research lies in its ability to provide a comprehensive analysis of how basic needs, as defined by Islamic principles, shape consumer behavior. In the context of modern society's growing consumption tendencies, which are often driven by desires rather than actual needs, this study offers crucial insights into how consumption can be realigned with ethical and Sharia-compliant values. By revisiting Al-Ghazali's teachings on consumption, this article demonstrates that true fulfillment in consumption goes beyond material satisfaction and is deeply rooted in spiritual and societal benefits. The findings of this research will not only contribute to the understanding of Islamic economic thought but also provide practical recommendations for promoting responsible consumption in the contemporary world, helping individuals and society at large maintain a balance between material and spiritual well-being.

Methods

The researchers' research methodology is the literature study approach, which involves reading and executing a variety of tasks, particularly examining different works of existing literature (Ririn Handayani 2020). The source that has a connection to the research problem is the literature in question. Understanding the literature will enable one to comprehend the goal of the problem that has to be resolved (Hardani 2020). The goal of the problem to be solved can be understood by comprehending the literature. Referencing a number of Islamic consumer ideas serves as the foundation for the research methodology (Raco 2010).

Consumer Behavior

Human behavior is the subject of the study of economics. The study in question is not generally human in capitalism. But about economic people who have behavior to fulfill

secondary needs. To meet these needs, humans must make choices. How to make these choices can only be done by economic humans with economic rationality (Ngasifudin 2018). If a basic need is motivated by desire, it will only be advantageous. In Islam, there are various ways to consume. According to the Prophet, a proper way to consume is to set aside one third for investments, one third for personal use, and one third for charitable giving (Hamid 2018; Yani and Suryaningsih 2019).

As in previous studies, one of which is that the fulfillment of the needs of many of them heed their primary needs and sometimes prioritize their secondary needs, nowadays people use the money they have to fulfill unlimited desires. Spending whatever goods and services they want, buying goods that they already have, but due to the development of fashion that is followed, it causes people to consume goods in excess, seeing the phenomenon of consumption behavior that occurs in one of these studies (Hamid 2018).

In a similar vein, a consumer will think about the advantages and blessings that come from his consumption actions. When consumers' material, psychological, and bodily demands are met, they experience the advantages of their consumption behavior (Rahman and Fitrah 2018). Al-Ghazali also outlines the economic component of his social welfare role in the framework of the individual and society, stating that all consumption should result in the fulfillment of maqashid sharia (Ikrom 2015).

Consumption Behavior based on Conventional Perspective

The meaning of the word desire is the fulfillment of human needs in fulfilling all kinds of needs. In reality, all desires are limitless. If the available funds are sufficient to fulfill one wish, another will arise, and if the latter is not fulfilled another will arise, and thus will be filled with struggle to fulfill an endless chain of desires. Thus the desire and its fulfillment then become a milestone in the human economic struggle (Rahman and Fitrah 2018).

Needs are everything that must be met in order to improve the perfection of human functions (increase human dignity and can continue human life). Besides being able to function goods perfectly and fulfilling needs, it produces benefits and does not just produce satisfaction (Syahrin Harahap 1999). In English, the words need, want, wish, and desire are always found. When referring to a number of English dictionaries, the word need is translated as need (al-hajah), while other words are translated as desire (raghbat). However, there is actually a very significant difference between needs and wants (Syaputra 2017). Needs in conventional economics are always defined as the desire to obtain certain facilities, either in the form of

services or goods, along with the means to fulfill them (Frank R. Kardes, Maria L. Cronley 2011).

Needs can be defined as a form of fulfillment of all basic human needs for life. While the desire (al-Raghbah) is defined as the human desire for everything. So, the scope of the definition of wants will be wider than the definition of needs. A simple example in illustrating the difference between these two words can be seen in the human consumption of water to quench thirst. One's need to quench thirst may be enough with a glass of water, but someone with the ability and desire can fulfill that need with a glass of whiskey, which is certainly more expensive and more satisfying even though it is dangerous according to health and prohibited according to religion (Setiawan 2020).

Human needs are many and varied, even not only diverse but continue to grow endlessly in line with the development of civilization and the progress of science and technology (Fatah 2016). One need has been met, of course other needs will come. Needs are human desires for goods and services that must be fulfilled, and if not fulfilled will affect their survival or can have negative impacts, for example taking medicine for the sick, eating rice for hungry people. This is referred to as a need because if it is not met, it can have negative impacts such as getting worse or an uncomfortable body condition due to hunger (Gunawijaya 2017). In general, human desires are classified into three, namely: safe, comfortable, and peaceful.

Basic needs also include household items, furniture, wedding supplies, tools for raising a family, and several other assets. The capitalist economy's understanding of human wants places greater emphasis on the material orientation of maximizing the production of commodities and services to satisfy human needs. Secularism, the conceptual underpinning of the capitalist economic system, dichotomously divides spiritual and material things, or religion and the world. Everything related to the world is the business of man himself while religion only concerns the relationship between man and his God. The implication is to place humans as the center of everything in life (anthropocentric), namely humans have the right to determine their own lives (Amri 2017).

Capitalism seeks to create an economic science that is objective, free from considerations of morality and values, and therefore universally applicable. Economics has been declared as the maximum neutrality of the end result and independence from normative considerations. To realize this objectivity, positivism has become an integral part of the paradigm of economics. Positivism is a belief that every economic statement that arises must have a justification from empirical facts. This understanding automatically ignores the role of religion in the economy, because in many ways, religion teaches something that is normative (Gunawijaya 2017).

In few of capitalist economics, the use value of goods, utility is the sum of the relative pleasures or satisfactions achieved. With this number, one can determine the increase or decrease in utility, and then explain the economic inefficiency in the corridor of efforts to increase one's satisfaction (Ilyin 2022). The purpose of consumption activities is to maximize the satisfaction (utility) of consuming a set of goods or services called the 'consumption bundle' by utilizing the entire budget or income owned. In a capitalist economy the ability of consumers to maximize their needs is limited by their purchasing power or the value that must be sacrificed to meet that person's needs (Gunawijaya 2017).

Conventional economics assumes that consumers want to achieve utility, or enjoyment, from their consumption activities. Utility literally translates as "helpful," "beneficial," or "useful." Utility, as used in economics, is the perceived value that a consumer derives from consuming a product. When a customer consumes an object, they can also sense its utility. Another way to experience this usefulness is as a sensation of relief from a challenge brought on by using the product. Because of this emotion, utility is frequently understood as a consumer's experience of fulfillment or contentment after purchasing items. Therefore, despite the fact that utility is what leads to enjoyment, the two are regarded as being interchangeable (Gunawijaya 2017).

Consumption Behavior based on Islamic Perspective

Islamic economics holds that humans, as caliphs on this planet, have a "trust" from Allah over the earth and all in it, which should be utilized to the greatest extent feasible for the benefit of all people. Allah did not abandon humanity in order to accomplish this aim; instead, he provided direction through his Apostles. Allah supplies all of humanity's needs in this handbook, including sharia, morality, and aqidah. All human endeavors in Islam are predicated on sharia, which was established by Allah SWT, the universe's creator (Umar Chapra 1999). Aspects of the regulations or frameworks that economic participants must adhere to reflect the nature of Islamic economics. This is predicated on the idea that all economic elements, including people, essentially belong to Allah, and that everything is returned to Him (His laws), as Allah says in Surah Ali Imran verse 109 (Arifah 2020; Yusof, Mahfudz, and Yaakub 2019).

In Islam, the goal of consumption is to maximize *maslahah*. According to the general term *maslahah* is: bringing all forms of benefit or rejecting all destructive evil (Imam Abu Hamid Al-Ghazali 1897). More specifically, benefit is an expression of pleasure or anything related to it, while damage is something that hurts or everything that has to do with it. In Islam, limiting consumption involves not only what is prohibited by law but also what is deemed appropriate,

clean, healthy, and not repulsive. Both the restriction on boasting and the restriction on israf (Hamid 2018).

In Islam, the purpose of fulfilling human needs lies in legal, forbidden, and whether or not the goods to be consumed are blessed (Heri Sudarsono 2002; Wiharto et al. 2021). Consumption and faith are inextricably linked in Islam; this is a crucial criterion since faith offers a viewpoint that has the power to shape people's personalities and behaviors. In terms of monetary and spiritual fulfillment, faith has a significant impact on both the amount and quality of spending, which in turn influences the inclination of market purchasing behavior (Gunawijaya 2017).

Three primary motives—*maslahah*, necessities, and obligations—will dominate consumption or output when faith is at a reasonably high degree. In addition to being controlled by these three negative aspects of faith, the motive will also be heavily impacted by rationality and individualistic goals (Syaputra 2017).

Concepts that are more valuable than wants are called needs. Need is founded on the idea of *maslahah*, whereas want is based on the idea of utility. Since the wellbeing of people (*maslahah al 'Ibad*) is the goal of the Shari'a, all products and services that fulfill this goal are referred to as meeting human needs. According to traditional economic theory, utility is the possession of products or services that meet human needs. Since each person might define contentment according to their own standards, this "satisfaction" is arbitrary. Utility is the driving force behind the majority of economic activity. Human beings will attempt to fulfill, produce, and consume these things if everything can satisfy their desires (Kamaluddin, Lahuri, and Cahya 2022; Nur Rianto 2017).

Consumption Behavior based on Abu Hamid Al-Ghazali Thought

Fulfillment of human needs in the view of Islam, which is always associated with the main purpose of human creation, namely worship. To fulfill this need, Allah adorns humans with lust, with this lust, desires arise in humans in Surah Ali Imran verse 14. Various economic activities are carried out in order to achieve one goal, namely to create overall prosperity, full of tension and simplicity, while remaining productive and innovative for every individual Muslim and non-Muslim. According to sharia, Allah SWT has placed restrictions on human behavior so that it is dependent upon the person without jeopardizing the rights of others. Islam does not forbid consuming, satisfying desires, or finding pleasure as long as these activities do not entail immoral or potentially harmful objects (Nur Rianto 2017).

In the Islamic perspective, needs are determined by the value of *maslahah* (Imam Abu Hamid Al-Ghazali 1106). It is impossible to separate the study of consumer behavior within the context of maqashid sharia from the consideration of the Islamic idea of needs, where the goals of Islamic consumer behavior must be able to be determined by the purposes of sharia. An Islamic individual can, in theory, obtain both quantity and quality in the economy; this is something that must be done (Muhamamad 2004).

A Muslim pays attention to the technicalities of organizing consumption based on Islamic values. Therefore, a Muslim is prohibited from solely using his lust in consuming. The consumption behavior of a Muslim is based on the awareness that he cannot fulfill his needs alone.

Halal and good objects, namely the types of products consumed are not only halal but also good for consumption. For example, consuming cigarettes is not haram but not good because the benefits obtained are less than the negative effects or consequences received. More is not always better, there are products that when consumed will actually make individuals and society worse off. For example, consuming goat meat which is basically halal and good if consumed in excess (too much) will cause damage to those who consume it because it can cause diseases such as cholesterol, high blood pressure, and gout.

The Qur'an provides very clear instructions regarding consumption. It encourages the use of good and useful things and forbids wasting and spending on things that are not important and also forbids Muslims to eat and dress except only good ones. Based on the words of Allah SWT, Q. S al-Baqarah verse 172, Q.s al-Mu'minun verse 51, and Q. S an-Nahl verse 114. From some of the verses quoted above, it shows the determination of the Qur'an on the general principles in the use of goods and services. goods or all their forms well, which means that everything is pleasant, sweet, good, pleasing to the eye, and so on.

This is a manifestation that Islam still gives freedom for every human being to determine the choice of what he wants in every economic activity, especially consumption. As for the verses that reveal that humans can use and enjoy everything and take advantage of the property that is bestowed, but it is still in the corridor of lawful and good. Furthermore, Allah SWT explains in Q. S al-Maidah verse 88. As an economy with needs, Islamic Economics has a source of normative-imperative values, as a binding reference. By accessing scientific rules, every human action has a moral value and worship. Every human action cannot be separated from values, which vertically reflect good morals, and horizontally provide benefits to humans and other creatures (Gunawijaya 2017).

Based on the rules in the context of fulfilling human needs, in accordance with the principle of *maslahah* which means prioritizing things that bring good, every human being in fulfilling his needs must have a priority scale by determining which are the main and urgent needs and which needs can be postponed in order to meet their needs. the necessities of life in order to prosper in the world and the hereafter according to the guidance of Islamic law (Yusof, Mahfudz, and Yaakub 2019).

In today's economic environment, there are two types of Muslim consumer thinking conceptions. In conventional science, the first idea—utility—is present. Utility is defined as the degree to which consumers are satisfied with the products or services they purchase. The second idea is that, in contrast to utility, which has an infinite number of mappings, *maslahah* is the concept of mapping consumer behavior based on needs and priorities. *Maslahah* emphasizes fulfilling basic human needs in alignment with Sharia principles, focusing on the greater good (both individual and societal well-being) and avoiding harm. While utility prioritizes material satisfaction and individual self-interest, *maslahah* guides consumption decisions to ensure ethical practices, sustainability, and long-term benefits for both the consumer and society (Syamsuri and Harahap 2019).

These two concepts are different because they are formed by each different epistemology. Utility which has the characteristics of freedom was born from the Smithian epistemology which says that the motivation for life is from freedom to natural liberty (from freedom to natural liberty). As a result, religious conventions are purposefully disregarded and market behavior is combined with rationalism. In the meantime, Islamic epistemology gave rise to *maslahah*. In actuality, the Smithian goal of achieving natural freedom is comparable to the purpose behind the concept of *maslahah*. However, in Islam, religious treatises rather than the rules of human reason totally govern self-actualization and the role of humanity in attaining natural freedom (S. A. R. Harahap, Azmi, and Arif 2020).

Maslahah is a comprehensive concept that encompasses a frugal mindset, adherence to halal products, and prioritization of essential needs. This suggests that it is difficult to establish a shared understanding between the two concepts. The distinctions are as follows: (1) while *maslahah* shapes the perception of human needs, the concept of utility shapes the perception of material satisfaction; (2) the concept of utility influences the perception of consumer desires, while *maslahah* helps in the rejection of harm; (3) the concept of utility reflects the role of self-interest, whereas *maslahah* reflects individual perceptions regarding the efforts of each charity movement aimed at seeking Allah's pleasure (*mardhatillah*); (4) the concept of utility affects

the perception of consumer desires, while *maslahah* contributes to the formation of the perception of Islamic needs (S. A. R. Harahap, Azmi, and Arif 2020).

Conclusion

Islamic consumption regulations extend far beyond the basic necessities of food and drink, encompassing a wide range of commodities and human activities. This reflects the flexibility of Islam, which grants individuals the freedom to choose what they consume, provided their choices align with Sharia principles. The concept of consumption in Islam is inherently linked to the principle of *maslahah* (public welfare), which emphasizes prioritizing actions that bring the greatest good for individuals and society. As such, when fulfilling human needs, it is essential for individuals to establish a priority scale, determining which needs are urgent and must be met immediately, and which can be postponed for the greater good.

According to Al-Ghazali, consumption is not solely aimed at satisfaction or material gain. While he acknowledges human nature's tendency to pursue desires, Al-Ghazali advocates for caution in guarding one's property and urges people to protect their wealth from being squandered on fulfilling excessive desires. He clearly differentiates between wants and needs, suggesting that fulfilling needs should take precedence over pursuing mere desires. Furthermore, Al-Ghazali's concept of *maslahah* ties individual consumption to broader societal welfare, underlining the interconnectedness of personal actions and the collective good.

This research highlights the relevance of Al-Ghazali's teachings in contemporary consumption patterns, particularly in the context of Islamic economics. It underscores the importance of distinguishing between needs and wants, and how this distinction can lead to more responsible and ethical consumption behaviors that align with Islamic values.

This study relies on theoretical analysis and does not fully address the practical challenges faced by modern consumers. Future research should explore how Al-Ghazali's principles can be applied to contemporary consumption behavior and investigate their impact across different socio-economic settings. Comparative studies could provide deeper insights into the effectiveness of Islamic consumption ethics in promoting sustainable and ethical consumption.

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