

The Understanding Of Sharia Principles On Consumption Expenditures In Disruptive Era

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Abstract: In Sharia economy, consumption activity is basically framed by certain Sharia principles. As the result of global economic dynamic whereas technology, innovation and creativity are all emerged in creating new paradigm in economic life, Sharia principles become more essential in firming and protecting consumption activities of a Muslim accordingly. In the challenge of this currently disruptive era, Sharia principles confirming and filtering the consumption choices made by a Muslim. In doing consumption activity, some of the Sharia principles covers justice, cleanliness and hygiene, simplicity, charity and morality. This study aims to examine consumption principles in Sharia economics. Moreover, by doing several statistical tests, this study attempts to discuss and measure the magnitude of the implementation of Sharia principles in consumption expenditures implemented by Muslim in Tasikmalaya City, West Java, Indonesia. This study used cluster sampling technique in deciding the sample size. A field survey with 117 sample from a population was used as the research method of this study. This current study takes Sharia principles as independent variable meanwhile consumption expenditure on food items, consumption expenditure on non-food items and total consumption expenditures as the dependent variables Y_1 , Y_2 , Y_3 respectively. The hypotheses stated that Sharia principles affect consumption expenditures, therefore some relevant tests are essential in proving the hypotheses through scientific research systematically. The result admitted that Sharia principles are implemented by Muslim people in Tasikmalaya City. The implementation of Sharia principles has a positive and significant effect on consumption expenditures on food items of Muslim in Tasikmalaya City. The result implies great opportunities for producers in providing food products that complied with Sharia principles for Muslim consumers.

Keyword: Sharia principles, consumption expenditures, disruptive era.

1. Introduction

The development of economy in the global world either in theoretical or practical level shows the attention to a significant implementation of economy with religious basis. This is remarked by the rise of Islamic banks and other Islamic financial institutions. In academic level, Islamic economics theories have been presented and discussed in many schools and universities. It is very clear to say that for Muslims, religious teachings show great importance in this modern era of disruption.

The transformation of today's industries is increasingly being disrupted by new technologies and digital applications, facilitate the economic shift of old to new economy (Creamer and Amaria, 2012). This changes the financial structures, resources, cultures, values and the ideology of the people as a whole (Christensen and Overdorf, 2000). Disruptive era is not merely present's phenomena, but also covers the future days. The era of disruption with the advancing technology accordingly has not only accelerated local consumption on a

massive scale, but is also changing the culture of a country, its economy, and its capabilities. Therefore, understanding and implementing religious principles becomes crucial in this new civilization in which transformation takes places in government, economic activities, law and administration, political activities, social relations, health care, education and business competition.

The acceleration of business transformation in this era caused the existence of new innovations, new products circulating and trading in the market as discussed by (Kilkki *et al.*, 2018). In selecting and deciding what to consume, a Muslim is required to consider Sharia principles toward the products or services he would like to consume. Sharia principles initially begin with the Quran, the revelation God's word, which is full of beautiful expressions and wisdom; and secondly from the Sunnah's attributions ascribed to the last messenger of Allah that characterize his ethical practices. Within Islamic framework, the goal of consumption is not to gain personal wants satisfaction per se, but is to direct the consumption in achieving the individual and social wellbeing (*maslahah*) and furthermore the higher purpose of achieving God's pleasure (Syaputra *et al.*, 2014). Allah clearly mentioned in the Quran Surah Al-An'am (6:162) which is stated:

قُلْ إِنَّ صَلَاتِي وَنُسُكِي وَمَحْيَايَ وَمَمَاتِي لِلَّهِ رَبِّ الْعَالَمِينَ .

which means "Say. Surely my prayer and my sacrifice and my life and my death are (all) for Allah, the Lord of the worlds". All actions of a Muslim, including the study of economics, are directed towards a single goal (El-Karanshawy *et al.*, 2015). The Quran and Sunnah have laid down the guiding principles in consumption that would form the framework for consumption behaviour in an Islamic economic perspective. Some of Sharia principles covers justice, cleanliness and hygiene, simplicity, charity (Hasan, 2005) and morality (Fatahillah, 2013).

Justice principle implied that consumption activities should not cause inhumanity or cruelty. Justice confirms appropriateness, properness to rules, acceptability to goodness and merits (*halâlân thoyyibân*). In the Quran Surah Al-Baqarah (2:168) it is stated:

يَا أَيُّهَا النَّاسُ كُلُوا مِمَّا فِي الْأَرْضِ حَلَالًا طَيِّبًا وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ .

Which means "O men! eat the lawful and good things out of what is in the earth, and do not follow the footsteps of the Shaitan; surely he is your open enemy".

In Islamic economics, it is assumed that a rational consumer will tend to screen and choose goods and services resulting maximum *maslahah* (Alkautsar and Hapsari, 2014). Therefore, to meet the requirements, Muslim consumer will prefer *halal* items and avoid *haram* products in his consumption baskets.

In addition to *halal-haram* aspect, consumption activities need to consider cleanliness and hygiene aspects of the products consumed. Cleanliness principle defines that the products consumes should fulfil the condition to the preservation of health, free from dirtiness, containing nutrition, balanced and beneficial.

Based on Sharia principle, extravagant consumption which is called *israf* and *tabdzir* by which excessive spending on unimportant consumption is forbidden (Zaid Mustafar and Borhan, 2013). A Muslim consumer is expected to reduce consumption resulting uselessness. In the Quran Surah Al-A'raf (7:31) it is mentioned that:

يٰۤاَيُّهَا النَّاسُ خُذُوْا زِيْنَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوْا وَاشْرَبُوْا وَلَا تُسْرِفُوْا اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيْنَ ۝۳۱

Which means “*O children of Adam! attend to your embellishments at every time of prayer, and eat and drink and be not extravagant; surely He does not love the extravagant*”.

In the Quran Surah Al-Furqan (25:67) it is stated that:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ٦٧

Which means: “*And they who when they spend, are neither extravagant nor parsimonious, and (keep) between these the just mean*”.

It is firmly established that simplicity principle means the act of abstaining the extravagant spendings. In the Quran Surah Al-An'am (6:141) it is stated clearly that:

...وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

...and do not act extravagantly; surely He does not love the extravagant.

Consumption in Islam is not merely to fulfil material satisfaction of an individual but also cover social consumption in form of charities. There are two kinds of charities, i.e. compulsory charity in form of *zakat* and voluntary charities in forms of *infaq*, *shadaqah*, *hibah*, *hadiyah* and *waqf* (Awang SA, Muhammad F, Borhan JT, 2017) and (Lambarraa and Riener, 2012). As a mandatory charity, *Zakat* is considered as an integral part of the Islamic economic system (Ibrahim, 2015). It can play a supportive national economy improvement when consumed in productive activities (Lailatussufiani, Burhan and Multifiah, 2016). In line with *zakat*, voluntary charities such as *infaq*, *shadaqah*, *hibah*, *hadiyah* and *waqf* have many important implications and positive effects to the overall economy (Hamidah *et al.*, 2017) and (Alvi, 2010). These generous expenditures are expected to relieve the needs of indigent, ill or helpless persons, furthermore strengthen the social as well as humanitarian linkages in the society (Khuluqo, 2016).

The last but not least, the Islamic economic agents are expected to adopt the Islamic morality principles in their actual consumption. Morality means ethics. Moral values in Islam aim to guide human activity in society, to assist and control their behavior to the benefit of the whole society and its individuals, and to bring for all individuals a good conclusion in the other life (Nuriman and Fauzan, 2017). It is implied that even in doing consumption, a Muslim is expected to uphold ethics and righteousness according to Islamic values (Furqani, 2017).

By understanding the principles, a Muslim is expected to act according to Sharia law in every aspect of his life. This study focusing on to what extent these Sharia principles affect the consumption expenditures of a Muslim in facing the challenge of this disruptive era. Clearly, for a Muslim, it is required to consider and act strategically according to Sharia principles when confronted with volatility, uncertainty, complexity, and ambiguity. In responding this current challenge, Sharia principles must be implemented as a filter in our daily activities as well as in making decision for consumption (Badawi, 2001).

This study examines the effect of Sharia principles on consumption expenditures implemented by Muslim respondents in Tasikmalaya City. This study assumes that as Muslims, respondents pay attention and responsible in considering Sharia principles in making consumption expenditures. This current study takes Sharia principles as independent variable meanwhile consumption expenditure on food items, consumption expenditure on non-food items and total consumption expenditures as the dependent variables Y_1 , Y_2 , Y_3 respectively. The study framework is pictured in Figure 1.

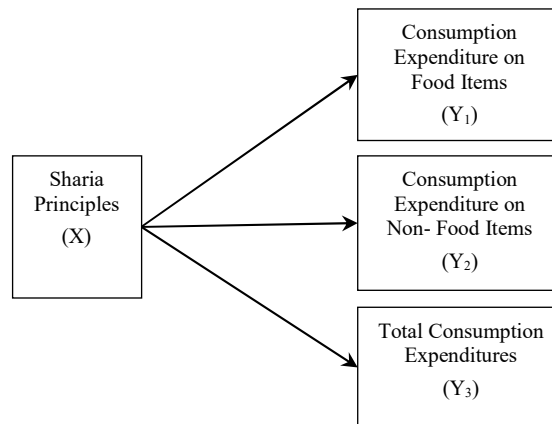


Fig. 1. Study Framework

2. Method And Data

This current study used quantitative approach by identifying, reviewing and elaborating literature resources of Sharia principles in consumption activities. Cluster sampling were used in drawing respondents and determining sample size respectively. The data collected through questionnaires from 117 Muslim respondents in Tasikmalaya City. The questionnaire was tested to ensure acceptability with respondents and efficiency in collecting data.

Considering the significant effect of independent variable to dependent ones, single regression analyses were run. SPSS 16.0 was used to analyze the data.

Figure 2 presents an overview of respondents' profile based on age that the majority of the respondents ranged between 41-50 years old.

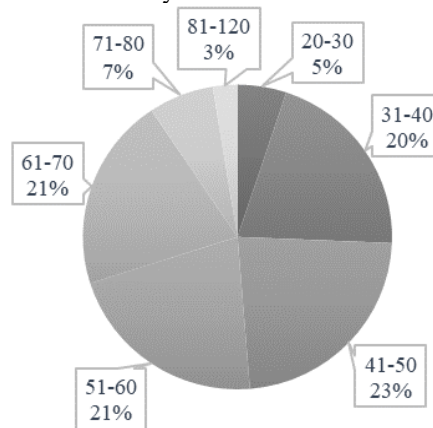


Fig. 2. Respondent Profile Based on Age

Figure 3 presents an overview of respondents' profile based on sex whereas 79 % is male and 21 % is female.

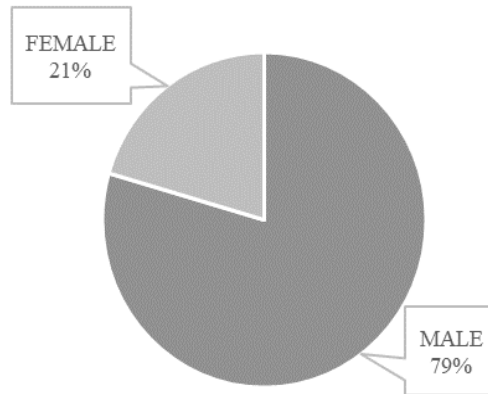


Fig. 3. Respondent Profile Based on Sex

Figure 4 presents an overview of respondents' profile based on educational level that the majority of the respondents of this study graduated from elementary school.

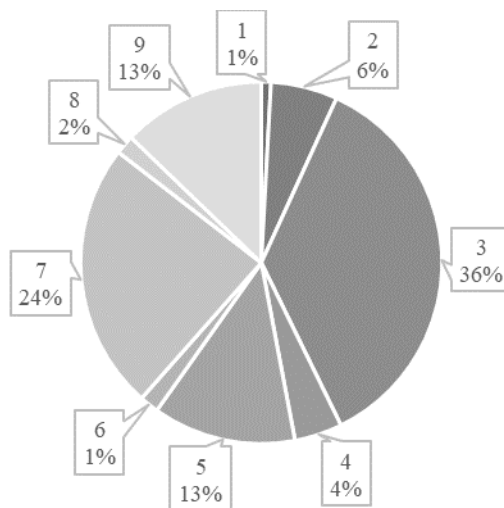


Fig. 4. Respondents' Profile Based on Educational Level

Whereas:

1. Does not go to school
2. Not graduated from elementary school
3. Graduated from elementary school
4. Not graduated from junior high school
5. Graduated from junior high school
6. Not graduated from senior high school
7. Graduated from senior high school
8. Not graduated from college
9. Graduated from college

3. Result And Discussion

Islam manifests a complete code for living that is framed by Sharia principles. Islamic guidelines for all aspects of modern living are well-provided with moral instructions as discussed by (Ebrahimi, 2017). Thus, it is expected that Sharia principles are performed in every activity of a Muslim including consumption activities. According to the answer given by the respondents regarding Sharia principles in consumption activities in Tasikmalaya, the score is 29.216 with the percentage 89.18%. This revealed that Sharia principles are well-implemented by Muslims in consumption activities in Tasikmalaya City.

The magnitude of the implementation of *Sharia principles* (variable X) on *consumption expenditures on food items* (variable Y₁), *consumption expenditures on non-food items* (variable Y₂), *total consumption expenditures* (variable Y₃) of Muslim in Tasikmalaya City, was observed from indicators of each variables by using simple regression analysis. The explanation of the results is as follow:

a. Regression Equation

The direct effect of the implementation of *Sharia principles* on *consumption expenditures on food items* of Muslims in Tasikmalaya City can be observed from the *Coefficients output* in table 1.

Table 1. Regression Coefficients of Consumption Expenditure on Food Items

Model	Coefficients ^a				Sig.
	Unstandardized Coefficients		Standardized Coefficients	t	
	B	Std. Error	Beta		
1 (Constant)	104744.782	221223.837		.473	.637
Sharia Principles	2249.541	1185.112	.178	1.898	.060

a. Dependent Variable: Consumption Expenditure on Food Items

From table 1, the regression equation of Y₁ is formed as follow:

$$Y_1 = 104,744.782 + 2,249.541 X$$

Whereas:

Y₁ = *Consumption expenditures on food items*

X = *Sharia Principles*

a = 104,744.782

b = 2,249.541

The regression equation stated that variable X (*Sharia Principles*) positively affects variable Y₁ (*Consumption expenditures on food items*) as much as 2,249.541. The positive regression coefficient shows the more understanding of *Sharia principles* the more *consumption expenditures on food items*.

The direct effect of *Sharia principles* on *consumption expenditures on non-food items* of Muslims in Tasikmalaya City can be observed from the *Coefficients output* in table 2.

Table 2. Regression Coefficient of Consumption Expenditure on Non-Food Items

Coefficients ^a	
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Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.296E7	7.223E7		1.287	.201
Sharia Principles	123764.387	386959.947	.030	.320	.750

a. Dependent Variable: Consumption Expenditure on Non-Food Items

From table 2, the regression equation of Y_2 is formed as follow:

$$Y_2 = 92,960,000.000 + 123,764.387 X$$

Whereas:

Y_2 = Consumption expenditures on non-food items

X = Sharia Principles

a = 92,960,000.000

b = 123,764.387

The regression equation stated that variable X (*Sharia Principles*) positively affects variable Y_2 (*Consumption expenditures on non-food items*) as much as 123,764.387. The positive regression coefficient shows the more understanding of *Sharia principles* the more *consumption expenditures on non-food items*.

The direct effect of *Sharia principles* on *total consumption expenditures* of Muslims in Tasikmalaya City can be observed from the *Coefficients output* in table 3.

Table 3: Regression Coefficient of Total Consumption Expenditures
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.307E7	7.228E7		1.288	.201
Sharia Principles	126013.928	387202.226	.031	.325	.745

a. Dependent Variable: Total Consumption Expenditures

From table 3, the regression equation of Y_3 is formed as follow:

$$Y_3 = 93,070,000.000 + 126,013.928 X$$

Whereas:

Y_3 = Total consumption expenditures

X = Sharia Principles

a = 93,070,000.000

b = 126,013.928

The regression equation stated that variable X (*Sharia Principles*) positively affects variable Y_3 (*Total consumption expenditures*) as much as 126,013.928.

The positive regression coefficient shows the more understanding of *Sharia principles* the more *consumption expenditures on total consumption expenditures*.

b. Coefficient of Determination

This current study used the formula $kd = r^2 \times 100\%$ to examine the effect of the implementation of *Sharia principles* (variable X) on *consumption expenditures on food items* (variable Y₁), *consumption expenditures on non-food items* (variable Y₂), *total consumption expenditures* (variable Y₃) of Muslims in Tasikmalaya City. The results are presented on table 4.

Table 4. Model Summary of Consumption Expenditures on Food Items

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.178 ^a	.032	.023	3.85987E5
a. Predictors: (Constant), Sharia Principles				

From table 4, it is clear that the R-Squared value is 0.032. The value of R-squared or *Coefficient of Determination* lies between 0 - 1, the higher the R-Squared value, the stronger the correlation of the variables observed. The output revealed that the R-Squared is as much as 0.032 = 3.2%. This implies that the implementation of *Sharia principles* of Muslim in Tasikmalaya City affects *consumption expenditures on food items* as much as 3.2%. Meanwhile 96.8% is affected by other unobserved factors.

Table 5. Model Summary of Consumption Expenditures on Non-Food Items

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.030 ^a	.001	-.008	1.26031E8
a. Predictors: (Constant), Sharia Principles				

From table 5, it is clear that the R-Squared value is 0.001. The value of R-squared or *Coefficient of Determination* lies between 0 - 1, the higher the R-Squared value, the stronger the correlation of the variables observed. The output revealed that the R-Squared is as much as 0.001 = 0,1%. This implies that the implementation of *Sharia principles* of Muslim in Tasikmalaya City affects *consumption expenditures on non-food items* as much as 0.1%. Meanwhile 99.9% is affected by other unobserved factors.

Table 6. Model Summary of Total Consumption Expenditures

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.031 ^a	.001	-.008	1.26110E8
a. Predictors: (Constant), Sharia Principles				

From table 6, it is clear that the R-Squared value is 0.001. The value of R-squared or *Coefficient of Determination* lies between 0 - 1, the higher the R-Squared value, the stronger the correlation of the variables observed. The output revealed that the R-Squared is as much as

0.001 = 0.1%. This implies that the implementation of *Sharia principles* of Muslim in Tasikmalaya City affects *total consumption expenditures* as much as 0.1%. Meanwhile 99.9% is affected by other unobserved factors.

c. Hypothesis Testing

From table 1 Regression Coefficients of Consumption Expenditure on Food Items, it is clear that $t_{\text{statistic}}$ is as much as 1.898, meanwhile t_{table} is 1.660, with the level of significance $\alpha = 0.10$ and *Degree of Freedom* ($df = n - k - 1$) $112 - 1 - 1 = 110$. According to the calculation result, $t_{\text{statistic}}$ is greater than t_{table} ($t_{\text{statistic}} > t_{\text{table}}$), $= 1.898 > 1.660$ Thus H_0 is rejected. Therefore, the null hypothesis (H_0) is rejected; alternative hypothesis (H_a) is accepted. With the level of confidence 90%, the implementation of *Sharia principles* has a positive and significant effect on *consumption expenditures on food items* of Muslim in Tasikmalaya City.

From Table 2 Regression Coefficient of Consumption Expenditure on Non-Food Items, it is clear that $t_{\text{statistic}}$ is as much as 0.320 meanwhile t_{table} is 1.660, with the level of significance $\alpha = 0,10$ and *Degree of Freedom* ($df = n - k - 1$) $112 - 1 - 1 = 110$. According to the calculation result, $t_{\text{statistic}}$ is lesser than t_{table} ($t_{\text{statistic}} < t_{\text{table}}$), $= 0.320 < 1.660$ thus H_0 is accepted. Therefore, the null hypothesis (H_0) is accepted; alternative hypothesis (H_a) is rejected. With the level of confidence 90%, the implementation of *Sharia principles* affects insignificantly on *consumption expenditures on non-food items* of Muslim in Tasikmalaya City.

From Table 3. Regression Coefficient of Total Consumption Expenditures, it is clear that $t_{\text{statistic}}$ is as much as 0.325 meanwhile t_{table} is 1.660, with the level of significance $\alpha = 0.10$ and *Degree of Freedom* ($df = n - k - 1$) $112 - 1 - 1 = 110$. According to the calculation result, $t_{\text{statistic}}$ is lesser than t_{table} ($t_{\text{statistic}} < t_{\text{table}}$), $= 0.325 < 1.660$ thus H_0 is accepted. Therefore, the null hypothesis (H_0) is accepted; alternative hypothesis (H_a) is rejected. With the level of confidence 90%, the implementation of *Sharia principles* affects insignificantly on *total consumption expenditures* of Muslim in Tasikmalaya City.

4. Conclusion

Disruptive era shows great acceleration of business transformation by which the existence of new products circulating and trading in the market is created. In selecting and deciding what to consume, a Muslim is required to consider *Sharia principles* toward the products or services he would like to consume. *Sharia principles* play an essential role in deciding consumption expenditures of a Muslim.

Based on the statistical analysis conducted, this study established that the implementation of *Sharia principles* of Muslim in Tasikmalaya City affects *consumption expenditures on food items, consumption expenditures on non-food items as well as total consumption expenditures*. This study revealed that the implementation of *Sharia principles* has a positive and significant effect on *consumption expenditures on food items* of Muslim in Tasikmalaya City.

Results from this study ought to be interpreted within some limitations. The study was based on a small sample, did not cover all regions of Indonesia. A larger and more diverse sample could help in further ameliorating the study. Notwithstanding these limitations, findings from the study are insightful and have implications for the food industry in Tasikmalaya City and regions with similar socio-demographic attributes. Improving knowledge and horizon of Muslim people regarding *Sharia principles* will influence the consumption patterns. Producers also need to ensure that their products are acceptable in societies they operate in and are appropriately and adhere to religious standards.

Finally, it is critical for food producers to invest in research and development. This would ensure the production of acceptable, suitable according to Islamic law. The result implies great opportunities for producers in providing food products that complied with Sharia principles for Muslim consumers in this ongoing disruptive era.

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