

Islamic Consumption Behavior In Realizing Family Welfare

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Abstract

Consumption in a country's economy, with higher levels of consumption causing increased economic activity and changes in a country's national income. The impact of consumption on household financial stability, with excessive spending relative to income causing personal financial problems. material and spiritual well-being in the household, is very important in balancing worldly and spiritual needs for overall well-being. This research is qualitative research with a normative approach. Obtaining secondary data in the form of data on welfare indicators which refer to the consumption behavior of Indonesian people obtained from the Central Statistics Agency in a certain period. This data is used as a reference in the importance of discussing consumption behavior, especially in the context of sharia. Meanwhile, the behavioral theory approach is used for the purposes of analyzing the goals of consumption behavior by adhering to Islamic principles to realize prioritized welfare among households. Research shows that consumption behavior in realizing the welfare of Muslim families can be seen from several indicators listed in data processed by the Central Statistics Agency. Consumption pattern indicators are influenced by income levels which reflect people's purchasing power and abilities. Meanwhile, other indicators can be seen from the quality of health and nutrition, education, housing and other social issues, such as a lifestyle that follows the times

Keywords: *Product Bundling, Term Wadi'ah Savings, Islamic Finance*

Abstrak

Konsumsi dalam perekonomian suatu negara, dengan tingkat konsumsi yang lebih tinggi menyebabkan peningkatan aktivitas ekonomi dan perubahan pendapatan nasional suatu negara. Dampak konsumsi terhadap stabilitas keuangan rumah tangga, dengan pengeluaran yang berlebihan relatif terhadap pendapatan yang menyebabkan masalah keuangan pribadi. kesejahteraan material dan spiritual dalam rumah tangga, sangat penting dalam menyeimbangkan kebutuhan duniawi dan spiritual untuk kesejahteraan secara keseluruhan. Penelitian ini merupakan penelitian kualitatif dengan pendekatan normatif. Perolehan data sekunder berupa data tentang indikator kesejahteraan yang mengacu pada perilaku konsumsi masyarakat Indonesia yang diperoleh dari Badan Pusat Statistik dalam periode tertentu. Data tersebut digunakan sebagai acuan dalam pentingnya membahas perilaku konsumsi khususnya dalam konteks syariah. Sementara pendekatan teori perilaku digunakan untuk kepentingan menganalisis terkait tujuan dari perilaku konsumsi dengan menganut prinsip Islam untuk mewujudkan kesejahteraan yang

diprioritaskan di kalangan rumah tangga. Penelitian menunjukkan bahwa perilaku konsumsi dalam mewujudkan kesejahteraan keluarga Muslim dapat dilihat dari beberapa indikator yang tertera pada data yang diolah oleh Badan Pusat Statistik. Indikator pola konsumsi dipengaruhi oleh tingkat pendapatan yang mencerminkan daya beli dan kemampuan masyarakat. Sedangkan indikator lainnya dapat dilihat dari kualitas kesehatan dan gizi, pendidikan, perumahan dan sosial lainnya, seperti gaya hidup yang mengikuti zaman

Kata kunci: *Perilaku, Konsumsi, Kesejahteraan, Keluarga, Muslim*

Introduction

In a country's economic activities, consumption plays an important role in it and has a huge influence on economic stability. The higher the level of consumption, the higher the rate of change in economic activity and changes in a country's national income. (Tuti, 2018) The Central Statistics Agency reports that the average public expenditure and consumption in Indonesia in 2023 will reach IDR 1,451,870 per capita per month. This amount has increased by 9.35 percent compared to 2022, namely IDR 1,392,992 per capita per month. Meanwhile, expenditure on consumption was mostly contributed by household consumption at 52.88 percent, which in the first quarter of 2023 grew by 4.54 percent. Meanwhile, the average net income of casual workers in Indonesia in 2023 will reach IDR 1,278,800 in the agricultural sector and IDR 2,141,000 in the industrial sector.

The percentage of expenditure that exceeds income can cause personal financial problems, especially in the household sector. Based on information from Andreas Hartono as a financial consultant, a survey conducted by WeCan showed that 47 percent of household problems were caused by economic crisis factors in the household. (Rizky, 2021)

Ordinary human consumption behavior originates from a duality, namely economic rationalism and utilitarianism, both of which emphasize individual interests (self-interest) at the expense of the interests of other parties. The concept of self-interest rationality, even though it seems economically sound, still has consequences for looser consumption behavior because the measure of rationality is as long as it fulfills self-interest. Meanwhile, utilitarianism emphasizes how the greatest benefits can be obtained even if you have to sacrifice the interests/rights of other parties. Meanwhile, the highest economic value in Islam is *falah* or the welfare of the people in the world and in the afterlife which includes material, spiritual, individual and social.

Islamic consumption behavior plays an important role in realizing family welfare by emphasizing the principles of moderation, responsibility and sustainability (Muhammad Zafran, 2022). Islamic teachings guide Muslims to avoid excessive consumption, which can cause waste and negative consequences for society (Fahima and Muhammad Amani, 2022). Religiosity among Muslim communities positively influences consumption behavior, highlighting the importance of faith and religious practices in shaping consumption patterns (Putriana, 2023). Developing a family welfare index within the Maqāsid al-Sharī‘ah framework can provide a comprehensive tool for assessing and improving family welfare, especially in difficult times such as the COVID-19 pandemic (Samsudi, 2022). By aligning consumption practices with Islamic values and prioritizing family welfare, Muslim communities can foster sustainable consumption behavior that contributes to the prosperity of society as a whole (Mat, et al, 2022).

In Law of the Republic of Indonesia Number 52 of 2009, it is explained that a prosperous family is a family that is formed based on a legal marriage, is able to fulfill the spiritual and material needs of a decent life, is devoted to God Almighty, has harmonious, harmonious and balanced relationships between members and between families and the community and environment. Meanwhile, according to the National Family Planning Coordinating Board (BKKBN), Family Welfare Levels are grouped into 5 (five) stages, namely Pre-Prosperous Family Stages (KPS), Prosperous Family Stages I (KS-I), Prosperous Family Stages III (KS-III), and Prosperous Family Stages III Plus (KS-III Plus)

In Wardani's (2012) research, consumer behavior in prosperous families has a higher non-food percentage, this is because food consumption patterns in prosperous households assume that the budgeted costs for basic food have been met, then income will be allocated more for non-food consumption. (Alfin, 2016). Meanwhile, Dewi Maya Sari's research found that the percentage of staple food consumption in poor families was much higher, namely 20.85%, compared to prosperous families, namely 12.27%. Thus, these results show that the level of welfare influences consumption behavior, the higher the family's welfare, the greater the consumption allocation towards non-food. (Mayasari, 2018)

Prosperity is a dream and hope for every human being living on this earth, every parent definitely hopes for prosperity for their children and family, whether in the form of material prosperity or spiritual prosperity, parents always try to fulfill their family's living needs, they will work hard, working hard, doing whatever it takes to meet the needs of their family, they will provide protection and comfort for their family from various kinds of disturbances and dangers that confront them. In line with Asep Hilmi's research which explains that a prosperous life according to M. Quraish Shihab and Hamka is a life that can balance the needs between this world and the hereafter, fully believes in ar-Raziq Allah Swt., and is aware of the majesty, greatness and power of Allah covering this universe. (Asep 2018) So in the end it is hoped that the aim of this research is to describe consumption behavior that is oriented towards the interests of this world and the hereafter so as to create prosperity in the household.

Research Method

This research is qualitative research with a normative approach. The aim is to create a normative basis for releasing quality innovation, encouraging the creation of social value and improving the quality of life. (Faix, 2022) Obtaining secondary data in the form of data on welfare indicators which refer to the consumption behavior of Indonesian people obtained from the Central Statistics Agency in a certain period. This data is used as a reference in the importance of discussing consumption behavior, especially in the context of sharia. Meanwhile, the behavioral theory approach is used for the purposes of analyzing the goals of consumption behavior by adhering to Islamic principles to realize prioritized welfare among households.

Discussion

1. Islamic Consumption Behavior

Behavior is a set of actions or actions of a person in responding to something and then making it into a habit because of the values they believe in. Human behavior is essentially the actions or activities of humans, both observable and unobservable by human interactions with their environment, which are manifested in the form of knowledge, attitudes and actions. Behavior can be interpreted more rationally as the

response of an organism or person to stimuli from outside the subject. This response is formed in two types, namely the passive form and the active form, where the passive form is an internal response, namely that which occurs within humans and cannot be directly seen by other people, while the active form is when the behavior can be observed directly (Adventus, et al, 2019)

Humans consume to fulfill needs, both primary and secondary needs. Every human being has different needs, but not all needs must be met at once. If someone wants an item to be able to have it at that moment, that is called a wish or desire that arises in humans. Everyone has the right to fulfill their desires, but they must understand the limitations that must be made to reduce the desires they want to achieve. Because desires will continue to arise in humans throughout their lifetime. It can be concluded that consumption behavior is an action that is directly involved in obtaining, consuming, and consuming a product or service, including the need processes that precede and follow this action.

In the economic system, consumption has an important role, namely encouraging production and distribution. Consumption behavior in Islamic economics is based on the principles of justice, the principles of cleanliness, the principles of simplicity, generosity and morality. Consumption includes needs, pleasures and luxuries. Pleasure is permissible as long as it is not excessive, does not exceed the limits required by the body and does not exceed the limits of halalized food as explained in the Qur'an surah al-A'raf verse 31 which means: "O children and grandchildren of Adam! Wear your clothes "Every time (entering) the mosque, eat and drink, don't overdo it. Allah doesn't like people who overdo it." (Dewi, 2020) Consumption for Muslims is a positive indication in daily life to carry out religious activities and activities. obeying the commands of Allah SWT. A Muslim will not harm himself in this world and the hereafter, because he overdoes it in fulfilling his needs, is busy in the world so that he neglects the commands of Allah SWT.

In Islam, consumption is focused on satisfying needs, not satisfying desires. It is natural that even fleeting differences include passions and differences. However, as emphasized in the Koran, stinginess and greed are also not tolerated in Islam. The verse that explains this is written in Surah Al Isra verse 27 "Surely the wasteful are 'like' brothers to the devils. And the Devil is ever ungrateful to his Lord."

Meanwhile, in Islam, it is prioritized that everything obtained and spent must be shown to the benefit of this world and the hereafter. So in making this happen, according to Ushul Fiqh experts, five main elements are determined based on Islamic law, namely maintaining religion, maintaining the soul, maintaining the mind, maintaining offspring, and maintaining property. The objectives of the five main elements have varying urgency. (Agil, 2011) According to Al Syaitibi, human needs consist of three levels, namely Dharuriyat (Primary), Hajiyat (Secondary), and Tahsiniyat (Tresier).

2. Family Welfare

Definition of Household Welfare In the Indonesian Dictionary, welfare comes from the word prosperous which means safe, secure, prosperous and safe (apart from all disturbances, difficulties and so on). In discussions about welfare, a person can be said to be prosperous if that person is in a life that is free from poverty, ignorance, fear or worry so that his life is safe and peaceful physically and mentally. Material and spiritual prosperity are the goals to be achieved in the development process. (Ani and Siti, 2019)

Meanwhile, the definition of a household can be interpreted as a group of people who live in or live in part or all of a physical building and usually live together and eat from one kitchen, which means that financing for daily needs is managed together. According to Yulhendri and Nora, welfare can be viewed from two sides, namely the consumer household side and the producer household side. In consumer households, the level of welfare is measured by the level of individual satisfaction in using or spending the utility value of goods. Meanwhile, on the producer side, the level of satisfaction is measured from the level of profit or also known by several terms including surplus, benefit, profit that the producer will obtain when adding one production input, or known as marginality. (Yulhendri and Nora, 2017)

So it can be concluded that household welfare is a group of people who are able to fulfill their daily living needs or can be said to be people who have a good social life from a material and spiritual perspective.

Family welfare in Islam is not only realized from fulfilling material needs, but also fulfilling spiritual needs. Harmony between the two is part of the goal of sharia, namely the realization of the benefit of humanity in this world and in the afterlife. (Safarinda,

2019) According to Al-Ghazali, prosperity is the realization of benefits. Benefit is the maintenance of the goals of Sharia' (Maqasid al-Syari'ah). Humans cannot experience happiness and inner peace before achieving true prosperity through fulfilling material and spiritual needs. (Agung, 2014)

The needs of each family are different with several influencing factors. The decision to determine the quality of lifestyle and quantity of having children is a very influential factor in this condition. According to Maslow's theory, there are several human needs that are grouped, namely self-actualization needs, personal needs, social needs, safety needs, and physical needs. (Marpaung, 2021)

To achieve the goal of sharia' in order to achieve benefit, Al-Ghazali stated that the welfare (masalah) of a society depends on the search for and maintenance of five basic goals, namely religion (aldien), life or soul (nafs), family or descendants (nasl) , property or wealth (mal), and intellect or reason (aql). According to Al-Ghazali, according to the guidance of Allah SWT's revelation, the main goal of human life is to achieve goodness in this world and the hereafter.

3. Islamic Consumption Behavior In Realizing Family Welfare

Human life is closely related to consumption, because to fulfill human needs consumption is necessary, something that threatens life and can even cause extinction. Consumption is a human activity that cannot be avoided to fulfill all his needs. The amount of food consumed by humans will be determined by their capacity. However, the practice of excessive consumption and excessive consumption is not permitted in Islam. (Wika, et al, 2020)

The principles governing Islamic consumption include sharia principles, quantity principles (simplicity and suitability between expenditure/income as well as savings and investment), priority principles (primary, tertiary and secondary), social principles (interests of the people, exemplary and not harming others), principles in protecting the environment and principles in Islamic ethics. (Jaribah, 2006). The goal of consumption in Islam is to maximize the benefits of both the world and the hereafter. Worldly concerns include fulfilling basic human needs, such as food, drink, clothing, shelter, health and

education. Meanwhile, one of the problems of the afterlife is the fulfillment of religious obligations, such as prayer and Hajj. (Mohamad Hidayat, 2010)

Public consumption expenditure is the amount of money allocated by households to meet their needs, including food, clothing and other basic needs. Consumer goods refer to goods made with the aim of satisfying demand. Income inequality can have an impact on household consumption patterns, the variations of which depend on the circumstances of each household (Baginda Persaulian, 2013).

Good financial management is the key to the success of a family that can meet its needs according to its capabilities. The key to successful financial management is having a strong foundation in financial skills, knowledge and abilities. To achieve financial prosperity, OJK defines financial literacy as knowledge, skills and beliefs that influence attitudes/behavior to improve the quality of decision making (Finance) and financial management. (OJK, 2016). Apart from that, consumption patterns, especially determining needs and prioritizing needs, are also factors that need to be considered in financial management.

The concept of a prosperous family according to Law no. 10 of 1992 concerning Population Development and the development of a prosperous family is a family that is formed on the basis of a valid marriage and is able to fulfill the spiritual and material needs of a decent life. The definition of a prosperous family according to the BKKBN is based on the ability to meet the needs of its members, such as food, clothing, shelter, as well as social and religious needs. Apart from meeting basic needs, families with a good balance between income and number of family members can also meet health needs, live together in harmony, and carry out the obligation to worship together (Dewi et al., 2020).

Consumption is influenced by income levels which reflect people's purchasing power and abilities. Economic factors such as economic growth, per capita income, and credit utilization significantly impact individual purchasing power, which then influences unemployment and poverty levels. (Hartanto, et al, 2022) Collection of consumption data is based on the expenditure method, because it is difficult to obtain valid income results. According to type, consumption is divided into food consumption and non-food consumption. (Erich and Mario, 2016) Methods for collecting consumption data vary, with some focusing on expenditure due to challenges in obtaining accurate income results.

The importance of accurate and detailed consumption data is highlighted, especially in areas such as food safety, nutritional risk assessment, and overall well-being, emphasizing the need for comprehensive and standardized data collection methods to effectively inform policy decisions.

In 2022, the average Indonesian population will spend 665.8 thousand rupiah on food consumption and 662.0 thousand rupiah on non-food consumption every month. Meanwhile, in March 2021, the increase in food expenditure was 6.89 percent, greater than non-food expenditure of 3.16 percent. This has an impact on the contribution of expenditure on food consumption (50.14 percent) which is superior to non-food expenditure (49.86 percent) of total expenditure as a whole. In fact, in the last five years, the contribution of food expenditure was always lower than non-food expenditure. (BPS, 2023)

Tabel 1
Average Consumption Expenditure per Capita per Month
2021 and 2022

Jenis Pengeluaran Type of Expenditure	Nominal (Rp) Nominal (Rp)		Persentase Percentage	
	2021	2022	2021	2022
(1)	(2)	(3)	(4)	(5)
Makanan/Food	622.845	665.757	49,25	50,14
Bukan makanan/Non-food	641.744	662.025	50,75	49,86
Perumahan dan fasilitas rumah tangga Housing and household facilities	332.975	355.069	26,33	26,74
Aneka barang dan jasa Goods and services	153.941	157.202	12,17	11,84
Pakaian, alas kaki dan tutup kepala Clothing, footwear and headgear	31.745	32.137	2,51	2,42
Barang tahan lama Durable goods	58.165	48.761	4,60	3,67
Lainnya/Others	64.918	68.856	5,13	5,19
Jumlah/Total	1.264.590	1.327.782	100,00	100,00

Source: Badan Pusat Statistik

In table 1 it can be seen that costs for housing and household facilities dominate non-food expenditures. With prices increasing every year, the need for a place to live or a house becomes unavoidable because it is one of the main needs of a household. An increase in the share of food spending could indicate reduced food security due to low

purchasing power or access to food (BPS, 2022). In the expenditure category below Rs 1.5 million, priority is given to expenditure to meet food needs as the main need, so that the proportion of expenditure on food by low-income households reaches above 50% or more compared to non-food expenditure.

Good financial management plays an important role in the success and well-being of families, enabling them to meet their needs effectively. Proper financial planning allows families to align their expenses with their income, promoting financial stability and well-being (Fahmi, 2023). The culture of consumerism and easy access to loans in the modern financial industry can lead to increased debt levels, emphasizing the importance of controlling finances through approaches such as Islamic Family wealth management (Fadila, et al, 2023). In addition, inadequate financial management often leads to discord within families and can even be an important factor in divorce cases, highlighting the need to manage family finances carefully and regularly. By following principles such as wealth accumulation, protection, purification, and distribution, families can improve their financial well-being and achieve their long-term financial goals

According to the Central Bureau of Statistics, other welfare indicators related to food and non-food consumption needs can be seen from the quality of health and nutrition, education, housing and other social issues, such as a lifestyle that follows the times. Here's the explanation:

First, Health and Nutrition. Health and nutrition indicators, such as population health, immunity and nutritional needs of children under 5 years, availability of facilities and medical personnel, thus provide a direct picture of the quality of life of people in an area. An illustration of the quality of population health can be seen from the significant decline in the Infant Mortality Rate (IMR) by measuring deaths of children aged 0-11 months per 1,000 live births from 1997 to 2017, reduced by half. As of 2017, IMR reached 24 deaths per 1,000 live births. The reduction in IMR is expected to reach the government's target in 2024, namely 16 deaths per 1,000 live births. Meanwhile, the picture of immunity and nutrition is greatly influenced by conditions from an early age. Breastfeeding and immunization play an important role in building the body's immune system. Ensuring adequate nutrition through adequate quality and quantity of food has a major influence on the production of quality and productive human resources. As for the

availability of facilities and medical personnel, it can be seen from the support of medical personnel who are one of the key factors in reducing maternal and infant mortality rates during childbirth. In 2022, the quality of health services and medical personnel will show that around 95.79 percent of women aged 15 to 49 years are married and had their last birth assisted by medical personnel. Meanwhile, midwives dominate birth attendants with a percentage of 57.80%. This number has decreased slightly compared to 2021. According to Larissa and Dariga (2023), understanding these indicators and their implications is very important for strategic planning and decision making to improve the quality of life and individual welfare, in line with the trend of studying qualitative indicators for development.

Second, Education. The success of a country's development depends on the availability and effective use of resources, which include natural resources and human resources. (Ali, 2022) In essence, human resources have a greater influence on ongoing development. This is because human resources are a fundamental component and have a very dominant role in all management activities and in determining the use of the country's natural resources. Output indicators in the education sector are Literacy Rate (AMH), Education Level, School Enrollment Rate (APS), Gross Enrollment Rate (APK), and Pure Enrollment Rate (APM) as well as educational input indicators, one of which is the availability of educational facilities and infrastructure, which includes teachers, classrooms, and school buildings. AMH's achievement in 2022 has reached 96.35 percent, this figure has increased by 0.31 percentage points compared to the previous year. Optimal human resource development is equally important, as highlighted in various studies that emphasize the importance of investment in education, training and skills development to improve a country's economic and social well-being. (Le Trung Hieu, 2020) Therefore, a balanced approach that utilizes natural and human resources is essential for sustainable development and long-term success in any country.

Third, Housing. Abraham Maslow's theory suggests that the most basic human needs, such as food, clothing and shelter, are called physiological needs. Of these three basic needs, housing is the most crucial need. According to Brandon and Rebecca, (2020), housing is undeniably a critical need among basic needs, because it plays an important role in human survival and poverty alleviation. Providing adequate housing is linked to

many aspects of life, including access to education, health care, and income generation, which significantly impacts living conditions and poverty levels. (Purnachandrarao, 2017) In the SDG monitoring framework, sustainable and affordable housing is based on five criteria: high construction quality, adequate residential areas, access to clean water, cleanliness and overall residential safety. For households living in houses with appropriate roofs (the largest roofs are concrete, tile, shingle and zinc) this figure decreased from 89.02% to 88.49%. Meanwhile, the number of households living in houses with proper walls (wider walls including walls, plaster, bamboo/woven wire and wood/planks) and houses with dirt-free floors will increase to reach more than 96% in 2022. The average household lives in a house measuring around 25 square meters.

Fourth, Social. Based on the development of other social indicators, this illustrates the evolution of an increasingly technological lifestyle and increasingly advanced thinking in a society with wide access to technology with the outside world, such as social networks. This also influences people's views on entertainment, education, health and other needs that arise from developments in other social indicators and reflect changes in lifestyle. (Dulvis, 2019) They are increasingly turning to technology-based lifestyles and increasingly advanced ways of thinking, as well as opening up access to technology that connects them with the outside world, such as social networks. This also influences people's views on the increasing need for entertainment, education, health and other needs.

The act of using goods and services to meet personal or family needs is known as welfare-oriented household consumption behavior in Islam (Bahri, 2014). Consumption plays an important role in economic activities by using assets to meet needs and prevent misuse of wealth (Dafiar Syarif, et al, 2022). Meanwhile, consumption in Islam is not only related to material things, but also includes social consumption which culminates in zakat and alms (Yusanto, 1999). It is mentioned in the Qur'an and Hadith that giving zakat has an important place in Islam. Because it can strengthen the social foundation of society. In Islam the assumptions and axioms are the same (complementarity, substitution and non-coherence), but what is emphasized is halal, haram and whether or not the goods consumed are blessed. So if someone is faced with two choices A and B, a Muslim will

choose a product that is higher in halal and blessed, even though other goods are physically more suitable.

Conclusion

Consumption in a country's economy, with higher levels of consumption causing increased economic activity and changes in a country's national income. The impact of consumption on household financial stability, with excessive spending relative to income causing personal financial problems. material and spiritual well-being in the household, is very important in balancing worldly and spiritual needs for overall well-being.

Research shows that consumption behavior in realizing the welfare of Muslim families can be seen from several indicators listed in data processed by the Central Statistics Agency. Consumption pattern indicators are influenced by income levels which reflect people's purchasing power and abilities. Meanwhile, other indicators can be seen from the quality of health and nutrition, education, housing and other social issues, such as a lifestyle that follows the times

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