

North Sumatra Farmer Behavior in Determining Level of Consumption: Islamic Economic Philosophy

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Abstract— *Persons are creatures of Allah SWT who have advantages over other creatures, i.e., having reason and lust. If a person's wants and needs are met, he will feel comfortable, happy, and relieved. Behavior can be defined as the actions of humans who carry out theories. In North Sumatra, especially plantation farmers who are Muslim, consuming cannot be separated from their position of faith. Faith is an important measure because it shares a point of view that tends to influence human character and attitude. It dramatically affects the quantity and quality of consumption through material or spiritual satisfaction. Then it forms the attitude of consumption trends in the market. From the results researched, the authors found a way of consumption for plantation farmers by prioritizing Halal and cleanliness principles, simplicity, generosity, justice, and morality in life. Therefore, the author wants to explain the need for guidance to harmonize human behavior based on economic concepts in Islamic Economic Philosophy as a benchmark that will give birth to Islamic thought. If implemented, it will lead to the pattern of an attitude of plantation farmers in determining the level of consumption in North Sumatra, which is worth Islamic worship.*

Keywords: Consumption Behavior, Farmers, Islamic Economic Philosophy.

1. INTRODUCTION

A person's attitude is his own choice, determined according to the contents of his mind. A concept (*mafahim*) attempts to relate empirical existence by using science and knowledge to see and absorb reality. The concept of humans can be interpreted as having a mind and mind, which can be interpreted as being able to think and speak, and creatures who can make tools [1]. Superior humans are called *Übermensch*, where those ready to face challenges constantly affirm their lives. They are never daunted by receiving encouragement in life [2]. With the existence of a work ethic possessed by humans, humans will have a benchmark in life, and this is because humans have a mindset that is created within them. Humans can be perfect when the divine nature is in them, and this is because the perfect image of God is human [3]. Humans are creatures that are the resultant of matter and immateriality. With this potential, they can require guidance, referred to as the realization and development of components [4]. Humans have a mindset in living their lives. The mindset will make a human being who has a socialist view of life create a mindset that can influence socialistic conduct and education. With the existence of humans in the world of education, this has begun to exist, and this means that the development of education is the same process as its development of the human life pattern [5].

In Islam, consumers are required to have a superior attitude to fulfill their needs both in terms of their material, but also to fulfill their spiritual and social needs. Ordinary Muslim

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consumers can have daily, weekly, and monthly income, and some even earn knowledge. Plantation farmers in North Sumatra experience this characteristic, so this condition characterizes their consumption level. Consumers in consumption interactions will think of a relationship by mixing the will of Allah SWT. By interpreting the relationship between God and fellow human beings, Islam also clarifies that people with materialistic beliefs will produce useless actions.

In Islam, there are ethics in daily needs because in Islam, there are several principles that are adhered to with various principles, namely cleanliness, lawfulness, simplicity, generosity, fairness, and ethics. Consumer behavior has a complete source in Islam by upholding morals (ethics), from choosing what to buy to using it. In addition, it is also seen from the properties of what is eaten. Every human being has ethics and costs for the world and the hereafter. Consumption (eat) in Islamic consumer theory is always related to the fundamental values that form the basis of consumption, goals, motives, and how to make allocations to consume to fulfill needs by obtaining an advantage.

2. THEORITICAL REVIEW

Human Behavior

A person's behavior is the result of his activity. Human behavior can also mean a human response in the presence of stimuli obtained outside the subject. Behavior is human activities such as reading, walking, and talking, usually done by humans, that can be observed directly or indirectly by other people or outsiders [6]. Islam considers that the earth and everything in it is a "trust," according to Allah SWT, for humans to become the caliph on this earth, to be used as much as possible for the welfare of humankind. To achieve this holy goal, God does not abandon humans. Allah does not leave humans alone to achieve this goal, but He gives instructions through His messengers. In this guide, Allah has put everything expected of the human being, both aqidah, morals, and Sharia. In Islam, consumption is maximizing mashallah.

Human Behavior in the Philosopher's View

Some opinions think with the behavior of the initial human attitude, the opinion that the human attitude on the subject is suitable. Humans can do good, and they do neither good nor evil. Humans commit wrong and immoral acts because they make mistakes, make mistakes, do not understand, and are influenced by external or external factors that have entered them. Among the philosophers who have comments on this matter is Socrates.

This view further states that evil and immoral acts result from ignorance. This opinion is intended to emphasize that when a person knows that an act is immoral and understands that the consequences will be harmful to others, it is clear that person will not commit that evil deed. This thinking reflects an idealistic way of thinking that is logical and linear, which does not raise the possibility of occurrence or the possibility of deviation. In reality, the perpetrator does not depend on ordinary people but on people who really understand what is good and what is terrible and all its consequences.

Second, the view that human behavior is inherently evil. The ugliness and evil in humans are not caused by the environment surrounding their lives but because they are rooted in their nature. This opinion was expressed by Plato's followers in Egypt and by his atheistic students.

Third, the view that, on the one hand, human behavior is good and, on the other hand, wrong. According to Plato, the goodness in man is based on the element of the spirit in human behavior, while evil originates from the animal nature within him. According to him, the origin of primary goodness is the divine spirit contained in humans. At the same time, the animal soul is the origin of his evil.

Fourth, the view he conveys is that human behavior is neutral, bad, and neither good nor bad. According to this view, human behavior is synchronous, using his creations that are not in favor of good and evil or evil. He has the potential and the will to do good and evil, according to his education and the circumstances and environmental conditions that guide him. Some comments show that human attitudes can be displayed and shaped according to the constituents' wishes. Learning plays a significant role in this creation by learning from families, schools, community areas, and by the policies and wishes of the ruling government.

Consumption or Consumer Needs

Needs are human desires for a product or service that must be fulfilled and, if not fulfilled, can lead to adverse consequences such as the economy is the activities of human activities on this earth that give rise to economic motives for someone's desire to be able to fulfill their life needs. In everyday life, people tend to equate needs and wants. Sometimes we describe something as a need that must be met immediately, even though, ideally, something is being deferred.

The increase in the number of industrial goods makes it easier for citizens to consume and be materialistic. This consumer behavior is a habit of All citizens of different social classes. The effect of this tiring behavior is to generate a portion of the citizen's income exclusively for consumption. There are no investment savings in this world or hereafter, such as Zakat. Viewed as a need When it is not met, for example, because negative impacts can occur, Increased pain and poor physical condition due to hunger. Humans can be differentiated in the form of ideals accompanying the ability to buy desired and unwanted goods and services. Along with buying opportunities, the desired goods and services, and the ability to buy, is called effective demand. Consumption There is a new urgency in every economy, for there is no life they do not consume.

Therefore, economic activity Choose in terms of meeting the needs of human consumption. To neglect consumption is to neglect life and the human compulsion's mission. People usually prefer to be happier with what they receive—the goals obtained with the efforts and services achieved. The previous expectations and needs are met, then the expectations are fulfilled, and something new exists. The following factors cause this, namely [7]:

- (1). Because of human nature, It is human nature that humans always feel lacking even though they travel a lot. The needs they enjoy are also increasing, which still need to be met.
- (2). Natural and environmental factors the local natural structure of the person in question encourages the person to act or act based on circumstances by using their natural environment.
- (3). Population Environmental Factors Population environment is the dominant factor as a cause of unlimited human needs. In this case, as social beings, humans tend to want to adapt to circumstances and their environment. For example, people in rural areas have different lifestyles and need to take advantage of those who live in cities.
- (4). The factor of international trade is that along with the rapid growth of foreign or international trade, more and more foreign goods are entering our country, which causes both the country's needs and the people's need to use them quickly.
- (5). Demonstrative influence factors as an impact on international trade arrangements, not only goods enter the country, but culture also plays a role. It is commonly claimed that using demonstration effects is the nature of behavior to imitate other people's behavior or what they see—for example, fashion clothes, hair, and others.

Philosophy of Islamic Management

Economic philosophy is the foundation on which the economic system is built. The philosophy of the existing economy can be derived from the objectives to be achieved. Economic philosophy is the basis of an economic system that aims to carry out

consumption, production, monetary policy, distribution, and economic development. While in Islamic economic philosophy, the basis of the economic system has a foundation on Islamic teachings to arrive at the goal. Where the concept is in God, Nature, and humans [8], for example, the objectives of economic activity are consumption, production, distribution, economic development, monetary policy, and fiscal policy. Islamic economic philosophy is based on the Triangle Concept of God, Man, and Natural Philosophy. The key to Islamic economic philosophy is humans who take advantage of God, nature, and other humans. This Islamic economic philosophy is a characteristic of an Islamic economy that uses an Islamic economic system: economic capitalism and other socialisms. A relevant mindset, Islamic economic philosophy uses logical, ethical, and aesthetic values. After that, Islam functions in human economic behavior. Fragmented values are derived from this economic philosophy as following sets of game rules of activity [9].

The view of Muslim life must be able to bring their religion into a living system so that they can manage all aspects of life to obtain safety and prosperity both in the world and in the hereafter [10]. In the world of philosophy, some objects rely on three foundations, namely the foundations of ontology, epistemology, and axiology. There is an effort in science to find the truth, compiled with logic and testing the existing data. [11] The discussion of the philosophical foundations of Islamic economics consists of ontological, epistemological & axiomatic aspects. Ontology is a branch of philosophy that talks about reality or reality. In this case, humans will be taught about the nature of life, the meaning of life, how to live life and the benefits of living. The discussion on ontology also discusses the ins and outs of humans in a way that humans will try to know who they are [12].

Using a historical and ideological approach that is often (even apocryphal), there is no reason to reject the existence of Islamic economics as a science in the ontological dimension. The contents of this formulation are reflected in the statement that Islamic economics is a science that investigates human behavior and satisfies needs. This knowledge is based on the values of Islamic teachings contained in the Qur'an & As-Sunnah. Epistemology is commonly used to discover Islamic economics' principles, characteristics, and workings. There are two approaches to implementing Islamic economics: the sitting and give approach, studying Islamic epistemology in the Qur'an and Hadith and then passing it on to experience. Furthermore, the second is an inductive approach that begins by showing empirical facts in the field and then draws them using the Qur'an and Hadith arguments [13]. His historical experience is found in the treasures of Islamic literature (Kitab et al.).

These things "cause" the formulation of the ontological dimension of Islamic economics. On the epistemological dimension, generically, the discussion revolves around the substance of the case, which is revealed by current Islamic economic thought, namely the *Baqir Sadr (Iqtishaduna)* school, the Mainstream school, and the Alternative-Critical school. The *Baqir Sadr* school thinks that economics can never align with Islam: permanent Islamic and Permanent Islamic Economics. The two can never be combined, hence the contradictory philosophies.

One of them is anti-Islam according to them, these philosophical differences impact their different perspectives in looking at economic problems. According to economics, there is an economic problem. Because there are unlimited human expectations, there are limited internal forces available to meet these human expectations. The *baqir* schools reject this claim because, according to them, Islam does not recognize the existence of limited power.

Economic problems exist because of the unequal and unfair distribution of the effects of the economic system, which allows the use of the strong against the weak. The strong have access to the power of creatures, as a result of which become wealthy. While the weak do not have access to power, they become inferior. Because It is an economic problem not

because of limited resources but unlimited human greed, meanwhile, Mainstream sects disapproved of the usage. Economic problems arise because resources are limited while human expectations are unlimited. It is true, for example, that the total demand and supply of rice worldwide are in equilibrium. Nevertheless, more energy may be needed if we talk about a particular place and time.

3. RESEARCH METHODS

This research was carried out using a qualitative approach which aims to obtain findings in the field obtained by knowing how high the role of thinking of farmers, especially plantations, is in determining consumption levels in living their lives. In this qualitative method, various investigations are carried out without using statistics. In qualitative, there is a process, and the meaning of the results is focused on humans, institutions, objects, and the interactions between humans. What is discussed is human behavior.

4. RESULTS AND DISCUSSION

Islamic economic philosophy is a branch of philosophical science that studies Islamic economic activity (management activity)—believed to be a science if it fulfills three aspects: ontological, epistemological, and axiological. These three aspects of the philosophy of science are also considered scientific methods, namely the method or procedure used. Ontology describes the nature of science. It illustrates that every human being has advantages given by God, and these advantages become a guide for him to live everyday life. Based on the economic philosophy, the self-organizing system of consuming available food from plantation farmers can be derived from the goals to be achieved following the teachings he received. The essential factor is how much income they get. Therefore, Islamic economic philosophy is based on the philosophical concept of God, man, and nature.

The human soul experiences a natural tendency to do good and evil and realizes that there is a negative element in the soul in the form of lust (*al-hawa, alsyahwah*), so the best way to fight lust is through education (*ta'dib*), through coaching (*al-tajribah, al-mu'annah, & al-riyadha*). The nature of this need is the human desire to utilize what is consumed. Moreover, if unsatisfied, it will affect their survival, such as taking medicine for the sick and eating rice for their need.

The fulfillment of these human needs or interests has rules: First, prioritize the established interests compared to new interests that are anticipated or are still in doubt. From the results, farmers prefer buying something according to their basic needs. Meanwhile, those who are not a priority will be patient in fulfilling it, meaning they will hold back from owning it first. Second, prioritize big interests versus small interests. In this case, ordinary farmers prioritize essential family needs, such as living expenses and children's education costs, compared to fulfilling things considered small. Third, prioritizing social interests above individual interests.

The social concern of the plantation farmers is seen when relatives and neighbors are affected by a disaster. They will prioritize social interests over their interests. It is clearly illustrated when they like to work together to help each other. Fourth, prioritize many interests over small interests. Fifth, prioritize ongoing interests over incidental temporary interests. Sixth, prioritize fundamental interests by paying attention to legal or idle interests. Seventh, prioritize vital future interests over weak present interests. Most of them prioritize their children's education compared to living in vain or squandering their income.

From within the principles in the context of fulfilling human needs, it is appropriate to use the *maslahah* principle, which means prioritizing things that bring goodness. Every human being in fulfilling their needs, must have a priority scale to use in determining

primary needs and pressing what needs can be postponed to meet life's needs to develop globally. In the hereafter, there is the guidance of Islamic religious law. Economics is an activity of human activities on this earth. As a result, economic reasons arise, namely the desire of a person to make ends meet.

Humans tend to identify one another's needs by using dreams. Sometimes people describe something as a need that must be met immediately, even if previously it was a dream that could be postponed. Islam has always remembered these factors. In the module on welfare and improving the degree of human life, the Islamic orders of ignoring consumption are controlled by five principles: Justice, cleansing, moderation, generosity, and morality [14].

This training process will be effective if a mentor can direct and correct mistakes. According to him, to direct the process of forming these conditions through education, teaching, training, and, of course, direct example. As social beings, human needs, and desires are unlimited. Conversely, equipment or energy sources to meet human needs are very important. Not only limited humans are also limited by the budget as well as the rules and methods of receiving equipment to meet those needs. Meeting human needs is closely related to the use of economic development, which uses demand to consume excellent goods and services, wants to increase the supply of goods and services first, forms of increase or accumulation of creation factors that are expected to increase investment in capital and labor, which in turn increases wages. Alternatively, income stimulates increased purchasing power in the population's economy.

Islam also has Muslim consumer principles based on cleanliness, justice, generosity, modesty, and morality. Farmers in North Sumatra always uphold these five disciplines. They believe that by prioritizing this principle, they will get happiness in the world and in the afterlife. Getting a blessing is an essential point in farmers' consumption level so far, especially Muslim ones. Blessing is fulfilling the adequacy of needs with ukhrawi spiritual characteristics, namely, getting pleasure and reward [15]. Then there are the principles of legal and cleansing, the principle of moderation, the generosity of justice, and the principle of morality. If viewed in terms of economic value, human spending above the limit can make a lazy, wasteful nature and an unproductive industry emerges. Things that can lead to extravagance can mean spending wealth forbidden in religion, spending excessive wealth even though it is lawful but beyond human ability, and doing charitable deeds but having bad intentions (showing off) [16].

Islam teaches that for the satisfaction of human needs, there is no time for human nature as God's creation, which is governed by sharia law, the Islamic belief that people must depend on the principle of utility to meet their needs or business to be well received in the world and outside using the notion of benefit. and the principle of the types of needs that are lawful and unlawful, regardless of whether these needs are met or not. Muslims do not only fulfill worldly needs such as eating, drinking, clothing, shelter, and transportation, but people also need to satisfy spiritual needs so that humans become people of good character who are good, helpful, and valuable to people. Either worldwide or in the hereafter.

Farmers in North Sumatra can earn as much income as possible through economic activities, but it must be within the religious rules that God has given to all humankind. Nevertheless, Allah only guarantees economic prosperity with humans doing business. Happiness in Islam includes the happiness and satisfaction of creative consumers, and consumer satisfaction creates creative satisfaction because good consumption of what a Muslim does will give physical strength. That is, the result will be more creative.

Regarding halal and haram, restrictions on consumption are not the only things that must be considered in Islam, but also what is considered good, suitable, clean, healthy, and not disgusting. Likewise, the consumption limit in sharia does not only apply to cooking and drinking but also includes variations for other people. Prohibition of goods, because the

substance is personal, endangers morality and spirituality. For example, the prohibition of drinking beer because the substances it contains can inhibit the human body. Although some may feel the need and wish to consume alcohol from a health and benefits point of view, it is more harmful or more harmful from an Islamic point of view.

5. CONCLUSIONS

Based on the discussion that has been presented in this study, it can be concluded that human behavior with needs in the view of Islamic economic philosophy must pay attention to the aspects of human needs according to Islam, what are the factors that influence behavior that occurs in humans daily, both food and clothing. Following the needs of Islam, humans have obligations based on goodness or efforts to do good to get rewards in this world and in the hereafter. As social beings, human needs, and desires are unlimited. On the other hand, equipment or energy sources for human needs are minimal. Also, humans are limited by rules and regulations in obtaining equipment to fulfill these needs. Consumers' needs and behavior that occur in ongoing life should pay more attention to the principles based on the Qur'an and As-Sunnah. Through economic activities, humans can collect as much living as possible. However, within the limits of the corridor of the trust budget that Allah has set for the good of all humankind, every living creature has been provided with sustenance as long as he makes an effort or tries to get it.

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