



Analysis of Monzer Kahf's Thoughts on the Phenomenon of Consumption in Modern Society

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ABSTRACT

Purpose: This study aims to describe the analysis of Monzer Kahf's thoughts on the phenomenon of consumption that occurs in today's society.

Design/Method/Approach: Descriptive qualitative research with a literature review approach was used in this research. This approach was used because researcher only needed information, explanations and analysis to compile this research. The data was collected through observation and documentation while data analysis techniques used conclusion drawing techniques to obtain information objectively and systematically.

Findings: The results show that Islam does not prohibit individuals from using goods to achieve satisfaction, but still regulates and limits their use so as not to violate sharia principles. A Muslim in consumption is based on obedience to Allah, needs, social justice, and freedom from sin. Therefore, a person's satisfaction in consumption is not solely based on the amount of goods consumed, but also considers whether the action is in accordance with religious teachings or not. Consumption done in order to fulfill Allah's commands and avoid His prohibitions will bring more meaningful satisfaction than merely pursuing worldly pleasures. In addition, Islam also prohibits *israf* and *tabdzir* in consumption, as these are considered inefficient and can harm one and others.

Originality/Values: This research contributes to providing understanding in carrying out Islamic consumption in general and specifically based on Monzer Kahf's thoughts.

INTRODUCTION

Consumption behavior should reflect the relationship with God. This means that consumption should not be done solely to fulfill worldly desires, but it must also be considered how consumption can increase goodness and obedience to God. Consumption that is carried out with awareness of the existence of God and responsibility as His servant will form a different consumption behavior from conventional consumption which is solely based on worldly desires.¹

Happiness and satisfaction greatly affect people's consumption tendencies, but in Islam, consumption that leads to happiness and satisfaction must also be considered with sharia principles, such as paying attention to the halalness and usefulness of the goods consumed and not being trapped in wastage and wasteful behavior. Satisfaction in meeting consumption needs is currently a measure of one's happiness. However, in the Islamic view, true happiness does not only come from material satisfaction, but also from good relationships with Allah SWT, family, society, and the environment. Therefore, in consuming, Muslims are taught to pay attention to ethical and moral aspects, as well as paying attention to the blessings and halalness of the products consumed.² A person no longer buys items that are necessary to fulfill basic needs, but to fulfill desires or reflect social identity. This frivolous consumption may occur due to social pressure or the desire to be fashionable and look successful in the eyes of others. Social identity can be a factor that influences a person's consumption patterns. A person may choose certain items because they want to look like a successful person or be in a higher social class. This can be seen in the consumption of luxury goods or certain brands that are known as symbols of social status. If a product no longer leads to the function of needs, but to what is called the logic of desire, then the product tends to be consumed more because of the desire to fulfill desires or wants that are not only based on basic human needs.³ For example, fashion products are often geared more towards one's identity and lifestyle, rather than fulfilling basic needs such as covering the body or protecting from the weather. Such products are often more concerned with aesthetics, brand, or social value, rather than just functionality. In this case, consumers think not only about what they need, but

¹ Muhammad Muflih, *Perilaku Konsumen Dalam Perspektif Ilmu Ekonomi Islam* (Jakarta: Raja Grafindo Persada, 2006).

² Elvan Syaputra, "Perilaku Konsumsi Masyarakat Modern Perspektif Islam: Telaah Pemikiran Imam Al-Ghazali Dalam Ihya' Ulumuddin," *FALAH: Jurnal Ekonomi Syariah* 2, no. 2 (2017): 144–155.

³ Muflih, *Perilaku Konsumen Dalam Perspektif Ilmu Ekonomi Islam*.

also about who they are, how they want to be seen, and how they want to influence the world around them.

The consumption behavior of a Muslim is also inseparable from the role of faith. Faith is a crucial benchmark as it offers a worldview that often has an impact on one's personality, i.e. on behavior, way of life, tastes, and attitudes towards other people, resources, and the environment. Customer behavior and decisions are significantly influenced by their level of material and spiritual pleasure. This is what is called an endeavor to better balance the decision to consume with spirituality.⁴ Islamic consumption always makes Islamic teachings a filter from where, what and for what something is consumed, and this is often found by Muslim scholars. Given many studies in Islamic economics, the author only limits the discussion to the concept of consumption using Monzer Kahf's thoughts. Monzer Kahf is a figure who is vigorous in introducing Islamic economics orally and in writing, his thoughts are widely used today. He introduced the concept of consumption in Islam that should be in line with the goals of Islam itself. That way it will create an equitable benefit.

RESEARCH METHOD

Descriptive qualitative research with a literature review approach was used in this research. This approach was used because researchers only needed information, explanations and analysis to compile this research. The data were collected through observation and documentation while data analysis techniques used conclusion drawing techniques to obtain information objectively and systematically.

RESULT AND DISCUSSION

Biography of Monzer Kahf

Monzer Kahf was born in 1940 in Damascus, the capital of Syria. He was a Muslim scholar who strived to develop the ideas of Islamic economics and financial systems. Monzer Kahf was an American citizen who currently lives in Westminster, California with his wife and children. Monzer Kahf completed his primary and secondary education from educational institutions in Damascus, and then took his BA degree in commerce from Damascus University in June 1962. At the same time Monzer Kahf was honored by the Syrian president for outstanding performance.⁵

⁴ Siti Nailul Izzah, "Konsumsi Dalam Perspektif Pemikiran Ekonomi Islam Monzer Kahf," *Jurnal Ilmiah MEA(Manajemen, Ekonomi, Dan Akuntansi)* 5, no. 3 (2021): 1973–1989.

⁵ Euis Amalia, *Sejarah Pemikiran Ekonomi Islam: Dari Masa Klasik Hingga Kontemporer* (Depok: Gramata Publishing, 2010).

Monzer Kahf is a Muslim economist, counselor, lecturer, and scholar who focus on Islamic economics and have written many books and articles on Islamic economics, Islamic finance, and social issues in Islam. His thoughts have contributed greatly to the development of Islamic economic thought at the international level. Monzer Kahf is known as a very productive and active person in various organizations and institutions in the field of Islamic economics and Islamic finance.

Monzer Kahf has authored 28 books in Arabic and English on Islamic economics, zakat, and waqf. In addition, there are Korean, Turkish, and Indonesian translations of his books. Some of his familiar books are *Islamic Economics: An Analytical Study of the Functioning of the Islamic Economic System*, *Zakat Economics: International Economic Relations from an Islamic Perspective*, and others. He has successfully developed several copyright modules in the field of Islamic banking and finance, such as structuring Islamic financial products, sharia-based wealth management, sukuk and Islamic capital markets, conversion of conventional securities into Islamic securities, Islamic leasing, takaful and insurance, and others. He has also contributed to several encyclopedias, such as the *Oxford Encyclopedia of Islam* and the *Modern World*. Monzer Kahf's works have contributed greatly to the development of Islamic economic thought and practice and Islamic finance around the world.⁶

Monzer Kahf's Thoughts on Consumption

According to Kahf, an Islamic man does not have to be a Muslim. As long as the person is willing to accept the Islamic paradigm then he can be called an Islamic Man. Then all the decisions he makes will certainly be different from people who run conventional economics. The three pillars are that everything is absolutely owned by God; mankind is the khalifah (has the right / responsible), God is one, only God's law can be enforced, work is virtue; benefit is the nature of hunting; therefore an attitude of self-improvement is needed.⁷

1. Islamic Rationalism

Rationality is one of the most frequently used terms in economics. For example, society implements Islam, zakat is required, there is no usury in the economy, *mudharabah* exists in the economy, and economic actors are rational by maximizing benefits.⁸ Economic rationalism interprets human

⁶ Ibid.

⁷ Monzer Kahf, *Ekonomi Islam: Telaah Analitik Terhadap Fungsi Sistem Ekonomi Islam*, Cetakan I. (Yogyakarta: Pustaka Pelajar, 1995).

⁸ Ahmad Alif Anwar, Alvin Adi Putra Alamsah, and Setia Rini Arista, "Pemikiran Ekonomi Islam Monzer Khaf," *Islamika : Jurnal Ilmu-Ilmu Keislaman* 22, no. 2 (2022): 161–173.

behavior and economic decisions, where individuals are assumed to act rationally and maximize their economic utility or profit. However, in the context of Islamic economics, the term "rationalism" refers to economic principles based on Islamic teachings, such as the implementation of zakat, the prohibition of usury, sharia-based consumption behavior and so on. In the view of Islamic economics, profits and economic benefits must be achieved by halal means and in accordance with Islamic values. Therefore, individuals and economic actors are expected to act rationally and maximize benefits, but within the limits set by sharia principles.⁹ Monzer Kahf relates Islamic consumption to four main elements, namely:

a. *The concept of success*

Success is not only measured in terms of material and wealth, but also in spiritual and moral terms. Success in Islam is closely related to the concept of *taqwa* or piety, namely piety and obedience to Allah SWT. Success in Islam is measured in terms of goodness and piety in daily actions and behavior, as well as relationships with Allah SWT and fellow humans. Success can also be measured in terms of developing one's potential and ability to benefit others. However, this does not mean that Islam ignores success in material and financial terms. Islam teaches that wealth and possessions can be a means to achieve success in the life of the world, as long as they are obtained by halal means and used for good purposes, such as to help others and do good deeds.

Islam allows its followers to fulfill the needs of life to the maximum, but within the limits set by sharia. Islam also emphasizes the importance of maintaining a balance between meeting the needs of life and worshipping Allah and contributing to society. In addition, Islam also limits some types of goods or activities that are considered harmful to individuals and society, such as usury, gambling, alcohol, and so on. In consumption, Islam also emphasizes the importance of avoiding waste, paying attention to the quality and halalness of goods consumed, and paying attention to the rights of others in buying and selling transactions. In this case, Islam offers a holistic view of consumption, where consumption is considered as part of an act of worship carried out within the framework of compliance and respect for religious values

⁹ Eka Sriwahyuni, "Pemikiran Ekonomi Islam Monzer Kahf," *AL-INTAJ: Jurnal Ekonomi dan Perbankan Syariah* 3, no. 1 (2017): 172–186.

and a balance between the needs of individuals, society, and the environment.¹⁰

*b. Egoism and Altruism*¹¹

Monzer Kahf teaches that harmony between egoism and altruism can be achieved through Islamic economic principles that emphasize the balance between private and public interests. In the view of Islamic economics, humans have the right to fulfill personal needs and desires, but also have the responsibility to pay attention to the benefit of society as a whole. Principles such as fairness, honesty and responsibility in transactions are important to ensure a balance between private and public interests. In addition, the concept of zakat and waqf in Islamic economics also provides space for social and humanitarian interests. Zakat is required for Muslims who are able to give a portion of their wealth to those entitled to receive it, while waqf is a form of donation or investment whose purpose is for the welfare of society. With these principles in mind, harmony between egoism and altruism can be achieved in Islamic economics. Humans are allowed to fulfill their personal needs and desires, but are also expected to pay attention to social interests and society as a whole.

*c. Consumer Behavior Time Scale*¹²

The consumer behavior time scale is a dimension that measures the length of time required by consumers to make purchasing decisions. There are three types of consumer behavior time scales. First, the short time scale: The short timescale refers to the time it takes consumers to make a purchase decision in a short period of time. Short timescales can take seconds or minutes, such as buying a snack at the store or deciding to buy a product at the checkout. Second, the medium timescale: The medium timescale refers to the time it takes for consumers to make purchase decisions in the medium term. The medium timescale can take hours or days, such as deciding to buy new clothes or electronics after conducting online research for some time. Third, the long time scale: The long timescale refers to the time taken by consumers to make a purchase decision over a longer period of time. It can take weeks,

¹⁰ Fakhry Zamzam and Havis Aravik, *Etika Bisnis Islam: Seni Berbisnis Keberkahan* (Yogyakarta: Budi Utama, 2020).

¹¹ Isyhar Malija Hakim, "Analisis Komparatif Pemikiran Fahim Khan Dan Monzer Kahf Tentang Perilaku Konsumen" (Universitas Islam Negeri Walisongo Semarang, 2015).

¹² Ibid.

months or even years, such as deciding to buy a new car or house after months of research and preparation.¹³

d. *Concept of Treasure*

The concept of wealth in Islamic economics includes everything that can be owned or controlled by individuals or groups, such as goods, property, money, trade commodities, animals, and so on. The right of ownership and management of property are given to humans, but in essence, Allah SWT is the true owner of everything, and humans are only trustees of the property.¹⁴ Assets must be managed and used for the public interest and self-interest that does not harm others, and makes a positive contribution in advancing social and economic welfare.¹⁵

2. Consumption Balance

Consumers will try to achieve maximum satisfaction or maximum utility by balancing their income with the price of the goods or services they want to buy. Consumers will choose a combination of products that provide maximum satisfaction at a price that can be reached by their income. This principle is known as the principle of consumer equilibrium. This principle is widely used in microeconomic analysis and is one of the foundations of consumption theory.¹⁶ Balance in consumption in Islamic economics must be seen from several aspects. First, the balance between needs and wants: Consumption should be done by considering basic needs first before fulfilling broader desires. Second, the balance between current and future consumption: Current consumption should not be excessive to the detriment of future consumption. Third, the balance between individual consumption and social consumption: Consumption must consider its social effects, for example, not harming the environment or the surrounding community. Fourth, the balance between consumption and savings: Consumption must be balanced with good financial management, including saving for future needs.¹⁷

¹³ Jefri Putri Nugraha, *Teori Prilaku Konsumen* (Pekalongan: Nasya Expanding Management, 2021).

¹⁴ Habib Masyhudi, "Peran Harta Perspektif Ekonomi Islam Dalam Era Pandemi Covid-19," *MASADIR: Jurnal Hukum Islam* 01, no. 01 (2021): 01–14.

¹⁵ Ayi Nurbaeti, "Konsumsi Dalam Perspektif Ekonomi Islam," *Azmina: Jurnal Perbankan Syariah* 2, no. 1 (2022): 15–27.

¹⁶ Mawaddah Irham et al., "Perbandingan Teori Konsumsi Irving Fisher, M.A Mannan Dan Monzer Kahf," *Jurnal Edunomika* 06, no. 02 (2022): 1–15.

¹⁷ Ibid.

According to Monzer Kahf, consumers will use their assets and income to buy goods and services that can fulfill their needs and desires. Consumers will choose a combination of goods and services that will provide the highest satisfaction according to their preferences, which is called the indifference curve. In a consumption equilibrium, consumers will choose a combination of goods and services that is at the point where the indifference curve intersects with the budget line, which indicates that consumers have used all their income and assets efficiently. In other words, consumers will choose a combination of goods and services that provides maximum benefits with the available resources.¹⁸

3. Islamic Concept of Goods

Monzer Kahf compares the Islamic concept of consumption with the different concept of utilization in conventional economics. According to him, in Islam, consumption should be done with a good purpose and related to the hereafter. Meanwhile, in conventional economics, consumption is often done without considering its impact on the environment or society as a whole. He also criticized the conventional concept of consumption that emphasizes an excessive and constant desire to buy new things which leads to waste, debt, and psychological pressure. According to him, Islam teaches the concept of balance and wisdom in consumption, which is not only good for the individual, but also for society as a whole.¹⁹

Thus, it can be understood that a good is something that has economic value and benefits, can be exchanged and has a value that is relative to demand and supply. However, Islam considers that everything that is useful and traded in the market can be classified as a good. However, the goods produced must meet the requirements of sharia, namely that they must not harm themselves or others, not violate Islamic laws, not bring *mudarat* or harm to society, and not damage the environment. In Islam, the consumption of goods produced must be balanced with reasonable needs and expenses, and must pay attention to the balance of the natural ecosystem so as not to cause environmental damage that can harm humans and society as a whole.²⁰

4. Islamic Consumption Ethics

¹⁸ Kahf, *Ekonomi Islam: Telaah Analitik Terhadap Fungsi Sistem Ekonomi Islam*.

¹⁹ Anwar, Alamsah, and Arista, "Pemikiran Ekonomi Islam Monzer Khaf."

²⁰ Selviana Zakiah, "Teori Konsumsi Dalam Perspektif Ekonomi Islam," *El-Ecosy: Jurnal Ekonomi dan Keuangan Islam* 2, no. 2 (2022): 180–194.

Utilizing or consuming good and halal goods is considered a good in Islam, but it must be done in the right way and not damage and pay attention to the provisions of sharia. Consumption and fulfillment of needs that are excessive, wasteful, or involve haram things can cause damage to individuals and society.²¹

Islam does not prohibit individuals from using goods to achieve satisfaction, but still regulates and limits their use so as not to violate sharia principles, such as not consuming goods for *israf* (waste) and *tabdzir* such as bribery, gambling and others. A reasonable and balanced consumption pattern is part of the recommended religious values. It aims to maintain balance in social life and minimize the negative impact of uncontrolled consumptive behavior.²² Utilizing or consuming good and halal goods is considered a kindness because these blessings were created by Allah as a form of His mercy and grace to humans. Therefore, Islam teaches that the happiness and satisfaction of human life can be achieved through the fulfillment of legitimate and halal needs and pleasures.²³

Islamic consumption ethics in modern society includes guidelines or principles that must be followed by Muslims in consuming goods and services. Some of the principles of Islamic consumption ethics that can be applied in modern society include the goods and services consumed must meet the criteria of halal and good quality, avoid waste in consumption, the goods or services purchased do not harm others, generate halal profits and blessings, avoid usury and unclear transactions and choose products that are environmentally friendly and do not damage nature. Islamic consumption ethics can help modern society in making responsible consumption and benefit themselves, the environment and the surrounding community. In this case, the use of technology and information can help in choosing and accessing products or services that are in accordance with the principles of Islamic consumption ethics.²⁴

The Consumption Phenomenon of Modern

People's consumption patterns in meeting their needs can be seen from the first, consumer shopping frequency. This means that consumers in shopping

²¹ Kahf, *Ekonomi Islam: Telaah Analitik Terhadap Fungsi Sistem Ekonomi Islam*.

²² Nurbaeti, "Konsumsi Dalam Perspektif Ekonomi Islam."

²³ Nurul Pratiwi et al., "Relevansi Waktu Senggang Terhadap Konsumsi Berlebih Di Era Postmodern," *Adz Dzahab: Jurnal Ekonomi dan Bisnis Islam* 6, no. 2 (2021): 179–185.

²⁴ Nugraha, *Teori Prilaku Konsumen*.

are based on needs. Usually for monthly needs, consumers will shop at hypermarkets or supermarkets. Weekly shopping needs will be carried out in supermarkets while daily needs or urgent needs; consumers will buy at stores located close to their homes. Second, the consumer's personal profile. Consumers who are married will prefer to shop on weekends when they have free time with their families. Unmarried consumers can shop at any time when they have free time. The things that influence people in consuming a product are as follows:

1. Cultural Factor

This factor is influential in determining people's consumption patterns. For example, people who follow the teachings of Islam tend to choose halal foods and avoid haram foods such as those containing pork and alcoholic beverages.

2. Social Factor

Social interaction and lifestyle also influence people's consumption patterns. For example, people who belong to certain groups tend to have similar lifestyles, including in terms of their consumption patterns.

3. Personal Factor

Purchasing decisions are also influenced by personal characteristics. These characteristics include age, and stage of the life cycle, occupation, economic situation, lifestyle and self-concept of the buyer.

Related to Monzer Kahf's thoughts, according to several forms of social phenomena that occur in modern society, among others:

1. *Consumerism*: Modern society tends to view consumption as a necessity and self-identity. This leads to excessive consumptive behavior and conspicuous consumption, which can have a negative impact on social life and the environment.
2. *Materialism*: Modern society focuses too much on material things, such as money and goods, neglecting spiritual and social values.
3. *Individualism*: Modern society tends to prioritize personal and individual interests, thus neglecting common interests and social solidarity.
4. *Commodification*: Everything is considered a commodity that can be traded and commercialized, including culture and religion. This leads to problems such as cultural and religious exploitation, and human trafficking.
5. *Globalization*: Modern societies are globally connected through technology and media, which allows for the exchange of ideas and cultures. However, it also poses challenges such as cultural homogenization and negative influences from foreign cultures.

Monzer Kahf's Thoughts on the Consumption Phenomenon of Modern Society

A person's consumption behavior can be influenced by many factors, including personal preferences, media influence, trends or lifestyles, and past experiences. All these factors can interact with each other and influence a person's consumption choices. This can also explain why even though an individual has the same income level, their consumption behavior can be different from other individuals. For example, an individual who grew up in an environment that prioritizes a modest lifestyle may have a tendency to save money and spend moderately, whereas an individual who grew up in a more materialistic environment may be inclined to buy luxurious and excessive items. A Muslim who has good religious knowledge and insight and faith will tend to motivate his consumption behavior with the guidance of religious commands. For example, in Islam it is emphasized to avoid the consumption of haram goods, such as liquor and pork, and to pay attention to the aspect of justice in consumption. In this case, the motivation for consumption is not merely to satisfy one's own desires, but also to fulfill religious demands and to pursue blessings from Allah.

A Muslim in consuming should concerns several considerations. *First*, a Muslim must pay attention that Allah is the owner of everything, and we as humans are only entrusted with managing it. Therefore, in consuming, a Muslim must pay attention to the rules set by Allah in the Al-Quran and Hadith. *Second*, a person's consumption in Islam must be based on needs, not mere desires. In Islam, primary needs such as food, drink, clothing, and shelter are things that must be met, while secondary needs such as entertainment or recreation are not things that must be met. *Third*, a Muslim in consumption must also pay attention to social justice. This means that consumption should not harm others or have a negative impact on the environment. *Fourth*, a person's consumption must pay attention to the moral and ethical principles recommended by religion. In Islam, consumption done in a bad or immoral way, such as stealing or falsifying documents, will be a sin that must be accounted for in the hereafter. By paying attention to these considerations, a Muslim is expected to consume wisely and responsibly and can get blessings from Allah.²⁵

A person's satisfaction in consuming an item is called utility or use value. Utility is a measure of the satisfaction a person derives from the consumption of a good or service. This concept allows economists to measure the benefits that a person takes from the use of certain goods and services. For example, a

²⁵ Sri Wigati, "Perilaku Konsumen Dalam Prespektif Ekonomi Islam," *Maliyah* 01, no. 01 (2011): 22–39.

consumer will get utility or satisfaction from buying a car because it can meet transportation needs that are more comfortable and faster than using public transportation or walking. The greater the utility gained, the greater the satisfaction gained from buying good or service.²⁶ Therefore, a person's satisfaction in consumption is not solely based on the amount of goods consumed, but also whether or not the action is in accordance with religious teachings. Consumption done in order to fulfill Allah's commands and avoid His prohibitions will bring more meaningful satisfaction than merely pursuing worldly pleasures. In addition, Islam also prohibits extravagance in consumption, as this is considered inefficient and can harm one and others.

CONCLUSION

Islam does not prohibit individuals from using goods to achieve satisfaction, but still regulates and limits their use so as not to violate sharia principles, such as not consuming goods for *israf* and *tabdzir* such as bribery, gambling and others. A reasonable and balanced consumption pattern is part of the recommended religious values. It aims to maintain balance in social life and minimize the negative impact of uncontrolled consumptive behavior. A Muslim in consuming is based on obedience to Allah, needs, social justice, and freedom from sin. Thus, a Muslim is expected to consume wisely and responsibly and can get blessings from Allah. Therefore, a person's satisfaction in consumption is not solely based on the amount of goods consumed, but also considered whether the action is in accordance with religious teachings or not. Consumption done in order to fulfill Allah's commands and avoid His prohibitions will bring more meaningful satisfaction than merely pursuing worldly pleasures. In addition, Islam also prohibits extravagance in consumption, as this is considered inefficient and can harm oneself and others. ■

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²⁶ Rahmat Ilyas, "Etika Konsumsi Dan Kesejahteraan Dalam Perspektif Ekonomi Islam," *At-Tawassuth* 1, no. 1 (2016): 152–172.

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