

CONSUMERISM CULTURE OF URBAN COMMUNITIES BASED ON ISLAMIC ECONOMIC PERSPECTIVE

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Abstract: The purpose of this study is to analyze the consumerism culture of urban communities based on the Islamic economic perspective. This research is a descriptive study with a qualitative approach, which uses data reduction, data display, and concluding. The data collection methods were divided into two types, the library method, and the field method. The love of property is being experienced by some urban communities in the city of Bandar Lampung. According to the results of research and studies conducted by the writers, consumption can be defined as the use of goods or services to meet all human needs. The level of consumption that occurs in urban communities in Bandar Lampung can be defined as tahsiniyah, hajiyah, dharuriyah, and hajiyah. The consumerism culture has flourished in the majority of Bandar Lampung citizens.

Keywords: Consumerism Culture, Urban Society, Islamic Economy, Bandar Lampung City.

Abstrak: Tujuan dari penelitian ini adalah untuk menganalisis konsumerisme budaya masyarakat perkotaan berdasarkan perspektif ekonomi islam Penelitian ini adalah penelitian deskriptif dengan pendekatan kualitatif. Metode pengumpulan data dibagi menjadi 2 jenis, metode perpustakaan dan metode lapangan. Analisis data kualitatif menggunakan teknik reduksi data, tampilan data, dan menarik kesimpulan. Kecintaan terhadap properti sedang dialami oleh beberapa komunitas perkotaan di kota Bandar Lampung. Menurut hasil penelitian dan studi yang dilakukan oleh penulis, konsumsi dapat didefinisikan sebagai penggunaan barang atau jasa untuk memenuhi semua kebutuhan manusia. Tingkat konsumsi yang terjadi pada masyarakat perkotaan di Bandar Lampung dapat didefinisikan sebagai tahsiniyah, hajiyah, dharuriyah, dan hajiyah. Budaya konsumerisme telah berkembang di sebagian besar warga Bandar Lampung.

Kata kunci: Budaya Konsumerisme, Masyarakat Perkotaan, Ekonomi Islam, Kota Bandar Lampung.

INTRODUCTION

People always experience transformation from time to time. Most people display a similarity when facing various changes, both in traditional and modern societies (I Gede Pitana, ed., 2008). Various aspects of life have undergone multiple transformations, namely the changes in the economy, education, lifestyle, even the belief system, and worldview (JW Schoorl, 2005). In the economic aspect of society, the necessities of life in society are not only limited to the need for food, clothing, and shelter, but also needs for comfort, peace, luxury, and honor. It is where the implementation of the economic system of the market requires people to have the ability to shop and be able to choose their basic needs and support needs. Consumerism was created from The impact of the economic system on the market, based on the culture of capitalism. Consumerism was the desire to own goods outside of their needs up to the level of addiction, which is carried out by the community. The use of capitalism-based products becomes the goal of the community (Franz Magnis Suseno, 2008).

This type of community behavior can affect the views and behavior of others. Social conditions determine a person's behavior patterns. The values, behaviors, habits, and culture are reflected in the economic activities in terms of production, distribution, or consumption. The consumptive behaviors are deemed reasonable if the purpose is to obtain the highest utility of an item that will be consumed. However, some are considered unnatural if the consumption is aimed at showing off. (Deliarnov, 2003).

If it is scrutinized, spending done by the community is not only aimed to meet daily life needs. These shopping activities have become routine activities to fill the spare time. The decisions of purchasing an item are intended to fulfill the needs and also to show off, which characterize the consumerist lifestyle (Hans Dieter Evers, 1997). In the modern world, consumerism illustrates the attitudes, values, property, and someone's social standing. The consumerism community in Indonesia has been growing and developing in tandem with the historical development of economic globalization and the transformation of capitalism marked by the emergence of shopping centers, shopping malls, fashion and beauty centers, culinary centers, luxurious housings, apartments, incessant advertisement of luxurious goods and international tourist vacations, addicted to foreign products and brands, instant foods, cell phones of various brands, and the emergence of all-round luxury lifestyle advertisements

through television into private spaces, and even touched the people's souls (David Chaney, 2003).

Based on these facts, it can be understood that the consumption of modern society today is not only in the form of luxurious goods but also in various types of human services. All things can be used as consumer objects for humans. As a result, consumerism culture grips the whole of human life (Jean Baudrillard, 2004). Contemporary consumerism culture is synonymous with the increase of self-appearance lifestyle experienced by aestheticians, which have always been a picture of an increase in excessive life stages (David Chaney, 2003).

Roberta Sassateli explains that consumerism contains the elements of material culture. Culture is defined as a series of meaningful activities carried out by social actors to determine their orientation in this world. Thus, material culture is defined as a collection of objects, whether made by humans or not, that are meaningful through various activities carried out by humans and vice versa that will give meaning to these multiple activities (Roberta Sassateli, 2007).

The life of the citizens of Bandar Lampung, as well as modern society in urban areas, are affected by various luxuries and excessive lifestyles. The lifestyles of the surrounding urban communities are contaminated with the view that consuming luxurious goods is a measure of happiness and pleasure; as a result, goods outside of necessities are always bought, such as motorcycles, laptops, cell phones that lead to the consumerism culture. Also, based on the writers' observation, the consumerist culture has spread to the people of Bandar Lampung City. It caused social disparities between communities such as poverty, social inequality caused by classes of control over property, as well as sustainable impacts that result in poor people having difficulty obtaining facilities and educational facilities, and infrastructure for a decent living.

Based on the description, it appears that there is a phenomenon that makes the writers interested in conducting further studies, especially related to consumerism issues in the Bandar Lampung community. Therefore, the writers focused on the issue of the consumerist culture in urban communities based on the perspective of Islamic Economics.

METHOD

Population and Research Samples

According to Sugiono (2011), the population can be defined by the generalization area that consists of objects/subjects that have certain qualities and characteristics that are in line with the criteria established by the writers to study and then draw conclusions. Suharsimi Arikunto (2006) defines the population as the whole research subject while Sudjana (2010) describes the population as data sources consist of the nature, characteristics, symptoms, or objects of a group of subjects.

The populations in this study were examined units of analysis, so conclusions can be drawn in general as the focus of research. A sample was needed as a representative or reflection to describe the population and to facilitate the research. It is as explained by Suharsimi Arikunto (2006) that the sample is representative of the population that is the subject of study.

To determine the size of the sample, the writers used the guidelines proposed by several figures, which is purposive sampling. The writers chose six districts located in Bandar Lampung City, namely Sukabumi District, Panjang, Kedaton, Sukarame, Rajabasa, and Way Halim.

Data Collection Methods

The data collection methods used in this study were divided into two types, namely the library method and the field method. The data of the library method was obtained by collecting data and information with a variety of materials contained in books, journals, or various other literary materials that are in the library room (Kartini Kartono, 2014). The field data collection methods used were observation, interview, and documentation. Observation can be interpreted as a method of data collection by seeing and observing directly phenomena that occur on the subject or object at the location of the study (Cholid Narbuko and Abu Ahmadi, 2009). The observation conducted in this study was the non-participant observation, where the writers only acted as observers and did not participate directly with the research subjects. This non-participant method was implemented when the writers were at the research location and not directly involved in activities related to consumption.

The interview is a method of collecting data orally by communicating or conversing directly with research sources to obtain data related to the problems examined in the study.

This method was used to obtain valid data about the consumerism culture in the city of Bandar Lampung.

The documentation method is a method of collecting data by looking at the writings related to the research problem. It simply can be interpreted by looking for data about things or something related to the problem of variables in the form of notes, transcripts, books, newspapers, magazines, inscriptions, or minutes of meetings (Suharsimi Arikunto, 20016). This documentation method was used to obtain information needed to be related to the history, the number of residents viewed from economic, cultural, and religious aspects, level of education, and other matters relevant to the research.

Data Analysis

The data analysis method used in the study was the qualitative data analysis. This data analysis was done by compiling data systematically, and then the data were analyzed qualitatively to conclude to answer the examined problems. The analysis of qualitative data referred to in this study was a method of research that produced descriptive data sourced from research respondents, both written and oral, especially the data related to the actual behavior of respondents to be examined and studied as a complete source of data (Soerjono Soekanto, 2004).

The analyzed data was then presented descriptively by depicting the actual and real research results without adding and subtracting the data. It was done to conclude from the results of the discussion. The conclusions were drawn using deductive thinking. According to Sutrisno Hadi (2012), concluding by deductive thinking is a method of analyzing data using general nature, then, the nature of the general data is taken to a more specific conclusion point. This method was used in collecting data from a variety of literature related to the consumerist culture of the community.

CONSUMPTION THEORY AND CONSUMERISM

The Indonesian language has adopted the word "consumption." The name comes from the English word consumption. Consumption can be defined as spending on goods or services done by the family (household) to meet the needs of the family. The expenditure can be in the form of food items, clothing, and various items that become household needs. Goods produced from production will be used by the community to cover their needs or known as consumer goods (Dumairy, 2006). Consumption can be interpreted by one's activities in the use of goods or

services to meet the desires and needs of life. According to Michael (2008), consumption is the use of goods or services by someone in meeting the demands. The goods or services used in the production process are not included in the consumption criteria because they are not used to fulfill the necessities of life. Goods or services in the production process activities are only used to create other consumer goods.

Todaro (2002) explains that consumption is an activity carried out by someone in using goods or services to meet the needs. Consumption is spending on household items or serves as a final consumer or activities carried out by someone (the community) to meet the needs that come from other people as a result of production. M. Abdul Mannan (2010) explains that when civilization advances, society will be increasingly defeated by the existence of physiological needs due to psychological factors. Taste, arrogance, and the impulse to show off are quite dominant variables as a concrete form of physiological needs. Based on the aspect of progress in society, a modern Western civilization provides an assessment that the emergence of traits can judge the progress in society. It caused feelings of dissatisfaction and feelings of disappointment. As a result, the lust and desire to pursue a higher level of consumption which will continue to increase.

Economics describes that consumption is every activity and behavior of a person to use and utilize the goods and services to meet the needs in his life (Imamudin Yuliadi, 2008). That is, a person's behavior in consumption is not only related to eating and drinking activities, but it is broader than that, including buying and using clothes, buying and using vehicles, buying and using or storing valuables, and others.

Adiwarman A. Karim (2010) explains that consumption is an activity to use the goods or values on an item. In this case, consumption closely related to the definition of demand, wherein microeconomics, demand is defined as the total amount of demand for an item. This understanding is assumed from the statement stating that every human being has a desire to meet their needs or known as consumption activities. Each individual has a demand for the goods they need. The increasing population in a country will increase the goods to be consumed. As a result, public demand for consumer goods will increase quite high.

Related to this, Islam, as a religion *rahmatan lil alamin* (blessing for all), teaches us to live simply, especially in the fulfillment of life. Islam views that economic activities will always develop relevant to the demands of life. Besides, these activities contain a dimension of

worship value. This is in line with the opinion of Shiddiqi (2012), who explains according to the Islamic view about economic activities. Economic activities are activities that aim to meet the needs of family life in a simple and long-term manner, to prepare the needs of the family, and to give a portion to people in need as social assistance in the way of Allah the Almighty.

Monzer Kahf in Imamudin (2008) explains that consumption behavior for a Muslim in the perspective of Islamic economics can be based on several assumptions, namely: Islam is a religion that is applied and practiced in society; *Zakat* (alms-giving) has a mandatory legal dimension; usury activities that are prohibited in a community; the principle of *mudharabah* that is applied to every activity in business; and the consumers must try to maximize satisfaction.

In the view of Islamic economics, the types of consumption are divided into *daruriyat* (principal), *hajjiyat* (comfort), and *tahsiniyat* (luxury) (Adiwarman A. Karim, 2004), as well as *kamili* (complementary) (Ruslan Abdul Ghofur Noor, 2013). *Dharuriyat* is a mandatory requirement that must be met as a basis in upholding human life in terms of religion or the world. *Dharuriyat* is a necessity that must exist for human existence or as a support for the perfection of human life which ranks priority on the aspects of religion, soul, reason, property, and offspring. The rating is known as *al-dharuriyat al-khamsah* (*dharuriyat* five) (Amir Syarifuddin, 2009). *Hajjiyat* is a secondary need for humans that is below the level of *dharuri*. If these needs are not met, it will damage human life itself.

Tahsiniyat is the tertiary level of human needs or as a complement to respect human life. If it is not fulfilled, it will not cause difficulties in life. *Tahsiniyat* serves as a refinement of the two previous levels of needs. It is complementary in the life of the *mukallaf*, which emphasizes the problem of the norms of life. *Kamili* is a complementary human need for an item or service that will be used together with other needs. This need is not central in meeting human needs, but only as a support for the completeness of goods and services that will be used to add benefits.

The word "consumer" (buyer/user) in Arabic is known as *a mustary*. In the Arabic dictionary, the term is also known as *al-istihlak* which means waste or means disposing of property and *al-mustahlik* which means waste and consumption (Mahmud Yunus, 2004). In English, the word "extravagant" means wasteful, royal, lavish, excessive, or luxurious. Those two words are not the same as the word consumer, which means users (Jhon Ecols, 2005).

Consumerism, according to the economic dictionary, is the understanding (ideology) attached to a person or group so that the person or group carries out the process of consumption of an item or service consciously and excessively, or even inappropriately. As a result, humans will become addicted to a production item. (M. Nadrattuzaman Hosen and AM. Hasan Ali, 2007). Consumerism in the Indonesian dictionary is an understanding or lifestyle that considers luxurious items as a measurement of happiness, pleasure, and so on, indicated by a non-frugal lifestyle in consuming produced goods (clothing, food, etc.).

Baudrillard (2006), since more than a decade ago, has realized the phenomenon of consumption in society and thus states: with the emergence of a consumer society, we seem to be confronted for the first time in history with organized efforts that flood the community with objects and integrate them into an indispensable system designed to replace all open interactions between natural forces, needs, and techniques. Furthermore, Baudrillard views that the object of consumption is something that has been organized by order of production. In another sense, the need and consumption for an item is an expansion of the productive forces organized in an organized manner. According to him, the object system in consumers and the communication system in an advertisement become a significant code formation that can control objects and individuals in a group of people. In other words, the object is used as a sign, and its value is obtained from a coded rule.

Roberta Sassateli (2007) explains that consumerism contains elements of material culture. Culture is a series of meaningful activities carried out by social actors to determine their orientation in this world. Thus, material culture is a significant collection of objects, human-made or not, obtained through various activities carried out by humans and vice versa that will give meaning to these multiple activities. Based on this, Roberta Sassateli (2007), in his writings, states that consumerism is a continuous and unremitting search of new, fashionable, yet superfluous things. So that by spreading consumerism, people are always trying to find various kinds of things that are considered modern, but are not needed.

DISCUSSION AND RESEARCH ANALYSIS

The developing consumerism culture has become an ideology that demands an excessive lifestyle in society, especially in societies that are unable to distinguish between primary and

secondary needs. In general, people realize consumptive behavior as one of the unacceptable negative attitudes, both from the aspect of social relations or religious aspects, especially Islam. This is explained in the word of Allah in Surah Al-Isrâ '(15) verse 2, which describes that the spenders are the brothers of the devil, and the devil is a disbeliever of his Lord.

Related to this, Jean Baudrillard explained that consumerism is a culture or modern consumption habits capable of creating a shift from a mode of production culture to a way of consumption culture, from a ratio to a desire for consumption. Therefore, this kind of culture will become a myth or fairy tale. It leads to a waste that may not be stopped because humans as consumers will not consider the exploitation of human products (services) and natural products (goods) since they are overwhelmed by thoughts and desire to consume anything continuously.

Excessive consumption and the consumerist culture can be said to be a national issue, not only belongs to a group of people but also to all classes of society, not only the upper levels but also most of the small communities in the country, including the urban community areas in Bandar Lampung. Consumerism can be overcome if we want to prevent and contain it before more severe consequences arise jointly. By decreasing the consumerism culture in society, many people will be able to fulfill their basic needs, achieve the equal distribution of income or employment opportunities, and achieve justice in society so that it will realize the prosperity and welfare for the community itself.

Consumptive behavior that exists in urban communities in the city of Bandar Lampung is also caused by the inability of the community to determine the primary, secondary, and tertiary needs. This has been explained by several research sources that people consume excessive needs, and people are not able to divide and distinguish between the primary daily needs and additional needs. As a result, people no longer control the products (objects) in consuming, but the community is controlled and regulated by these products. Communities are swept away in ecstasy and lifestyles in consumer societies by being a consumer of the market, such as cell phones, clothing, and others.

Based on the data on community consumption activities in the districts of Sukabumi, Panjang, Kedaton, Sukarame, Rajabasa, and Way Halim in Bandar Lampung, it can be concluded that some people still behave in a consumptive manner. This conclusion was drawn from interviews with several community leaders of the districts. Based on the results of the

interview, the writers can conclude that the people of Sukabumi, Panjang, Kedaton, Sukarame, Rajabasa, and Way Halim have varying levels of consumption, some people are categorized in the *tahsiniyah* and *kamiliyah* levels while some in the *Hajiyah* level. Some people live only to meet the needs of *Dharuriyah*. However, in daily life, these people apply the *Hajiyah* needs. The community itself does not realize the behavior of the community, they mostly follow the lifestyle that is in the environment.

Based on observations and interviews, the writers conclude that the consumerist culture has entered some communities in the districts of Sukabumi, Panjang, Kedaton, Sukarame, Rajabasa, and Way Halim in Bandar Lampung City. The writer's assessment of the consumerism culture in the community was done by looking directly at the daily phenomena of the community, as illustrated in the results of interviews with several sources of community leaders in the districts. Also, the consumerism culture that occurs in most people in Bandar Lampung can be seen from the behavior, appearance, and lifestyle of the community, such as excessive daily appearance and ownership of secondary goods advertised by television or other media.

Also, consumerism culture can be known based on the assessment of the level of a prosperous family, according to the BKKBN (National Population and Family Planning Board). The people of the Sukabumi, Panjang, Kedaton, Sukarame, Rajabasa, and Way Halim districts are included in Phase III Plus Prosperous Family community and can meet primary, secondary, and tertiary needs. As explained by research sources that the community already can meet tertiary needs, which are not their basic needs, but sometimes they do not think of primary needs first, but rather fulfilling their secondary needs.

As explained by other research sources, the results of the interviews can be concluded that the urban communities in Bandar Lampung City are consumptive. It can be seen from the people's ability to own goods outside of their basic needs such as luxurious car ownership, motorcycle ownership, luxurious housing that exceeds the general population, and excessive clothing.

Consumptive behavior is the sociological impact of market expansion. Such a phenomenon often occurs when a mother goes with her child; when the child wants to ask for something from his mother and is not fulfilled, the child will be angry, so the mother must buy the wishes of her child. The problem is why they have to purchase the goods they want.

According to conventional consumer behavior theory, a rational consumer will try to maximize satisfaction in using his income to buy goods and services. Every individual tries to fulfill their daily needs through consumption activities at the maximum satisfaction level based on their income level. If examined more in-depth, a new form of capitalism in which modes influence the analysis of ways of changing economic values. Its modes can affect patterns of human consumption. Because of the intense domination of the capitalist system, it has been more than a century engaged in serving human interests in meeting their needs and satisfaction.

If the consumptive culture that occurs in the urban community in Bandar Lampung, which related to the management of the property in Islam, then the consumptive behavior is prohibited. It is because the consumptive behavior of the urban community in the city of Bandar Lampung shows their love for a property by trying to consume excessively while Islam strictly forbids someone to love property excessively. The Qur'an has a perspective on the property that goes beyond various human thoughts. Property is essential for human life, but love for excessive property and dependence on economic elements will plunge people to a low degree. For this reason, Islam calls for the use of the property to be fully controlled with responsibilities, and only adults who have understood the principles of life are allowed to own property. This is as explained in Surah An-Nisa verse 5.

M. Quraish Shihab (2007) profoundly looks at the Surah An-Nisa verse 5 regarding the principles of property (*amwal*). According to him, five main things are implied by the verse, namely:

1. Property has a shared principle in the sense that it must circulate and produce mutual benefits. Those who buy, sell, and rent things will be benefitted.
2. Property is made by God as *qiyaman* or the subject of life. If it is reduced in a community, then their needs must be completely lacking.
3. Property should be developed. Existing capital should not be left alone but must be productive to generate profits so that the cost of living for those who have not been able to manage the property is taken from the profits, not capital.
4. In the Quranic principle, capital must not be produced from itself but the results must be from the human effort.
5. Property is an important factor in production although not the most important.

Consumption or benefit-taking is something important related to property management. The taking of benefits is the final process of the production process stage. The use and utilization of property must be guided in a right and proper way so that it can be utilized with existing provisions. Herein lies the neglect of the urban community in the city of Bandar Lampung, which only emphasizes the practical aspects. Consumers must be able to balance the direction of world life and the hereafter to gain the pleasure of Allah because all that is produced and consumed is intended for the more significant benefit (*al-maslahat al-ummat*), not just individual or family benefit.

Besides, the urban community in the city of Bandar Lampung does not understand that the position of the property is a gift of Allah. Property is a means to an end in life if it is cultivated and utilized properly. This is in line with the explanation of the word of Allah in Surah Al-Baqarah verse 265. How should a Muslim make use of everything that Allah SWT has created? Use it not only for personal interest but also for others. In the phrase "*yunfiqun amwalahumubtighoo'a mardhotillah*" where *yunfiqun* means to spend, *amwalahum*, which is derived from the word "*maal*" which means treasure, then *mardhotillah* which means the pleasure of Allah.

In conclusion, the verse directs us to spend part of our treasure to seek the pleasure of God. Spending here means not only spending money on personal consumption activities, but more than that, the meaning of the word to spend in the context of the verse is to use the property owned for the benefit of others. The property must be owned together. It was the principle of the use of the property, according to the guidance of the Qur'an. This is reflected in the phrase *anfaqa-yunfiqun-infaq*.

If the consumption activities of the urban community in the Bandar Lampung city are examined in an Islamic economic perspective, the consumptive behavior of the urban community in the Bandar Lampung city is prohibited. In the perspective of Islamic economics, Muslims are required to set aside their income for *infaq* (alms-giving) $\{Y = (C + Infaq) + S\}$. Islam regulates its people to put aside *infaq* after the primary needs (C) are met, then the rest of consumption and *infaq* can be used for savings (S). Muslims who are in need can be helped by donations. Islam regulates each individual not to overdo it and still pay attention to the needs of others by giving *infaq*. It is in contrast to the conventional theories that do not regulate individual consumption. An individual will feel satisfied if all his needs can be met.

Riches/property in Islam is a mandate that comes from Allah that should be used fairly. It is not merely a tool for consumption but also as a means for social activities that have aspects of worship. This is what distinguishes consumer behavior in conventional economics with Islamic economics. Based on this concept, a Muslim consumer's income is used for worldly satisfaction (E_1) and social virtue (E_2). Then the expenditure between E_1 and E_2 lies in the middle line of the rationality of a consumer, who is affected by his level of faith and piety towards Allah.

Urban communities in the city of Bandar Lampung, who have always had a consumptive lifestyle, tend to consume excessively and to be easily attracted to goods or services that are not a top priority to get certain social status. The community is not aware of the impact caused by the consumptive lifestyle. People do not realize that the higher consumption indicates that income must also be higher. This means, the higher the level of consumption of individuals, the higher the income they must obtain.

Based on the explanation above, it is clear that the culture of excessive consumption that occurs in urban communities in the city of Bandar Lampung is a consumption culture that is prohibited from the perspective of Islamic economics. It is because Islam outlines that the purpose of consumption is not merely fulfilling the satisfaction of goods (utilities). Still, the essential thing is as a means to reach the point of true satisfaction, namely the satisfaction of aspects of the world and the hereafter. Satisfaction, in this case, is not only related to the use of benefits of goods and services but also must prioritize spiritual aspects. Thus, the ultimate goal of a Muslim in consuming is not to maximize the utility but to maximize the *maslahah*.

Based on the explanation, Islamic economics determines that the consumption is built on two things, namely needs (intentions) and usefulness or satisfaction (benefits). If examined rationally, humans will not consume goods and services if they do not have the needs and do not benefit from the results of their consumption. When viewed from the aspect of Islamic economics, these elements are closely related to what is consumed by humans. This is because consumption, seen from the Islamic aspect, is the use of *halal* and good commodity goods and avoiding prohibited goods. These are the motivating factors for humans in consumption activities following the provisions and principles of consumption outlined by Islam.

Also, Islam sees economic activity as one of the ways to accumulate rewards towards *al-falâh* (world and hereafter happiness). If it is associated with the motive for consuming, the

true purposes are prosperity, the fulfillment of needs, and the implementation of obligations. Islam provides clear rules for humans (both individuals and groups) in carrying out consumption activities. All guidance in Islam is related to consumption activities regulated in the Quran and al-Hadith. Consumers who follow the rules will reach the level of blessing and prosperity for their lives.

Meanwhile, Yûsuf al-Qardlâwî (1997) included moral variables in consumption by only consuming *halal* goods, not be wasteful, simple, and avoiding ignorance and parsimony. So it can be concluded that human consumptive activities have a purpose for the aspect of worship and increasing faith in Allah for the sake of victory, happiness, peace, and prosperity of the world and the hereafter. Islam indicates that everything in the universe (earth) is a mandate from Allah. Humans, as the caliphs, should be able to use the mandate as well as possible to achieve mutual prosperity and happiness. One of the mandates is economic activities and consumption activities. Islam guides proper functioning to gain the pleasure of Allah, as stated in Surah al-A'raf (7) verse 31 that Islam teaches to wear the most beautiful clothes every time coming to the mosque, eat and drink, and do not overdo it in this regard. In some of the Hadith, it has been explained about consumer behavior in Islam regarding *halal* goods, beneficial/nutritious, not be excessive. It does not contain usury, nor dirty, unclean, and disgusting (HR. Bukhari, Muslim, and Ibn Majah).

Furthermore, Islam provides a description of the gifts of Allah for all humans. However, Islam forbids donations to be owned privately. There are other people's rights of ownership. Even the Quran warns and condemns miser rich people who are not giving away the parts he has to others.

Mannan outlined that in consuming, a Muslim must understand the five basic principles of consumption, namely the principle of justice, cleanliness, simplicity, generosity, and morality (M. Abdul Mannan, 2010). Al-Ghazali argues that there are at least (10) ten hazards that come when a person consumes excessively, namely hardening the heart (*qalb*), causing uncertainty and turmoil, narrowing the reason (*aql*), mind, and knowledge, becoming lazy to worship (*qalb*), losing the grace of worships (*qalb*), plunging into illicit things (*nafs*), tiring the heart (*qalb*) and bring bad habits (*dawâm al-thahârah*), complicating matters of the afterlife, decreasing the God's reward, and being questioned of how to obtain the consumer goods.

The opinion of al-Ghazali above is very closely related to the faith and piety of a person (consumer) that affects the elements of the heart (*qalb*), soul (*nafs*), and reason (*aql*). Consequently, a consumer will have a different character between one and the other. Circumstances like this encourage humans not to do the *isrâf*, not to hoard the property (*takâtsur*), and not too spend excessively only to obtain the pleasures of the world (*tana'um*). This means that humans should act within the limits of reasonableness due to their faith and piety.

CONCLUSION

Consumption is the use of goods or services to meet all human needs. The level of consumption that occurs in urban communities in the city of Bandar Lampung can be categorized as *tahsiniyah*, *hajiyah*, *dharuriyah*, and *hajiyah*. The consumerism culture began to enter and flourish in most of the people of Bandar Lampung. This can be proven by looking at people's daily empirical data in their consumption patterns, daily lifestyle, ownership of communication goods, ownership of transportation goods, and excessive appearance in people's daily lives. According to the Islamic view, the consumerism culture of the Bandar Lampung citizens is forbidden because it promotes the attitude of love on the worldly property and wasteful attitudes that eliminate the beneficial aspects, both personal benefit, and collective benefit.

To complete the results of this study, the writers provide the following research recommendations. All Muslims, especially the people of Bandar Lampung City, should not be over-consumptive but are expected always to raise awareness of giving and eliminating wasteful and miserly behavior in the use of the property. It is hoped that the people of Bandar Lampung City will have a deeper understanding of the principles of consumption outlined in the Islamic economy so that in the future, they will not behave excessively in consuming goods or services.

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