

MONEY IN ISLAM: ECONOMIC AND SOCIAL

Akmal Ihsan¹, Shadriyah², Farma Andiansyah³

¹University of Sunan Kalijaga Yogyakarta, Indonesia

²Institut Agama Islam Negeri Bone

³University of Gunung Leuser Aceh

¹akmallihsan13@gmail.com; ²ummy.shadriyah@gmail.com;

³farmaandiansyah24@gmail.com

ABSTRAK

Uang memiliki peran penting dalam kehidupan ekonomi dan sosial manusia. Dalam Islam, uang tidak hanya sebagai alat tukar atau satuan hitung, tetapi juga memiliki nilai etika dan moral yang tinggi. Uang dianggap sebagai titipan dari Allah SWT dan manusia memiliki tanggung jawab untuk menggunakan uang secara bijak dan bertanggung jawab. Tujuan dari penelitian ini adalah untuk mengungkapkan pandangan Islam tentang uang dalam pendekatan ekonomi dan sosial. Metodologi yang digunakan adalah kualitatif dengan jenis pendekatan kepustakaan. Hasil penelitian ini mengungkapkan bahwa Islam menekankan bahwa penggunaan uang sebagai alat transaksi dalam sistem keuangan harus didasarkan pada prinsip-prinsip syariah yang terdiri dari tiga tingkatan, yaitu dharruriyat, hajiyat, dan tahsiniat. Dari ketiga tingkatan tersebut, dapat mencakup prinsip keadilan, kesetaraan, dan keseimbangan dalam kegiatan ekonomi. Selain itu, uang juga memiliki peran penting dalam kehidupan sosial manusia. Dalam Islam, uang dapat digunakan untuk membantu sesama melalui zakat, infak, dan sedekah. Hal ini menunjukkan bahwa uang tidak hanya digunakan untuk kepentingan pribadi, tetapi juga untuk kepentingan sosial dan kemanusiaan. Untuk mengoptimalkan peran uang dalam kehidupan ekonomi dan sosial, Islam menekankan pentingnya etika dan moral dalam penggunaan uang. Manusia bertanggung jawab untuk menggunakan uang secara bijak, bertanggung jawab, dan memperhatikan kepentingan sosial dan kemanusiaan. Dengan demikian, uang dapat menjadi alat yang membawa berkah bagi manusia dan masyarakat.

Kata Kunci: *Uang dalam Islam, Ekonomi, Sosial*

ABSTRACT

Money has a crucial role in human economic and social life. Based on Islam, money is not only a medium of exchange or a unit of account but also has high ethical and moral values. Money is considered as a deposit from Allah SWT and humans have the responsibility to use money wisely and responsibly. The purpose of this research is to reveal the Islamic view of money in an economic and social approach. The methodology used is qualitative with a type of literature approach. The results of this study reveal that Islam emphasizes that the use of money as a



means of transaction in the financial system must be based on sharia principles which consist of three levels, namely dharruriyat, hajiyyat, and tahsiniat. Of these three levels, it can include the principles of justice, equality, and balance in economic activity. In addition, money also has an important role in human social life. In Islam, money can be used to help others through zakat, infaq, and alms. This shows that money is not only used for personal gain but also for social and humanitarian interests. In order to optimize the role of money in economic and social life, Islam emphasizes the importance of ethics and morals in the use of money. Humans are responsible for using money wisely, and responsibly, and paying attention to social and human interests. In this way, money can become a tool that brings blessings to people and society.

Keyword: Money in Islam, Economic, Social

INTRODUCTION

Money holds significant importance in Islam, both as a practical means of exchange and as a spiritual and social entity (Tsumma Lazuardini Imamia, et al: 2021). Islamic teachings provide a comprehensive framework for understanding and dealing with money, encompassing its acquisition, distribution, and utilization. This framework is rooted in the Quran, the Hadith, and the actions of Prophet Muhammad (SAW). In Islam, money is viewed as a trust from God and a means of fulfilling one's responsibilities towards oneself, family, and society. It is recognized that wealth and material possessions are blessings from God, but believers are also reminded of their moral and ethical obligations in acquiring and using wealth. The accumulation of wealth is not condemned in Islam, but rather it is encouraged if it is obtained through lawful means and utilized responsibly (Ade Jamarudin, et al: 2021).

As it is known in these studies, that money is crucial. Money has the power to fulfill our needs and desires, and it can give individuals great power. Many examples show how money can shape one's perspective on life and social behavior, as revealed by Amanda et al that money affects individuals in various walks of life, from the most marginalized to the affluent upper-class segments (Amanda L Roy, et al: 2019). As a result, it is very important to understand and approach money differently, considering its sources and methods of earning, using it appropriately, and refraining from engaging in activities that are prohibited in Islam.

Aravik argued that Islamic principles guide individuals in their financial affairs, emphasizing justice and social welfare (Havis Aravik, et al: 2021). A Muslim is forbidden to behave waste (wasteful) and tabzir (in vain) in meeting the needs of his life. Islam teaches a middle attitude in all matters, as well as in spending wealth, which is not excessive and not



stingy. Therefore, Muslims must be moderate in spending wealth and stay away from miserliness. Frugal is not the same as stingy, simple does not mean suffering. Spending wealth in simple terms means spending assets according to needs, not excessive (wasteful) but not stingy. The wealth generated is partly used for individual and family needs and partly spent in the way of Allah (fi sabilillah) or simply called social channeling.

From an economic standpoint, Islam recognizes the importance of money as a medium of exchange, a measure of value, and a store of wealth (Firdaus, et al: 2020). It acknowledges that economic transactions and the pursuit of material well-being are integral to human life. However, Islam emphasizes ethical conduct and fairness in economic dealings. It prohibits exploitative practices such as usury (charging interest) and encourages transparency, honesty, and accountability in business transactions (Siti Musyahidah: 2021). Islamic economics promotes a balanced approach to wealth creation and distribution. It recognizes the right of individuals to acquire and possess wealth through lawful means, but it also emphasizes the concept of social justice and the equitable distribution of resources. This is evident in the obligation of Zakat, the giving of a portion of wealth to those in need, which serves as a mechanism for wealth redistribution and alleviating poverty. Moreover, Islam encourages entrepreneurship, investment, and economic development within the boundaries of ethical and moral principles (Umit and Nisanci: 2020). It discourages the hoarding of wealth and encourages the circulation of money within the economy to benefit society. Islamic finance offers alternative financial instruments that comply with Islamic principles, such as profit-sharing, partnerships, and asset-backed transactions.

In terms of the social dimension, Islam recognizes that money has an impact on social attitudes, relationships, and the overall well-being of individuals and society (Jureid: 2020). Islam places great importance on the ethical use of wealth and the promotion of social welfare. It encourages generosity, charity, and support for those in need. Muslims are encouraged to be mindful of the rights of others in economic dealings and to prioritize the welfare of the community over individual interests. Furthermore, Islam encourages a balanced outlook on wealth and material possessions, emphasizing that true success and contentment come from a spiritual connection and the pursuit of moral and ethical values (Burcu Ilter, et al: 2017). Excessive attachment to wealth and the pursuit of materialism are cautioned against, as they can lead to societal inequalities, greed, and corruption.

Based on the explanation above, this paper will specifically examine the use of money in Islam. Furthermore, how the money is used by humans effectively and following the Shari'a.



In addition, we will also examine how the level of use of money in the economic and social life of society, how society influences the phenomenon of money and finance, and how money and finance affect society.

THEORETICAL REVIEW

1. *The Role of the State in the Islamic Economic System*

The role of the state in the Islamic economic system is as a regulator and supervisor in implementing Islamic economic principles and ensuring the achievement of social justice and welfare. The state has the responsibility to create economic policies that are in accordance with Islamic principles, such as prohibiting the practice of usury (interest) and promoting justice in the distribution of wealth. The state has an important role in implementing Islamic economic principles and ensuring social justice and welfare are achieved (Aravik, et al: 2021). The state is expected to create economic policies that comply with Islamic principles, such as prohibiting the practice of usury (interest) and promoting fairness in wealth distribution. The state is also expected to supervise and regulate the economic sector to prevent practices that contradict Islamic principles, as well as ensure the protection of people's economic rights.

2. *The Concept of Maslahah Mursalah (Public Interest)*

The concept of Maslahah Mursalah is a concept in Islamic economics that refers to public interests that are not directly regulated in Islamic law, but can be recognized as important interests to achieve social welfare. Maslahah Mursalah can be used as a basis for making economic decisions that have no direct reference in the sources of Islamic law, but remain consistent with the general principles and objectives of sharia. The concept of Maslahah Mursalah in this study refers to public interests that are not directly regulated in Islamic law, but are recognized as important interests to achieve social welfare (Shah, et al: 2022). This concept is used as a basis for making economic decisions that do not have direct reference in Islamic legal sources, but remain consistent with the general principles and objectives of sharia.

3. *The Maqashid Sharia perspective on the Characteristics of Muslim Families' Economy*

The Maqashid Shariah perspective on the characteristics of the Muslim family economy is that the Muslim family economy should be based on principles that are compatible with the objectives of Shariah. Maqashid Shariah underscores the importance of maintaining a balance between material and spiritual needs in the economic life of Muslim families (Aravik, et al: 2021).



Muslim families are expected to prioritize the fulfillment of basic needs (dharuriyat) such as food, clothing, shelter, education, and health. In addition, Muslim families are also expected to meet the needs of Hajjyat, which are needs that can improve the efficiency and welfare of the family, such as transportation, communication, and household appliances (Zakiy, et al: 2021).

However, in fulfilling these needs, Muslim families are also reminded not to get caught up in excessive consumerism (tahsiniyat) which can disrupt the balance and stability of the family economy. Maqashid Shariah principles also encourage Muslim families to invest in activities that are economically and socially beneficial, and to pay attention to aspects of justice and sustainability in managing economic resources.

METHOD

This paper uses a qualitative approach with the library research method to respond to the problems addressed in the study. The method was carried out by researchers who collected relevant and valid literature to comprehensively explain the role of money in Islam, particularly in the social and economic fields.

RESULT AND DISCUSSION

1. Money

Money in general is something that is generally accepted as a means of payment for a certain area or as a means of paying debts, or as a means of purchasing goods and services. In other words, money is a tool that can be used in certain areas. According to the Dictionary of Economics and Business, money or money is a medium of exchange or a standard means of measuring legal value issued by the government in each country, in the form of printed paper and metal with a certain image (Wahyau Hadi: 2011).

Money is an object that has certain characteristics that can facilitate exchange and function as legal tender (Tommaso et al: 2019). The legal meaning here is that the existence of the money is guaranteed by the government and protected by state laws. Until now, money has played a very vital role in human life, money has even entered all aspects of human life, starting from primary, secondary, and tertiary needs. The history of money has undergone fundamental developments in terms of form, material, and usage (Lestari Ambarini: 2015).

In the Qur'an, several verses show the meaning of money and the legitimacy of using money as a substitute for the barter system. There are several kinds of words indicating the meaning of 'money' in the Qur'an: (1) Dinar, namely QS. Ali Imran: 75. (2) Dirhams, namely



QS. Yusuf: 20. (3) Zahab and Fidhdhah, gold and silver, the use of the words gold and silver is widely found in the Qur'an, including in QS. At-Taubah: 34. (4) Waraq or silver money, namely in QS. Al-Kahf: 19. (5) Bidha'ah, commercial goods that are usually used as a medium of exchange include QS. Yusuf: 88 (Lestari Ambarini: 2015).

2. Human Behavior in Using Money

Islam teaches that human behavior in using money is guided by a set of ethical principles and guidelines that originate from Islamic teachings and the Koran (Mansoureh and Kamaruzaman: 2017). Islamic economics places a strong emphasis on fairness, equity, and responsible management of wealth (Shifa and Mehmet: 2011). The Qur'an praises and exalts the attitude of people who are economical and thrifty in their lives. In this case, the Qur'an wants the economic attitude to be the fundamental religious morality and personal morals of Muslims (Rozalinda: 2015). Islam teaches a middle attitude in all matters, as well as in spending wealth, which is not excessive and not stingy. Excessive attitude is an attitude of life that destroys the soul, property, and society, while miserliness is an attitude of life that can hold and freeze wealth.

Frugal is not the same as stingy, simple does not mean suffering. Spending wealth in simple terms means spending assets according to needs, not excessive (wasteful) but not stingy (Achiria, et al: 2022). This attitude is relative, it is not the same from one person to another because everyone's needs are different. Being modest does not mean you have to wear shabby and patchwork clothes or ride a broken motorbike. As long as we have funds, it is not forbidden to spend money to buy things we need. It is just that, Islam requires us to consume according to our standards, for the sake of creating *maslahah* (Akmal Ihsan: 2021).

The Al-Qur'an reminds humans not to drift and drown in materialistic and hedonistic life. This does not mean that humans are prohibited from enjoying the life of this world. As a gift, God gives everything to humans, in the form of clothes, drinks, food, housing, vehicles, communication tools, household appliances, and so on. But with conditions, all of that must be used properly and correctly to bring problems for humans.

Therefore, Allah reminds us not to do extravagant and excessive things (Hafas Furqani: 2017). Not extravagant and excessive (waste) is a demand that must be adapted to one's condition, because the level that is considered sufficient for one person, may not be sufficient for another person. Could be, a waste on someone, but a nowaste for others. So, understanding no waste what is more appropriate is to do proportionally in various things, be it eating, drinking, clothing, household items, and so on.



Islam gives very beautiful instructions by introducing concepts of waste (excessive) in spending wealth and *tabdzir*. Islam warns that economic agents are not complacent in vying for wealth (*al-takatsur*). Islam forms a soul and person who believes, fears, is grateful, and accepts. The pattern of consumptive life as above is inappropriate and should not be carried out by individuals who are faithful and pious. The only lifestyle that fits is simple living (simple life) in the true sense of the word *Sharia* (Muhammad Muflih: 2006).

Apart from that, Islam also prohibits its people from living in a hedonistic style (Mohsen Joshanloo: 2013). A luxurious lifestyle is a destroyer of individuals and society, because it preoccupies humans with lust, neglecting noble things and noble morals. Besides that, it kills the spirit of *jihād*. Ali Abd ar-Rasul also assessed in this matter that the lifestyle was luxurious waste is a factor that triggers the moral decadence of society which ultimately leads to the destruction of that society. Rozalinda cites Afzalur Rahman's opinion, luxury (waste) is an exaggeration of personal satisfaction or spending wealth on things that are not necessary (Mohsen Joshanloo: 2013). A luxurious lifestyle is usually accompanied by an excessive lifestyle (exceeding the limit or wasting). Rozalinda explained that there are three characteristics of a luxurious lifestyle, such as squandering wealth on things that are forbidden such as drunkenness, excessive spending on things that are lawful regardless of whether it is following ability or not, and spending with reasons generosity is mere show (Mohsen Joshanloo: 2013). Just as the Qur'an condemns luxury, it also condemns excess and *tabdzir* (waste) by classifying the brothers of satan. Described in QS. Al-Israa': 26-27 (Depatemen Agama: 2002).

وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تَبْذِرْ مَالَكَ تَبْذِيرًا ۖ ۲۶ إِنَّ الْمُبْذِرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ۗ ۲۷

Meaning: “(26) Give to close relatives their rights, (also to) the poor, and people on the way. Do not squander (your wealth) extravagantly. (27) In fact, the spendthrifts are the brothers of satan and satan is very disobedient to his Lord.”

Field *tabdzir* in this verse, by not wasting wealth, the existence of assets is protected and can be distributed according to the recommendations above. This is the intention of Allah SWT., Forbidding *tabdzir*, and also under the principles of Islamic economics, namely spending assets fairly. This is the first guide to encourage the formation of smart consumers. Consumers need to be smart in their consumption, i.e. continue to act as consumers but be careful in choosing what to consume, how much, and at what price. Consumption is done to buy needs not wants. Consumption is also not intended to hoard goods or be done in a hurry



(*panic-baying*) due to certain issues or unnecessary purchases influenced by advertisements and offers. The principle above also emphasizes that spending as part of wealth also needs to be done in the form of *infaq* in the way of God (Oni and Adiwarmarman: 2015).

In addition, Allah SWT forbade Muslims to live in luxury. The luxury referred to here is drowning in the excessive enjoyment of life with various pleasurable means. This is Satan's deception in plunging humans into the valley of destruction.

In anticipating Satan's tricks, a Muslim is required to live a simple life, that is, not to be stingy and not to be extravagant. Therefore, a Muslim must be selective in spending his wealth. Not everything that is considered necessary at this time must be purchased immediately. Due to the dynamic nature of needs, they are influenced by situations and conditions (Misanam and Munrokhim: 2013). A marketer is very good at exploiting someone's need so that an item that is not needed suddenly becomes an item that seems needed.

The attitude of moderation in terms of consumption is guided by Muslim behavior that prioritizes the interests of others. Therefore what is needed is to determine whether the level of consumption prevailing in society is below or above the simple level. In the context of today's Muslim society, it is naive to assume that Islam's emphasis on moderation means lowering the already low level of consumption (Muhammad Muflih: 2006).

To prevent one from falling into a luxurious lifestyle, Islam forbids all spending that does not bring benefits, both material and spiritual benefits. Moreover, spending on items that are not only useless but also hated by Allah SWT, such as alcohol, drugs, and other illicit goods. Also, purchases that lead to bad habits.

Islam also emphasizes its people to care for one another (Ghulam Murtaza et al: 2016). The use of income has two sides, the first side is for himself. Then the second side is for others, precisely his poor fellow believers. If only one side, for example, the first side he only fills, he feels the path is "lopsided" (unbalanced). He will be miserly, greedy, and blind to the environment. Similarly, if only the second side is fulfilled, it is more accurate to say that he is a social observer but is not social towards himself. He does not want others to suffer, but he also forgets that he is being made difficult (Muhammad Muflih: 2006).

Indeed, the teachings of Islam in its teachings, it does not complicate the way of life of a human being. If someone earns income and after careful calculation is only enough to meet personal and family needs, there is no need for him to spend social consumption. This person belongs to the category of the mediocre, low-income class. However, for those who have more



income, there is no reason for them to spend their social consumption ((Muhammad Muflih: 2006).

In Islam, a person's behavior must reflect his relationship with Allah SWT, thus, he prefers the path that is restricted by Allah by not choosing forbidden goods, not being stingy, and not being greedy so that his life is safe both in this world and in the hereafter. Every dollar a consumer spends becomes *revenue* for entrepreneurs as a form of exchange transaction between goods and money. Consumers will get satisfaction from the goods purchased and entrepreneurs benefit from the goods they sell. By reducing unnecessary waste, Islam emphasizes the behavior of prioritizing the interests of others, namely the consumer (Muhammad Muflih: 2006).

The Qur'an repeatedly teaches Muslims to channel some of their wealth in the form of zakat, alms, and infaq. None other than the content of these teachings that Muslims are a solid link for other Muslims. They are likened to one organ of the body. When something hurts, other organs of the body will feel pain too. Likewise, when we describe the suffering of a Muslim because of poverty and poverty, other Muslims, especially those who are able, and it seems that their number is not small, should also feel what their brother is suffering (Muhammad Muflih: 2006).

3. Human Behavior: Optimizing the Use of Money

In Islamic economics, consumer satisfaction depends on the religious values that individuals apply to their routine activities, which are reflected in the allocation of money they spend (Azhar and Maliha: 2014). Thus, if he practices religious teachings well, he will avoid waste, because waste is a wasteful attitude that is consciously carried out only to fulfill the demands of mere lust.

In this case, it is understood that if Mr. A does not apply waste, he will limit his consumption to only halal commodities, and at the same time he will not spend his income in excessive amounts. Mathematically, we can see Metawally's illustration as follows (Azhar and Maliha: 2014):

When Mr. A:

$$U = X_1, X_2, \dots, X_n$$

Where:

U = Consumption Satisfaction

n = Unlimited number and types of goods



That is, Mr. A will be satisfied with the money he spends if he exceeds the limit. The formula n is a symbol for an unlimited number and types of goods. It can include an endless amount and also include types of goods that are forbidden according to the teachings of Islam. Thus, because *waste*-it is possible that Mr. A will experience a deficit in the budget he has by going into debt. However, when Mr. A does not belong *waste* because he obeys the teachings of his religion, then (Azhar and Maliha: 2014):

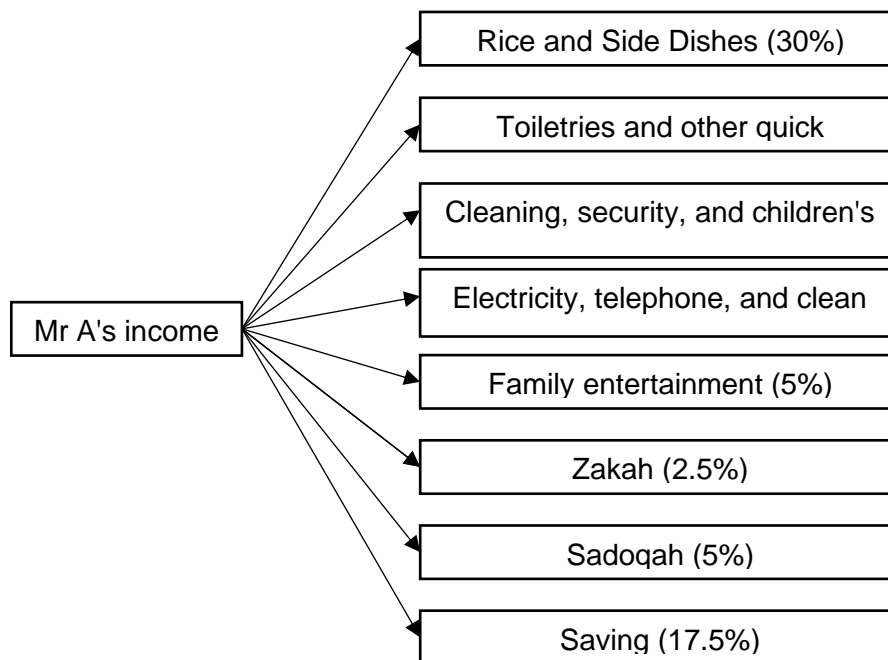
$$U = X_1, X_2, \dots, X_k$$

Where $k \neq n$

The difference is very clear, where the formula k is not the same as n . K is not the same as n because k is a reflection of behavior that accommodates religious teachings. K means the types of commodities that are consumed in certain types of halal goods only. He also means that the number of commodities consumed is only utilized in the amount needed according to the level *dharuriyat*, *hajiyyat*, and *tahsiniat*. Mr. A's satisfaction comes from his controlled attitude in the space of his needs, not in the space of his passions (Azhar and Maliha: 2014).

By avoiding attitudes waste, Mr. A opened a portion for alms, because he knew that with alms he would alleviate the difficulties of his poor brother. He will realize that his alms money is not enough to eradicate poverty in his country at zero point for so many percent. If the Muslim community thinks like Mr. A, what percentage of poverty has been eroded in their respective countries (Azhar and Maliha: 2014).

Figure 1. Illustration of frugal behavior pattern



For example, if someone is out of necessity *dharuriyat*, *hajiyyat*, and *tahsiniat* takes up his entire budget and leaves no budget at all. Under certain conditions, this is still reasonable. However, when this becomes a habit that someone always does all the time, it is feared that in urgent conditions they will not have an antidote budget anymore. Therefore, a Muslim has a policy that the end of the entire budget consumed is greater than zero. This means that there is still a budget left over from all forms of consumption. It can be in the form of medium and long-term savings, it can also be investment in the form of *mudharabah* deposits or other forms.

Thus, what reason wants is everything measurable, calculated, and well analyzed. In Islam accuracy like this is the same as fairness, because it is fair to put something in its proper place and act according to what it should be. The fair can also be interpreted as giving something according to what he should give, be it according to size or amount. Or, receiving something according to what he should receive both in size and amount. According to the ratio, saving is fair because saving allows a person to fulfill other consumption items needed at that time. An illustration of what Mr. A did with his frugal behavior pattern in Figure 1 above. Due to his thrifty consumption pattern, Mr. A was able to divide his life's needs items well. We see that everything is fulfilled without the impression of being excessive, even still leaving funds for savings of 17.5%.

4. Levels of Using Money in Life

Until now, most people think that basic human needs consist of food, clothing and shelter. Without the fulfillment of these three types (*dharuryat*, *hajiyyat*, *tahsiniat*) of human needs, one cannot live well. These three types of human needs are indeed very important for human survival, but actually, they are still limited to material forms. There is no spiritual charge that should be ignored. The view of Islam is broader than just clothing, food and shelter because they are only related to worldly affairs.

Adiwarman A. Karim quoted the opinion of Imam ash-Syatibi who explained that there are five forms of *maqashid* or commonly called *kulliyat al-khamsah* (five general principles). The five *maqashid*, namely: (1) *Hifdzu din* (protect religion), (2) *Hifdzu nafs* (protect the soul), (3) *Hifdzu aql* (protect the mind), (4) *Hifdzu times* (protect property), (5) *Hifdzu times* (protect religion), (5) *Hifdzu nasab* (protecting offspring) (Oni and Adiwarman: 2015).

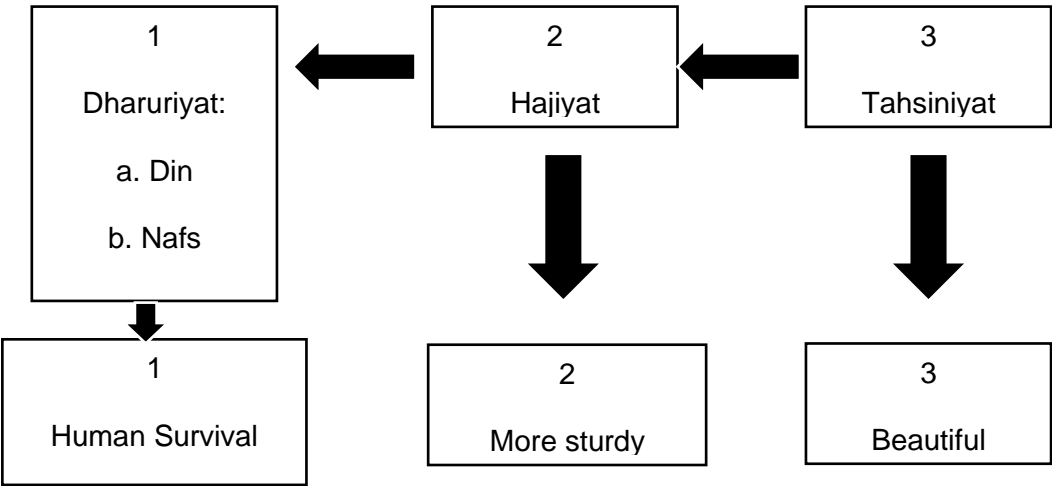
The five *maqashid* are stratified according to the level of *maslahah* and its importance (Oni and Adiwarman: 2015). In comparing the concept of satisfaction with the fulfillment of needs (which contains problems), it is necessary to compare the levels of the objectives of *syara'* law, the level of urgency and importance is called the original goal (*ibtida'*) of shari'a



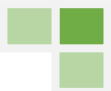
consisting of three levels, namely: primary goal (*dharuriyat*), secondary goals (*Hajiyat*), and tertiary goals (*tahsiniyat*) (Boedi Abdullah: 2010).

Dharuriyat, namely the needs that must be met; which if not fulfilled will make life damaged (Oni and Adiwarman: 2015). *Dharuriyat* is a goal that must exist and is fundamental for the creation of prosperity in the world and the hereafter, which includes the maintenance of the five basic elements of life namely soul, belief or religion, mind, lineage and family, and property. If the goal *daruriyat* is neglected, there will be no peace, what will arise is damage in this world and real loss in the hereafter.

Figure 2. The Level of Human Needs



The primary goal (*dharuriyat*) is something that must be realized in upholding the benefit of religion and the world (Zarul Arifin: 2021). This necessity shows that if this goal is not realized, the benefit of the world will be damaged, and even real life and the pleasures of the hereafter cannot be achieved. Therefore, this primary goal must be maintained by upholding its foundations (*min jani al-wujūd*) and eliminating things that destroy it (*min jani al-adam*). This goal covers three areas, namely worship, custom, and muamalah (Hassan and adib: 2022). In the area of worship, the purpose of the law is centered on the maintenance of religion, such as the establishment of faith, confession, creed, zakat, fasting, pilgrimage, and other things that are considered areas of worship. In customary areas, the purpose of the law is directed at preserving life and reason, including obtaining food, drink, clothing, shelter, and other kinds. As for the muamalah area, the purpose of the law boils down to the maintenance of regeneration or lineage (*nasab*) and property, even though there is also life and reason. Thus, there are five primary goals based on equal distribution of territory, namely maintenance of religion (*hifzh*



an-nasab), and property (*hifzh al-mal*), preservation of reason (*hifzh al-aql*), *hifdzu nafs* (protecting the soul), and *hifdzu nasab* (protecting offspring) (Boedi Abdullah: 2010).

Hajiyat, namely needs that should be fulfilled; which if not fulfilled will result in difficulties (Oni and Adiwarmarman: 2015). This level is a complement that strengthens, strengthens, and protects the level of *dharuriyat*. *Hajiyat* may be defined as a commodity whose use increases the efficiency of workers but is not balanced with the cost of such a commodity. *Hajiyat* aimed at making life easier and eliminating hardships. The role of *syara'* in this category is not intended to preserve the five basic things, but rather to remove narrowness and be careful about the five basic things.

The secondary goal (*Hajiyat*) is necessary to obtain the spaciousness of life and remove the narrowness even if it does not destroy life. Requirements like this, including the presence of permission in worship, the right to hunt animals and enjoy good things from food, drink, clothing, boards, and other facilities that are part of everyday habits (customs), milk and eggs for enhancers vitamin after the staple food is fulfilled, it is permissible to perform *qiradh* transactions, *masaqah*, *salam*, and other similar activities (Boedi Abdullah: 2010).

Tahsiniyat, namely complementary needs; which if not fulfilled will make life less comfortable (Oni and Adiwarmarman: 2015). This level is an addition to pleasure and beauty *dharuriyat* and *hajiyat* (Oni and Adiwarmarman: 2015). Safety is to want a beautiful and comfortable life in it. There are several provisions in the *Shari'a* which are intended to achieve better utilization, beauty, and simplification of *dharuriyat* and *Hajiyat*. For example, it is permissible to wear clothes that are comfortable and beautiful.

A tertiary goal (*tahsiniyat*) is a goal that is oriented towards the values of beauty in the form of good manners, such as the ethics of purity, covering the private parts, wearing jewelry, doing recommended good deeds, eating and drinking ethics, avoiding buying and selling impure goods, revoking the rights of slaves or women from witnessing and leadership and other problems (Boedi Abdullah: 2010). Referring to commodities and services and their use does not increase one's efficiency and may even reduce it. Clothing, jewelry, cars, expensive furniture, buildings that resemble palaces, long lines of housekeepers (Muhammad Abdul Mannan: 1992), and bedrooms will be more comfortable if added air conditioning (Air Conditioner), human communication will be faster and more comfortable when using a mobile phones, all of which are luxuries for most people (Oni and Adiwarmarman: 2015).

Whether we realize it or not, a person's consumption patterns and lifestyle often tend to harm themselves. Starting from the fulfillment of basic (primary) needs such as food, drink,



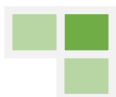
clothing, and shelter, all of them contain materials that must be imported ignoring sources that can be met from within the country. Many certain goods which should not be suitable for consumption by this nation, have been introduced and then become a fashion that is imitated to increase imports of these goods. This has not been added to the luxury goods in circulation, ranging from beauty tools to luxury cars. This lifestyle will only exacerbate the current account balance because it increases imports of these goods, thereby depleting foreign exchange and in turn depressing the domestic currency exchange rate.

Human consumption is the same way. Consumption *dharuriyat* must take precedence over consumption *hajiyat* and *tahsiniyat*. Don't let that thasiniyat criticizes the fulfillment of consumption *dharuriyat* (Oni and Adiwarman: 2015). For example, apples are rich in vitamins, besides that they can increase the enthusiasm of people who eat them. If in a limited financial situation, a consumer does not buy rice and side dishes but instead buys apples, of course, his stomach will hurt, and he will starve again. Because after all, portions *hajiyat* and even *tahsiniyat*, based on the explanation above, are feasible when someone has excess money after *dharuriyat* has been fulfilled before. In Islam, one must balance worldly and spiritual interests, prioritizing the consumption *dharuriyat*, strengthening it with *Hajiyat*, and embellishing it with *tahsiniyat* (Faris Shalahuddin et al: 2021). Thus, it will lead humans to true physical and spiritual well-being.

CONCLUDING

Money is something that can be generally accepted as a means of payment in a certain area or as a means of paying debts or as a means of purchasing goods and services. As explained in this paper regarding money in life and society according to Islam, money must be used sparingly and without attitude *waste* (wasteful) as a Muslim. For this reason, money must be used according to its level, namely *dharuriyat* (primary needs), *hajiyat* (secondary needs), and *tertiary* (third needs).

Through the explanation of money in economic and social life according to Islam in this scientific paper, then in the life of Islamic society, money must be used according to the level of human needs to avoid deviant behavior. Because Islam teaches a middle attitude in all matters, as well as in spending wealth, which is not excessive and not stingy. Thus, the welfare of the world and the hereafter will be obtained if humans use money sparingly.



REFERENCES

- Ab. Ghafoor & Maliha, Azhar. "Consumer Behaviour Towards Islamic Banking In Pakistan Abdul Ghafoor Awan & Maliha Azhar Department of Business Administration, Institute of Southern Punjab-Pakistan." *European Journal of Accounting Auditing and Finance Research* 2, no. 9, 2014.
- Abdullah, Boedi. *Peradaban Pemikiran Ekonomi Islam*. Cet. 1. Bandung: CV Pustaka Setia, 2010.
- Achiria, S, A R Jannah, and A P Nugroho. "Impulsive Buying in Islamic Consumption Ethics: A Study of Yusuf Qardhawi'S Thought." *International Conference on ...*, no. March 2023. 2022. https://www.researchgate.net/profile/Anton-Priyo-Nugroho-2/publication/369660418_IMPULSIVE_BUYING_IN_ISLAMIC_CONSUMPTION_ETHICS_A_STUDY_OF_YUSUF_QARDHAWI'S_THOUGHT/links/6426dd8f66f8522c38e91ed8/IMPULSIVE-BUYING-IN-ISLAMIC-CONSUMPTION-ETHICS-A-STUDY-OF-YU.
- Aravik, Havis, Achmad Irwan Hamzani, and Nur Khasanah. "The Role of the State in the Islamic Economic System: A Review of Abbas Mirakhor'S Thought." *Islamic Banking : Jurnal Pemikiran dan Pengembangan Perbankan Syariah* 7, no. 1, 2021.
- Arifin, Zarul. "The Implementation of Dharuriyat Concept by Muslims Traders in The Pemangkat Market of Sambas Regency." *Al- 'Adalah* 18, no. 2 (2021): 345–362.
- Ebrahimi, Mansoureh, and Kamaruzaman Yusoff. "Islamic Identity, Ethical Principles and Human Values." *European Journal of Multidisciplinary Studies* 6, no. 1 (2017): 325.
- Firdaus, M I, T A Pradhana, and ... "The Concept of Money According to the Thought of Ibn Taymiyah and Imam Ghazali and Its Implementation in the Economic Field." *Al-Iktisab: Journal of* 4, no. 2 (2020). <https://ejournal.unida.gontor.ac.id/index.php/aliktisab/article/view/5394>.
- Furqani, Hafas. "Consumption and Morality: Principles and Behavioral Framework in Islamic Economics." *Journal of King Abdulaziz University, Islamic Economics* 30, no. Specialissue (2017): 89–102.
- Hadi, Wahyau. *Kamus Terbaru Ekonomi & Bisnis Edisi Lengkap*. Cet. 1. Surabaya: Reality Publisher, 2011.
- Ihsan, Akmal. "Kebijakan Fiskal dalam Spektrum Maqashid As- Kitab Al-Muwafaqat." *Proceeding of The 1st Conference on Strengthening Islamic Studies in the Digital Era (FICOSIS)* 1 (2021): 1–13.



- Ilhan, Umit Deniz, and Nisanci Zehra Nuray. "Enterpreneurship as a Social and Economic Activity in The Islamic Economy: A Descriptive Analysis." *Bilimname*, no. October (2020).
- Ilter, Burcu, Gul Bayraktaroglu, and Ilayda Ipek. "Impact of Islamic Religiosity on Materialistic Values in Turkey." *Journal of Islamic Marketing* 8, no. 4 (2017): 533–557.
- Imamia, Tsumma Lazuardini, Agus Suman, Multifiah Multifiah, and Asfi Manzilati. "Islamic Paradigm of Money: Interconnected Dimensions." *Revista CEA* 7, no. 15 (2021): e1873.
- Jamarudin, Ade, Nanang Naisabur, Chikal Anugrah Putra Naisabur, and Yundri Akhyar. "Principles of Islamic Economic Norms in the Al-Qur'an Perspective." *Kodifikasia* 15, no. 1 (2021): 159–170.
- Joshanloo, Mohsen. "A Comparison of Western and Islamic Conceptions of Happiness." *Journal of Happiness Studies* 14, no. 6 (2013): 1857–1874. <https://doi.org/10.1007/s10902-012-9406-7>.
- Jureid. "Ekonomi Syariah Sebagai Alternatif Kesejahteraan Ekonomi Masyarakat pada Era Covid-19." *Jurnal Kajian EKonomi dan Kebijakan Publik* 5, no. 2 (2020).
- Lestari Ambarini. *Ekonomi Moneter*. Bogor: Penerbit in Media, 2015.
- Mancini-Griffoli, Tommaso, Maria Soledad Martinez Peria, Itai Agur, Anil Ari, John Kiff, Adina Popescu, and Celine Rochon. "Casting Light on Central Bank Digital Currency." *Cryptoassets* (2019): 307–340.
- Misanam & Munrokhim. *Ekonomi Islam*. Cet. 4. Yogyakarta: Rajawali Pers, 2013.
- Muflih, Muhammad. *Perilaku Konsumen Dalam Perspektif Ilmu Ekonomi Islam*. Ed. 1. Jakarta: PT RajaGrafindo Persada, 2006.
- Muhammad Abdul Mannan. *Ekonomi Islam: Teori Dan Praktik*. Ed. 1. Jakarta: PT Intermasa, 1992.
- Murtaza, Ghulam, Muhammad Abbas, Usman Raja, Olivier Roques, Afsheen Khalid, and Rizwan Mushtaq. "Impact of Islamic Work Ethics on Organizational Citizenship Behaviors and Knowledge-Sharing Behaviors." *Journal of Business Ethics* 133, no. 2 (2016): 325–333. <https://doi.org/10.1007/s10551-014-2396-0>.
- Musyahidah, Siti. "The Effect of Riba Avoidance and Product Knowledge on the Decision to Become a Customer of Islamic Banks." *International Journal of Multidisciplinary Research and Analysis* 04, no. 08 (2021).



- Nor, Shifa Mohd, and Mehmet Asutay. "Re-Considering CSR and Sustainability Identity of Islamic Banks in Malaysia: An Empirical Analysis." *8th International Conference on Islamic Economics and Finance*, no. December (2011): 1–17. <http://www.iefpedia.com/english/wp-content/uploads/2012/01/Shifa-Mohd-Nor.pdf>.
- Roy, Amanda L, Ashley Isaia, and Christine P Li-Grining. "Making Meaning from Money: Subjective Social Status and Young Children's Behavior Problems." *Journal of family psychology : JFP : journal of the Division of Family Psychology of the American Psychological Association (Division 43)* 33, no. 2 (March 2019): 240–245.
- Rozalinda. *Ekonomi Islam: Teori Dan Aplikasinya Pada Aktivitas Ekonomi*. Ed. 1 (Cet. Jakarta: PT Rajagrafindo Persada, 2015).
- Shah, Hassan Shakeel, and Adib Susilo. "E-Commerce on the Study of Maslahah Mursalah (a Review From an Islamic Economic Perspective)." *Tasharruf: Journal Economics and Business of Islam* 7, no. 1 (2022): 17.
- Zakiy, Faris Shalahuddin, Ahmad Muhtadi Ridwan, and Achmad Sani Supriyanto. "Characteristics of Moslem Families Economy Based on Maqashid Sharia Perspective." *Journal of Islamic Economic Laws* 4, no. 1 (2021): 1–25.

