Abstract. Surabaya that grows as a big city triggers behave consumptive society in order to fulfill the demands of life, especially in an effort to fulfilling living costs for everyday. Life in urban areas provide variety of choice and convenience to the people according with the facilities and infrastructure available. Consequences are large expenses budget to get it. Thus the family living costs are also getting bigger. The perceived demands of life very hard for the family in the middle class and lower middle or commonly called “wongcilik”. Phenomena of consumer spending patterns community in Surabaya has happened since a few years ago. Several previous studies proving their spending patterns consumptive society is mainly done by housewives who have an impact on the financial condition of the family. The pattern of economic adaptation families do in order to fulfill the necessities of life including a wife go works to supplement the family income, implementing a frugal life, trying to determine priority needs, even implementing debt management “galilubangtutuplubang”. Some families were hang up his cost of subsidies from the parents/family/relatives because their income is not sufficient. Islamic consumption theory according Imam Al-Ghazali is the use of goods and services in order to fulfill the needs, obtained through work activities, and shall be based on ethics law in order to achieve the benefit to the afterlife, so avoid subsistence groups and became very weak. Components of necessity of human life that can not be avoided and is a basic requirement is essentially in the form of food needs, housing needs, and the needs of clothing (Imam al-Ghazali, 2014). The size of consumption Islamic directed not to miserly or dissipate. The consumption pattern is also included in the category qana’ah directed consumption just to make ends meet and not excessive, bearing in mind that the ultimate goal of which is to fulfill the consumption of current consumption (present consumption) in the world and for the future (future consumption) in worship. The greater the consumption the greater worship toward falah.

Keywords: Islamic consumption Theory, consumption patterns, consumption needs

INTRODUCTION

Consumption patterns of Surabaya lately showed consumer behavior, which prefers the fulfillment of a lifestyle that is the trend without any definite priority. This phenomena is a result of the rapid development of the city of Surabaya as the second largest metropolitan city after DKI Jakarta.

Life in urban areas provide variety of choice and convenience physically to the people according with the facilities and infrastructure available. The consequences of the
availability of choice and convenience that served the greater expenses required anyway in order to meet the needs of family life. The perceived demands of life very hard for the family of the middle class and lower middle or commonly called the underprivileged. In addition to earning a little, they tend to be difficult to gain access out to earn additional income. On the other hand, they are required to be able to put themselves to the demands of life that is at once the demands of socio-cultural adaptation according urban community.

**Review of Previous Research**

Research conducted by Eddy Herry Pryhantoro et al. (2014) on strategy adaptations made the wives of civil servants Class I and II in Surabaya in negotiating the demands of life, found that the adaptation pattern of economic family a wife among others go jump work in the public sector in order to supplement the family income where possible, implementing a life-saving, determine the priority needs of the family, even implementing debt management "gali lubang tutup lubang". Tri Ratnawati et al. (2012) in his research on models of financial quotient by reconstruction spending patterns of households in East Java with respondents working wives found that spending patterns housewife in East Java is still consumptive with the domination of the major on the cost to buy clothes, cosmetics, and debt repayments. Similarly, in a research by Vitria (2012) regarding the model financial planning based variabel differentiator financial quotient to the housewife in the city of Surabaya found that spending patterns housewife in the city of Surabaya is consumptive ie do debt and using credit facilities to meet the needs of life family. (Sekolah Tinggi Agama Islam At-Tahdzib, 2016)

Research on the analysis of spending patterns of households to financial quotient housewife with a husband as civil servants and private sector employees in Surabaya by the author (2011) found that the majority of housewives who became the wife of a civil servant and wife private employees classified as not intelligent financial, characterized by still the source of the family's income from subsidies parents/family/relatives other than the salary he received. Even debt also performed in urgent circumstances, in addition to the use of bank credit facilities. In 2009, Sudjoko and Anggraeni conduct research on spending patterns of households with respondents workers in Surabaya. Similar results were also obtained in this study. Workers still prioritize household spending on meeting consumer needs, and require subsidies from relatives.

Research on the consumption patterns by respondents students who are studying in the city of Surabaya also get results similar studies. RiyanAriadi et al. (2015) examined the spending patterns of students of Petra Christian University Faculty of Economics 2011 to 2013 on the allowance. More students choose not to use his pocket money to save and invest their allowance although more than enough. Only students with pocket money mediocre who spend
their pocket money for basic needs. Students with more pocket money tend to be consumptive ie spend his pocket money for entertainment consumption in addition to the fulfillment of basic needs.

**METHOD**

This article describes the phenomena of people's consumption pattern that occurred recently in the city of Surabaya through a search of previous studies. Furthermore assessed based on the theory of consumption in the perspective of Islamic sharia that theory consumption so that it can be discussed and could be concluded relating to the study of the theory on phenomena.

**RESULTS**

Search on previous research on consumption patterns in Surabaya, as described above, the results obtained, as presented in Table 1 below.

**DISCUSSION**

**Islamic Consumption Theory**

Theory of consumption Islam by Imam Al-Ghazali (2014) is the use of goods and services in order to fulfill the needs, obtained through work (al-iktisab), and must be done (fard kifayah) based ethics law in order to achieve welfare to the afterlife, so spared from the class of subsistence and became very weak.

While conventional consumption theory (Manurung et al, 2008), namely the use of goods and services in the satisfaction of human wants.

Thus there are similarities between the concepts of conventional consumption theory and Islamic consumption theory by Imam Al-Ghazali is the utilization of goods and services to meet the needs. However, conventional consumption theory oriented to ego and rationality that is solely to satisfy the needs. While Islamic consumption theory oriented welfare (well-being).

The concept of household consumption include the Islamic perspective regarding the classification of human needs, how to obtain the fulfillment of human needs, the means to achieve the necessities of life, as well as the goal of human life to the welfare or well-being (AbdurRohman, 2012).

**Table 1. Consumption Patterns about Previous Research Society in Surabaya**

<table>
<thead>
<tr>
<th>No.</th>
<th>JudulPenelitian</th>
<th>Responden</th>
<th>HasilPenelitian</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>FatmaRohmasari. (2011): AnalisisPolaBelanjaRumahTanggaTerhadapFinancial QuotientIbuRumahTangga di Surabaya (StudiKasusPada PNS danKaryawanSwasta di LingkunganPemkot Surabaya).</td>
<td>Wife civil servants (PNS) and private sector employees in Surabaya wife pure as a housewife</td>
<td>Most wives of civil servants and private sector employees belong wife is not financially smart, marked by consumer spending patterns and is still the source of the income from subsidies parents / family / relatives other than the salary he received. Even owed in addition to the use of bank credit facilities.</td>
</tr>
<tr>
<td>3.</td>
<td>Tri Ratnawati, SitiMujanah, dan Erwin Dyah A. (2012): Model Financial Quotient (KecerdasanFinansial) melaluiRekonstruksiPolaBelanjaRumahTanggagunaMeningkatkanKesejahteraanKeluarga di JawaTengah.</td>
<td>Housewife in East Java, both are working and which are not working</td>
<td>Spending patterns housewife in East Java is still consumptive with major dominance on the cost to buy clothes, cosmetics, and debt repayments.</td>
</tr>
</tbody>
</table>
Components of human needs as disclosed Imam Al-Ghazali in Ihya' Ulumuddin:

"The real men are busy on three needs are food, shelter (house), and apparel (clothing). Food to resist hunger and sustain life, clothing needs to resist heat and cold, as well as residence to resist heat and cold, as well as resisting damage".

How to obtain the fulfillment of human needs to achieve satisfaction, Imam Al-Ghazali expressed human beings should seek the maximum.

"If people remain at the level of subsistence and became very weak, then the death toll will rise, all the work and craft will be stopped, and the people will perish. Furthermore, religion will be destroyed, because this life is a preparation for the afterlife ".

Means to achieve the needs of human life is to earn a living kosher, as well as through means that are based on the Shari'a in carrying out economic activity as revealed by Imam Al-Ghazali:

"Nobody is able to achieve iqtisad except in earning a living life constantly walking on the right path and straight (treasure-kosher). And nobody will succeed in making a living as a means of livelihood except akhiratnya accompanies its business (economic activity) with adab (ethics) in accordance with the Shari'a ".

The purpose of human life according to Imam Al-Ghazali is to achieve the benefit or welfare of human life, as he declares:

"Referred to maslahah goal is to maintain shara 'located on five principles, namely the maintenance of maintaining religion, life, lineage, intellect, and possessions. Each containing an effort to maintain the five principles called maslahah. And each of which removes the principle is mafsadat "

Imam Al-Ghazali set boundaries or directives to consume, including in terms of quantity or size of consumption is directed not to apply miserly or dissipate. Consumption should behave appropriately, in accordance with the necessities of life. As for the consumption patterns, Imam Al-Ghazali emphasis on consumption patterns qana'ah category (biqadri al-Hajjah): consumption is merely to get their needs
and not excessive. In effect the consumption by humans is earthly and worshipful. The final goal of worldly consumption is for the fulfillment of the current consumption during the life of the world (present consumption), and the final destination of consumption of worship is for the future (future consumption). The greater the consumption the greater worship toward falah (reward or blessing of Allah SWT).

Conventionally, the level of household consumption depends on factors income. If income increases, consumption also increased significantly (Manurung, 2008).

Based on the study of consumption theory put forward Imam Al-Ghazali, MonzerKahf(1995) developed the idea of consumption in Islam, using the assumption that:

1. Islamic carried out by local
2. Zakat is obligatory
3. There is no riba in the economy
4. Mudarabah form in the economy
5. Economic actors behave rationally to maximize welfare.

So the instrument which affects the amount of money that should be allocated to consumption, namely:

1. Zakat (Z)
2. Infak and Alms
3. Rate of Profit (revenue for the results)

Hadith Rasulullah said that "what you have is what you eat and what you have donation", the equation of consumption in the concept of Islamic is as follows:

\[ Y = (C + I) + S \]

where:
- \( Y \) = income
- \( I \) = Infaq (donation)
- \( C \) = consumption
- \( S \) = saving

Based on the above study of theory Islamic consumption, it is known that the consumption pattern recommended in Islamic, among others, does not apply miserly or dissipate, qana'ahie consumption just to make ends meet and not excessive, bearing in mind that the ultimate goal of consumption is for the fulfillment of current consumption (present consumption) in the world and for the future (future consumption) in worship. The greater the consumption the greater worship toward falah.

Understanding of the concept of consumption theory of Islam to the community is needed to improve people's consumption patterns in Surabaya. This concept can be provided through the study of Islamic study groups, or counseling in environmental pillars of residents or neighborhood. Nurhalimah et al. (2014) in his research on the study of family finances sharia-based economy in order to reduce consumer behavior housewife against imported products suggested that one solution could be to handle consumer behavior housewife is by empowering mosque through informal gatherings are usually followed by women. Informal gatherings are expected to be a means of socialization of the family financial management sharia-based economy so that housewives know how to manage the family finances carefully based on Islamic values and is able to avoid being excessive (israf) in spending family income including shopping product import.

CONCLUSION

Phenomena of consumptive pattern of people in Surabaya when viewed from the study of the theory of actual consumption of Islamic will not happen, because in theory the consumption of Islamic has been directed not to apply miserly nor spending spree in family income. It also is qana'ah namely conducting consumption just to make ends meet and not excessive, bearing in mind that the ultimate goal of which is to fulfill the consumption of current consumption (present consumption) in the world and for
the future (future consumption) in worship. The greater the consumption the greater of worship toward falah (reward or Rodho Allah).

REFERENCES


