

Analysis of Consumption Behaviour of Millennial Housewives: A Case Study in Pacitan Based on Al-Ghazali's Consumption Theory

Azhar Alam^{1*}, Rista Purwaningsih², Isman³

^{1,2,3} Universitas Muhammadiyah Surakarta

*Corresponding author: aa123@ums.ac.id

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Abstract

Consumption behaviour is part of human life's needs, which are also regulated in Islam. However, the phenomenon of the emergence of Islamic economics has not completely changed people's consumption behaviour to be more in line with Islamic teachings. This research aims to determine the consumption behaviour of millennial homemakers in Pacitan and its suitability in terms of Al-Ghazali's consumption theory. This study used a case study in Pacitan by interviewing 20 informants in depth from various literature related to consumption behaviour in Islam. The research results show that their consumption behaviour always prioritizes fulfilling primary needs in the form of food, shelter, clothing, education and health. When faced with a choice between needs and desires, desires will be fulfilled after primary needs are met. Apart from that, they also always use halal assets and goods and make plans to save for their children's education costs or if there is a sudden need. However, a group of millennial housewives are still wasteful and stingy and have not paid zakat and alms as a form of concern for the surrounding environment. This research is an initial study revealing the study of people's consumption behaviour based on Islamic economic thinkers. The study can be a reference for studying Islamic consumption behaviour for academics and improving people's consumption behaviour.

Keywords: Islamic Consumption theory, Al-Ghazali, Millennial Housewives, Pacitan, Case Study, Consumption Behaviour

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Introduction

As economic creatures, humans always try to meet their needs to survive. The process of fulfilling the needs of life continues to be carried out from the moment man is born until death. One form of fulfilling human needs to support the

survival of life is consumption. According to G. Mankiw, consumption is the purchase and use of goods and services for households (N. Hanum, 2017). Konsumsi is the use of goods and services in order to meet the needs of human life. Meanwhile, according to Sukarno, consumption is the expenditure of goods and services carried out by households to meet their needs (Wahyuni, 2013).

In conventional economics, consumption aims to spend the value of a good and service (Liling, 2019). While in Islam, consumptive activities aim to increase faith and worship to Allah SWT to obtain prosperity and peace in the hereafter (*falah*), both by spending their wealth for personal needs and the needs of the ummah (Sari, 2014). So, the purpose of consumption activities in Islam is different from conventional consumption. This difference in consumption activities in Islam and being oriented to the world are also oriented to the afterlife. Islam has regulated consumption activities in the Qur'an, one of which is contained in the word of Allah SWT Q.S. Al-A'raf verse 31:

يٰۤاٰدَمُ خُذْ زِينَتَكَ عِنْدَ كُلِّ مَسْجِدٍ وَكُلْ وَاشْرَبُوا وَلَا تُسْرِفُوا ۚ اِنَّهٗ لَا يُحِبُّ الْمُسْرِفِيْنَ

"Son of Adam, put on your beautiful clothes in every mosque, eat and drink, and do not exaggerate. God does not like those who are too much."

This verse prohibits humans from overspending in consuming something. Patterns of consumption that are not excessive are very important to be implemented to lifestyle patterns, by consuming goods or services that are needed and leaving goods and services that are not needed or just become a desire.

Al-Ghazali is a Muslim scholar who contributes a lot and his thoughts to various fields: economics. Al-Ghazali's thoughts and contributions in the economic field include trade, money, community organization in the economy, division of labour, and consumption behaviour (Sutopo, 2013). In terms of consumption, Al-Ghazali proposed the theory of human living needs consisting of three levels, namely primary needs (*dharuriyyat*), secondary needs (*hajiyyat*), and tertiary needs (*tahsiniyyat*). In addition, Al-Ghazali also distinguishes between needs and desires, namely that desire is a will that invites humans to fulfil lust in search of satisfaction, where the desire brings benefits while in the world only and brings misery in the hereafter (Mufidah et al., 2019).

Al-Ghazali understood how important consumption is in human life. He had thoughts about consumption activities: first, fulfilling more needs focused on fulfilling human needs both outwardly and inwardly and required prioritizing the hereafter than the world. Second, everyone is responsible for fulfilling their needs and must make every effort to be by the needs and carry out with Islamic norms and ethics. Third, prioritize norms and ethics in consumption, namely consuming everything halal and good and leaving the haram. Then Al-Ghazali divided the priority of fulfilling human needs into three levels, namely, *dharuriyyat* (immediate needs), *hajiyyat* (secondary needs), and *tahsiniyyat* (tertiary needs) (Shaputra, 2017).

The development of the times has impacted people's consumption behaviour (Retnawati, 2007). With all the convenience in getting goods and services offered in modern times like this, society tends to be more consumptive. The growth of household income also affects the consumption style (Nurhayati &

Rachman, 2017). In addition, the number of goods and services promoted very attractively makes consumers consume it without considering whether they need these goods and services or want the goods. Not to mention the trend culture in various fields, such as *fashion* and *makeup* popularized by celebrities, which also triggers the public to follow the *trend*, affecting people's consumption behaviour.

It cannot be denied that changes in consumer behaviour that tend to be consumptive due to the development of the times have occurred in all generations, not least the millennial generation. Millennials are not only young people but also homemakers. Millennial housewives themselves are a group of married millennials. Based on data from the National Socioeconomic Survey BPS in 2017, as many as 63.97 per cent of millennial women are married, which means the population of millennial housewives in Indonesia is very large (Ngada, 2021).

The main characteristic that millennials have is the familiarity and increased use of communication media and digital technology, considering that this generation grows side by side with technological advances so that millennials are always involved in technology in every aspect of life (Ngada, 2021)." Similarly, although married, millennial homemakers, the need for technology has never decreased and increased, especially in terms of consumption of goods and services. The most common example is being too busy working or doing other activities, so they do not have time to cook, then the solution they choose is to order food online (Malau et al., 2022).

Millennial mothers are already internet literate and tend to use social media to interact with the active duration on social media can reach up to ten hours per day (Putri, 2017). That means technology has a big role in triggering millennial homemakers to behave consumptively, especially if the process of consuming goods and services is done excessively, such as shopping more than twice a week. Not to mention if the goods consumed are not goods of necessity but goods whose function is only for pleasure. This condition is, of course, contrary to the principle of consumption in Islam that prohibits consuming something excessively.

Like millennial homemakers in other cities, millennial homemakers in Pacitan also depend on technology and are active on social media. Based on initial interviews as the first step in research with some millennial housewives in Pacitan, they agree that social media greatly influences the desire to shop. This phenomenon, coupled with social media, is widely used to sell online. However, their pattern in shopping varies, such as Ria, who said that her desire to shop depends on needs. If there are items needed, they will be purchased. She can twice shop online and four times shop instead of online in a month. Leisure time also influences household economic decisions including what housewives do (Nugrahadi, 2005).

Another millennial housewife, Intan, said that if the price of goods matched the pocket, she would buy it. He shopped online once every two months and shopped instead of online four times a month. Dika also said that shopping is adjusted to the pocket. If the money is not enough, then he will save first. He can shop two to three times online in a month, and to shop instead of online can be up to three times a week. Unlike Tri, who once shopped five times a month, shopping online only once a month.

From the initial interview, it can be known that there are differences in behaviour in shopping for every millennial homemaker. Differences in the ability to consume a good and service will cause different consumption behaviours in each millennial homemaker. Based on previous background literature, this study aims to analyze the consumption behaviour of millennial homemakers in Pacitan. In addition, the study also examined the qualified consumption behaviour of millennial homemakers in Pacitan based on Al-Ghazali's consumption theory.

Literature Review

Principles of Consumption in Islam

According to Yusuf Qordhawi, consumption is halal production at a reasonable rate to realize a safe and prosperous human life. Consumption here includes eating and drinking, including all goods and services to meet daily needs (Syahrial, 2017). The purpose of consumption in Islam is different from the conventional consumption objective. In Islam, consumption aims to achieve *worldly* and *ukhrawi* *maslahah*. Worldly *maslahah* can be achieved by meeting the needs of clothing, food, board, education, and health, while *ukhrawi maslahah* can be achieved by consuming halal goods (Medias, 2018).

In addition, consumption in Islam is also intended to worship Allah (Nanda & Ikawati, 2020). Because consuming something to increase energy in the framework of obedience to Allah will make the consumption worth worship, where the person who consumes it will get a reward (Almizan, 2016). Muhammad Nejatullah Siddiqi in Huzaemah (2016) stated that the purpose of perfect economic activities according to Islam there are five things, namely, meeting the needs of one's life simply, meeting family needs, meeting long-term needs, providing for the needs of abandoned families, and providing social assistance and donations in the way of Allah.

According to Abdul Manan in Habibullah (2017), the principle of consumption in Islam has five kinds. First, the principle of justice here has two meanings: seeking halal sustenance and not prohibited by Islamic law. The second principle is cleanliness, where the food and drinks consumed must be suitable for consumption. In addition, it should also not be dirty or disgusting to damage taste buds. Third, the consumption of simplicity, wherein consuming food and drink should not be excessive. Fourth is the principle of generosity. When a person obeys the commandments of Islam by consuming halal food and drink given by Allah, then there is no danger or sin for him. Fifth is the principle of morality, which is to always mention the name of God before consuming food and drink and giving thanks after completion.

Al-Ghazali's Theory of Consumption

Al-Ghazali has the full name Abu Hamid Muhammad bin Muhammad bin Muhammad al-Tusi Al-Ghazali. He was born in a small village called Gazalah in this area in the Khurasan region, Iran, in 450 H/1058 AD. He was a prolific Muslim writer -- and thinker (Suryadarma & Haq, 2015). With Imam al-Haramain, he learned kalam al-Asy'ari until he completely mastered it. After studying Imam al-Haramain for some time, he went to Askar to meet the Prime Minister of Bani

Seljuk, Nizam al-Mulk. Finally, he was appointed as a professor at The Nizamiyah University of Baghdad by the Prime Minister of Bani Seljuk (Syafri, 2017).

At the end of his story, he returns to his hometown of Thus to live his life as a Sufi. He was still in a state of doubt that lasted for ten years. It was then that he wrote his greatest work, *Ihya Ulumuddin* (Albab, 2020).

Al-Ghazali divided consumption goals into three, namely material, spiritual, and social goals (Choiriyah, 2018). The material purpose is that consumables are carried out to meet the needs of human life so that humans can survive and obtain a decent life, such as food, wearing clothes, and building a house for shelter. Meanwhile, spiritual purpose, every consumption activity carried out by humans is to meet the needs of his life. As a means of worship, consumption is to obtain happiness in the world and happiness in the hereafter. This type of consumption that aims socially is done by considering the social aspects to help meet the needs of those around it through alms and zakat to create social welfare and *maslahah* (Choiriyah, 2018).

In the book *Ihya Ulumuddin*, Al-Ghazali explained that consumption is oriented to satisfaction and Allah because consumption activities based on lust will encourage humans to fulfil their unlimited desires. In addition, consuming goods and services must also be under the needs (Mufidah et al., 2019). Mufidah, Hidayat, and Hidayat.

Al-Ghazali also distinguished between need and desire. According to him, needs are all basic human needs to meet the needs of his life. At the same time, desire is the human will to all things (Komala, 2019). Then Al-Ghazali divided human needs into three levels, secondary primary needs and tertiary (Mufidah et al., 2019).

The need *for dharuriyyat* is a need that includes all the basic things that humans need in their lives, such as food, drink, shelter, clothing and others. If these basic needs are not met, human life will be disrupted (Fahlefi, 2012). This need contained five basic elements of life or commonly called *maqasid sharia*, namely religion (*din*), soul (*nafs*), science (*aql*), treasure (*maal*), and descendants (*nasl*) (Mufidah et al., 2019).

Secondary needs (*hajiyyat*) is a need that serves to reduce human difficulties. The fulfilment of these needs can be affected by economic and environmental circumstances. In contrast, tertiary needs (*tahsiniyyat*) is a need that is met to obtain comfort, enjoyment, and luxury. However, the fulfilment of this need must not exceed the needs of *dharuriyyat* and *hajiyyat*. Examples of *tahsiniyyat* needs include jewellery, luxury cars, luxury homes, and vacations abroad. The fulfilment of these three needs should not be at excessive levels because excessive fulfilment of needs will lead to the act of *israf* (exaggeration) and *tabzir* (waste) (Mufidah et al., 2019).

The basis and motivation of consumption are to worship Allah so that human consumption activities can be under Islamic sharia (Juwarno, 2018). There is five basic consumption according to Al-Ghazali. First, consumption concentration is based on fulfilling needs in birth and mind by prioritizing needs over desires. Second, the fulfilment of goods and services consumed should follow Islamic sharia. Third, the services consumed must be under Islamic sharia. Fourth,

have a generous attitude. The generous attitude referred to here is the middle attitude between miserly and wasteful. Fourth, consumption activities must be carried out by Islamic norms and ethics. Fifth, consider the surrounding environment (Choiriyah, 2018).

Characteristics of Millennial Housewives

The millennial generation is a generation that was born between 1980 and 2000 and has the designation generation Y. Since then, the term generation Y began to be known to the wider community and even used in major newspapers of the United States in August 1993 (Central Bureau of Statistics, 2018). The millennial generation is the generation born between 1981 and 2000. Meanwhile, according to the Central Statistics Agency, millennials are born from 1980 to 2000 (Central Statistics Agency, 2018). Meanwhile, according to data from the *Census Bureau* in the *White House* report (*The Council of Economic Advisers*), millennial homemakers are mothers born in 1980 to 2004 (Arindita, 2019).

Millennial homemakers have characteristics that distinguish them from ancient homemakers. Characteristic is like being silent, smarter and open, digital technology, more confident with personal reviews than advertisements, and mulai rarely carry a wallet and more often carry a *mobile phone* (Mariana, 2019).

Previous Research

Lestari (2020) entrusts the consumption behaviour of millennial students in following the *hijab fashion trend*. The study found students' decision in buying hijab because they only want to look *trendy*, so students prioritize wants over needs in terms of hijab consumption. Devi (2020) discussed the consumption patterns of Ma'had Al-jamiah Ulil Abshar IAIN Ponorogo and the factors behind them. The study concluded that the pattern of excessive consumption of female dowry gives rise to the nature of *israf* and *tabdzir*. Factors that affect the consumption patterns of female students are external factors, one of which is a lifestyle.

Haslina (2018) examines the impact of farmers' income on consumptive behaviour. From the study results, there has been coercion in purchasing goods in the makartitama village community as seen from the purchase on credit, so the main consideration is not the need factor but the desire factor.

Ruslani (2019) discusses *the impulsive attitude of buying* consumers when shopping and its factors. The study concluded that the factors that affect *impulsive buying* are discounts, promotion through social media, *Facebook* and *Instagram*, and the nature of *hedonic shopping* so that M98 Shop Jamik Bengkulu consumers prioritize wants over needs.

Obeidat et al. (2018) identified the factors that most influence purchasing and consumption in families in Jordan. The study concluded that meeting household needs and following them is the main influence behind Jordan homemakers' purchasing and consumption decisions.

Idris & Razali (2016) measures consumer behaviour in choosing Sharia Hotels. The study concluded a significant relationship between knowledge and religiosity

to consumer behaviour in Sharia hotels, which means that religious beliefs will influence consumer decision-making in choosing Sharia hotels when travelling.

Wong et al. (2020) discussed the factors that influence consumer food consumption behaviour and examined the effect of consumer food consumption behaviour on food waste in urban areas. It concluded that three latent factors from negative food consumption behaviour analysis are negative consumer attitudes towards food demand, perceptions of behavioural control towards food waste, and subjective norms.

Although both examined consumption behaviour from these studies, one has examined the consumption behaviour of millennial homemakers because of Al-Ghazali's consumption theory. This research is important because people's consumption behaviour, especially homemakers in modern times, is very different from society in ancient times. Hence, researchers are interested in studying how millennial homemakers consume consumption behaviour in modern times. In addition, the researchers also hope that the results of this study can contribute as a medium of learning and for Muslim communities to carry out consumption activities following Islamic consumption limits.

Previous studies have focused on studying the consumption behavior of millennial students (Lestari, 2020), farmer consumption behavior (Haslina, 2018), family consumption behavior (Obeidat et al., 2018), consumption behavior of sharia hotel choices (Idris & Razali, 2016), and fast food consumption behavior (Wong et al., 2020). In contrast to other consumption behavior studies (Haslina, 2018; Idris & Razali, 2016; Lestari, 2020; Obeidat et al., 2018; Ruslani, 2019; Wong et al., 2020), this consumption behavior study targets the consumptive behavior of millennial mothers in cities near fishing areas using the consumption theory of Islamic economic thinker Imam Ghazali. This study is expected to be able to fill the gap of previous consumption behavior studies that have not used the theory of Islamic economic thinkers before. This study can be a reference and evaluate people's consumption behavior based on theories developed by Islamic economic thinkers.

Research Methods

This study uses case studies because this method is prioritized when the purpose of the study is more focused on explaining contemporary events or specific phenomena (Nature et al., 2022). Case studies are characterized by an intensive approach that does not depend on the number of cases studied (Park et al., 2023). Case studies can contribute to the insight that a single case studied in depth can reveal about the phenomenon under study. Case studies also have some advantages because they are not limited to a specific disciplinary orientation. That is, case studies can be used in social sciences, science, applied sciences, business, fine arts, and humanities research (VanWynsberghe & Khan, 2007).

This research requires researchers to jump directly into the field or engage with the local community to get a complete description of the local situation (Muhtarom, 2010). The study interacted directly with millennial homemakers in Pacitan to get a complete picture of their consumption behaviour. This research

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uses a qualitative approach. Qualitative research is a study whose findings are not obtained through statistical procedures and aims to reveal facts holistically by collecting data from a natural background by utilizing the researcher as a key instrument (Sugiarto, 2015).

This study collected data through interviews by exchanging verbal information conducted with one or more people to dig deeper into the attitudes, behaviours, and experiences of respondents to social symptoms (Hartono, 2018). This study uses primary data derived from an activity or event observed directly, information about him and his attitudes and views on something obtained through interviews, and the culture of certain community groups obtained through interviews and direct observations (Helaluddin & Wijaya, 2019). Primary data is data received directly from respondents (Barlian, 2016). In collecting primary data on this study, researchers used interview methods. Because the interview was conducted during the covid-19 pandemic, the researcher conducted interviews with respondents *online*.

The interview technique used by researchers is a semi-structured interview, where before the interview is conducted, the researcher first prepares some guidance questions. The interview is done by asking the respondent the question. The questions asked are the subject points that you want to research. The reason why respondents were chosen is that respondents are following the criteria of the study, namely the millennial generation who are housewives and domiciled in Pacitan. Researchers conducted interviews with 20 respondents spread across 3 sub-districts, namely 18 respondents from Punung District, 1 respondent from Pringkuku Subdistrict, and 1 respondent from Donorojo Subdistrict.

Table 1 Respondent Data

No.	Name	Age (year)	Husband's Job
1	A.H.	23	Factory employees
2	AAS	23	Honorary employee
3	A.D.	22	Mechanic
4	ADIR	23	Self-employed
5	BNS	22	Entrepreneurial
6	BKL	24	Entrepreneurial
7	D.Y.	23	Factory employees
8	DL	23	Factory employees
9	D.N.	23	Factory employees
10	H	28	Factory employees
11	IDD	23	Minimarket employees
12	TO	21	Waitress
13	M.K.	22	Building foreman
14	N.R.	27	Accountant

15	RKS	23	Entrepreneurial
16	RDP	23	Self-employed
17	S.R.	23	Construction workers
18	SES	26	Gas station employee
19	BC	19	<i>Cleaning service</i>
20	T.H.	23	Entrepreneurial

Table 1 lists 20 respondents with an age range of 19 years to 28 years, where all the respondents are millennial housewives domiciled in the Pacitan Regency. This study also uses secondary data obtained indirectly, namely through documents (newspapers, magazines, or other mass media) and the information of others (Helaluddin & Wijaya, 2019). Even secondary data sources are data obtained from analyzing books, journals, *websites*, or other media related to the problems studied. Secondary data is data or information obtained through a third party intermediary (Barlian, 2016). This study used secondary data to obtain additional information needed in the study. The secondary data used by researchers was sourced from books, journals, the internet, and social media.

Data analysis is an activity to discuss and understand data to find the meaning, interpretation, and conclusion of the entire data in research (Saleh, 2017). Data analysis in this study uses three stages that are carried out after all data is collected as per Huberman and Miles in Hartono (2018), namely data reduction, data presentation, and conclusion and verification. The analytical techniques used in this study are descriptive analysis with an inductive approach. Descriptive analysis is the presentation of data using detailed and in-depth sentences to describe the actual circumstances (Nugrahani, 2014). While the inductive approach is to collect data obtained from the field, then develop, interpret specifically, classify into groups and then analyze in-depth to find conclusions (Sidiq & Miftahul Choiri, 2019). This study was analyzed using inductive thinking, which started from the exposure of data from two problem formulations, namely the consumption behaviour of millennial housewives in Pacitan and the consumption behaviour of millennial housewives in Pacitan in Pacitan reviewed from al-Ghazali's consumption theory. Then the data that has been obtained is analyzed using a theory that is by the research, namely al-Ghazali consumption theory.

Results

Consumption Behavior of Millennial Housewives in Pacitan

The consumption behaviour of Pakistan millennial homemakers found by researchers in the field can be summarized in the following table:

Table 2

Overview of Consumption Behavior of Millennial Pacitan Housewives

Consumption Behavior of Millennial Housewives Pacitan Information

Prioritizing the fulfilment of primary needs	The most preferred primary needs are food needs and board needs,
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It is more about meeting needs than wants.	after which new clothing, education, and health needs. Meet the needs first, especially primary needs, and only meet the desire when the primary needs have been met
Using halal property to meet consumption needs	Acquiring property for consumption in a good way and not in a manner prohibited by sharia
Consuming halal goods	Consuming goods that are healthy and good for the body and not harmful to the body
Not yet fully applying a simple attitude in consumption	Some millennial housewives only have a simple attitude, while others are still extravagant and miserly.
The majority care about the surrounding environment.	The concern for the surrounding environment is to issue zakat and alms.
Planning for the future by saving	Saving just in case there are a sudden need and children's education costs.

Source: processed by authors

As summarised in the table above, the results of research findings on the consumption behaviour of Pakistani millennial homemakers will be described descriptively after this. The preparation of research results is based on the main questions contained in the interview guidelines. Based on interviews that have been conducted, almost identical answers are obtained between respondents to each other so that the author only lists a few interview results from each question that is considered already representative.

Based on research that has been conducted on 20 respondents in three sub-districts, namely Punung, Donorojo, and Pringkuku districts, all millennial housewives in the three districts have similar answers about what needs they prioritize in consumption, namely basic/primary needs. This fact is as stated by some respondents in the following interview excerpts:

"More often prioritize kitchen needs and children's needs. Kitchen needs yes the need to cook, the needs of children yes milk and others." (H)

"The needs in everyday life are many yes, but I think the most important thing is the primary needs, especially clothing and food." (TO)

"Sembako and vegetables, because every day there must be side dishes and vegetables. If the need other than sembako may be electricity pulses and PDAM water, because at home I use PDAM water and electricity uses tokens." (ADIR)

"Food and shelter. The needs of the residence are such as home appliances. In addition, the need for clothing, and health." (S.M.)

Based on the results of the interview, it can be known that the basic/primary needs that are prioritized to be met by Pacitan millennial homemakers in daily consumption are in the form of food needs, especially healthy and nutritious food, clothing needs, board needs in this case in the form of housing equipment and facilities such as electricity and water, then the need for education and health.

All Pacitan millennial housewives use halal property to meet consumption needs, as stated by some respondents in the following interview excerpt:

"God willing is lawful, if robbing is not lawful and even sin." (A.H.)

"Yes, halal because of the husband's hard work." (D.N.)

"It is lawful because if I eat unclean property, I am afraid of sin and afraid of punishment in this world and the Hereafter." (S.M.)

"God willing is halal. It should try to be halal, not legal, because halal is even a little but a blessing." (RDP)

The interview results showed that Pakistan millennial homemakers use halal property to meet their consumption needs for fear of sin and obtain property not by justifying all means such as robbing but by working.

In addition to halal sources of consumer property, the goods consumed by all Pacitan millennial housewives are also halal, as conveyed by several s in the following interview excerpts:

"Halal because the food consumed is healthy food, there is no alcohol, the point is not harmful to the body." (H)

"Alhamdulillah is halal." (AAS)

"Yes halal." (DL)

"Obviously, it's halal." (IDD)

The interview results show that the goods consumed by Pacitan millennial housewives are halal because they are not harmful to the body and do not contain alcohol.

Based on the study results, Pacitan millennial homemakers' three attitudes in consuming, namely simple, wasteful, and miserly. Some millennial housewives in Punung District are wasteful and miserly in their consumption, while in two other sub-districts, namely Donorojo and Pringkuku districts, all millennial housewives are modest. This is as stated by some s in the following interview excerpts:

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"I am one of those people who are wasteful in my consumption. Wasteful it's the most yes food, if again the streets out of the house immediately buy a lot of food. In addition to food I also wastefully buy clothes, if there are good clothes directly purchased when not too necessary, just like the model and want to buy it, the same skincare is also sometimes wasteful." (AAS)

"Because I still follow my parents, I am one of the people who are economical in consumption, for example if buying food is limited so that the expenditure is not much." (ADIR)

"Simply put, prioritizing more important needs, such as food and toiletries." (S.M.)

"I am one of the simple ones." (D.N.)

"Thank God it's simple." (RKS)

"Before having a family including wasteful, after a family becomes mediocre. If it's called too bad, it's not either." (TO)

Based on the interview results, not all Pacitan millennial housewives are simple in their consumption because there are still extravagant attitudes where millennial homemakers spend excessively on food, clothes, and *skincare*. In addition to wasteful, some homemakers are miserly because they limit the goods to be consumed.

The form of concern for the surrounding environment is through zakat and almsgiving. The study results found that some millennial housewives in Punung District do not have concern for the surrounding environment. In contrast, all millennial housewives in Pringkuku and Donorojo districts already have concern for the surrounding environment, as stated in the following interview excerpt:

"I have not been able to give alms to zakat, because for daily needs it is still lacking." (IDD)

"Zakat insha Allah is routine, while alms if there is more sustenance, it means not targeted should be this date or this month." (M.K.)

"Alhamdulillah I give alms every Friday is the same if the fasting month, although a little important sincerely. If for zakat yes routine because zakat is an obligation." (BKL)

"Alhamdulillah rutin zakat and alms. Although not much, I prioritize almost every day. So suppose I have more sustenance when asking neighbours to help take or deliver ordered goods. Surely I love more money." (SES)

The interview results showed that not all Pacitan millennial housewives care about the surrounding environment by routinely issuing zakat every year and giving alms because there are still millennial homemakers who have not been able to issue zakat and alms they are still lacking in meeting daily needs.

The results of the study found that sample of Pacitan millennial housewives do not spend all their wealth to meet the needs of the consumption and leave it to be saved, as stated by some s in the following interview excerpt:

"To save long term not yet, but if saving for the short term yes, for example just in case, there is anything." (SES s)

"Yes, I set aside a little to save." (T.H.)

"Yes, I keep saving because of the cost of children's education." (H)

From the interview results, the motive that millennial homemakers save is just in case there is a sudden need and for the cost of children's education. The results of research that has been presented before are then reviewed from the al-analyze the consumption behaviour of Pakistan millennial housewives, namely the level of meeting consumption needs and the basic principle of consumption. From both theories of al-Ghazali consumption, the authors discuss the research results that have been done.

Discussion

Al-Ghazali divided human needs into three levels: *the needs of dharuriyyat*, *hajjiyyat*, and *tahsiniyyat*. *Dharuriyyat* is a situation in which the need must be met immediately. This situation is because if the needs are not met, it will pose a danger to human life. For example, the need to eat, clothing to protect the body, and home as a place to live and shelter where if the needs are not met, it can cause hunger, cause disease, even result in death. The need of *dharuriyyat* is the most basic need for a man related to the maintenance of five basic elements, namely religion, soul, reason, wealth, and descendants, where the needs of this *dharuriyyat* must take precedence over other needs.

The need for *hajjiyyat* is a need that is met after the needs of *dharuriyyat* or secondary needs. If this need is not met, it will not threaten the safety of human life, but humans will have difficulties because this need is a reinforcement of the needs of *dharuriyyat*. At the same time, the need for *tahsiniyyat* is a need that is a refinement whose purpose is to beautify human life. Without fulfilling this need, human life will not be damaged and will not experience difficulties (Devi, 2020).

Based on the theory presented above and the interview results, there is a conformity between practice and theory. The needs that are preferred to be met by millennial housewives Pacitan is a primary need in the form of food needs, especially healthy and nutritious food clothing needs. The board needs, in this case, is in the form of residential facilities such as water and electricity because the house has existed since long ago (Nasir, 2009), So they only meet the needs of equipment and facilities. Then the health need and education. Where all these needs are included in the needs of *dharuriyyat*, that means Pacitan millennial homemakers are aware that the needs of *dharuriyyat* have a very important position in consumption compared to the needs of *hajjiyyat* and *tahsiniyyat* and must take precedence to be fulfilled, so they always prioritize these needs.

The thing that can encourage someone to drop their consumption choices such as food and beverage products is the chat of other people's recommendations. This needs to be considered by every millennial housewife to be adjusted to their economic capabilities (Isa & Istikomah, 2019). Economic ability or family income is very influential on consumption behaviour (Kusdiyanto, 2005; Prasetyanto et al., 2022).

In addition to prioritizing to meet *the needs of dharuriyyat*, consumption in Al-Ghazali's view has several basic principles; the first is that consumption activities are based on fulfilling needs in birth and mind, namely by prioritizing needs over desires.

Islam emphasizes how important this is because necessity is more valuable than desire. Desire is based on *utility* that tends to follow passions so that it can mislead humans on things that are forbidden by sharia (Noor & Sopian, 2023). In contrast, the need is based on a society that allows humans to consume it if the goods are good and bring benefits. Needs and wants have different traits. Needs are objective and are human nature that brings benefits and benefits. When a man has fulfilled his needs, he will benefit physically, materially, spiritually, and intellectually. While the desire is subjective, it will provide satisfaction or psychic benefits for humans if it can be fulfilled (Suharyono, 2018).

The interview results stated that all Pacitan millennial housewives prioritize needs over wants. The priority needs are primary because they realize that needs are much more important than wants. After all their needs are met, especially primary needs, they switch to fulfilling their wishes if their financial conditions support fulfilling the desire. However, if the financial condition is not supportive, the decision is to ignore the desire.

This fact shows that there is a conformity between theory and practice that can be seen that millennial homemakers do not just obey lust in meeting consumer needs. They can control their passions and prioritize what needs should be preferred to be met. This consumption act is certainly inseparable from their awareness of the importance of needs rather than desires based solely on lust.

The second basic principle is the wealth of consumption sources, which means that property used to meet consumption needs should not be obtained in illegal ways, such as containing usury, the results of stealing, gambling, or corruption. The prohibition of acquiring property illegally as stipulated in the Qur'an: "*O believers! Do not eat each other's wealth in a vanity way, except in trade that takes place based on consensual between you. And do not kill yourself.*" (Q.S. An-Nisa': 29). It prohibits people from acquiring property in vanity or unjustified manner by sharia.

The consumption wealth is very important because it is directly related to the goods and services consumed. If the property used for consumption is illegal, the goods and services consumed become haram. The Prophet said, "*Every flesh that grows from something unclean, hell is more entitled to it.*" (HR. Al-Thabrani)(Ridwan & Andriyanto, 2019).

The results of interviews and theories that have been presented show that there is a conformity between theory and practice. This conformity is because all Pacitan millennial housewives use halal property to meet consumption needs. The process of obtaining the property is not from sharia-prohibited ways such as robbing or justifying other ways that are also prohibited by sharia. This description shows that they are always careful in looking for a property because they know that acquiring property by haram and using it to meet consumption needs is the wrong way and will result in sin.

The third basic principle is to consume halal goods. Not only the source of the property must be halal, but the goods consumed must also be halal, because in Islam consuming halal and good products becomes an absolute thing and can not be bargained anymore (Suyani et al., 2020). Therefore, consuming everything lawful is an obligation for a Muslim (Muawanah et al., 2020).

The element of halal is very important in the commodity of consumption because a Muslim is commanded to consume everything lawful and forbidden to consume the haram, as Allah has commanded in the Qur'an: "... *And eat from what Allah has given you as lawful and good sustenance, and fear the Allah whom you believe in* (Q.S. Al-Maidah: 88). The halal principle also applies to goods other than food, and Muslims are required to spend their property on halal goods only and are prohibited from spending it on illegal goods, such as drugs and liquor (Ridwan, 2019).

Islam is very concerned with the quality and sanctity of consumer goods where it is contained in the Qur'an and Hadith; therefore, the welfare of a Muslim consumer is largely determined by the level of idolatry and prohibition of the goods consumed. When a Muslim consumer is faced with the choice of halal and haram goods, he must choose and buy halal goods only to achieve *maslahah* optimally (Elvira, 2016).

The results of interviews and theories that have been presented show that there is a conformity between practice and theory because the goods consumed by all Pakistan millennial housewives are halal goods and services. After all, the goods consumed are healthy, not harmful to the body, and not prohibited by religions such as alcohol. As previously explained, consuming halal commodities is an absolute obligation and thing for a Muslim. Millennial pacitan homemakers also apply it because they realize their position as a Muslim who is obligatory and absolute to consume everything halal. In addition to the obligations as Muslims, they are also afraid of the consequences obtained when consuming something haram, namely sin.

The fourth basic principle is to have a generous attitude, namely, the middle attitude (*wasathiyah*) or simple, which is a Muslim's attitude between two extreme poles, namely miserly and wasteful. In consumption activities, the middle attitude is the main attitude that must be applied, while miserly and excessive nature are two traits that are prohibited and should be shunned (Ridwan, 2019).

Allah has said in the Qur'an about this middle attitude, namely: "*And those who, when they spend their wealth, is not excessive, nor miserly, and are the expenditures in the midst of such.* (Q.S. Al-Furqan: 67). An-Nuhas said, "Whoever spends his wealth other than in obedience to Allah, he has exaggerated, and whoever withholds his property from obedience to Allah, he has done miserly." In addition to the above verse, the Prophet also said: "*There will not be poor people who are middle in spending.*" (HR. Ahmad) (Habibullah, 2017).

Islam strongly emphasizes how important middle attitudes are in consumption activities and prohibits its people from being excessive and miserly because excessive attitudes can damage the soul, property and society. In comparison, the miserly attitude is an attitude that can hoard, monopolize, and idle property. Both of these attitudes approached the nature of waste (Gustiawati

Mukri & Mulyadi Kosim, 2017). From the results of interviews and theories that have been presented, it can be seen that there is no conformity between theory and practice because, in practice, some Pacitan millennial housewives who are in Punung District are still extravagant and miserly, which shows that not all Pacitan millennial housewives can avoid both extreme miserly and wasteful traits.

The fifth basic principle is to pay attention to the surrounding environment. The property owned is spent to meet personal consumption needs and must be distributed to those around it through zakat and alms, which is called social consumption (Choiriyah, 2018; Yunizar & Danel, 2023).

Social consumption is one form of giving to a Muslim that can help increase the purchasing power of other Muslims and contribute to the strengthening of Islamic shear through the construction of public facilities and infrastructure such as mosques. With this social consumption, a Muslim is considered to have fought in the way of Allah. There are three principles in social consumption. Namely, generosity, sharing with fellow Muslims through zakat and almsgiving and broadly attaching importance to social interests. Although the income is divided, a Muslim still gets *maslahah* optimally by sharing it with fellow Muslims. By doing social consumption, a Muslim will feel relief and satisfaction for helping others and being blessed in return for obedience to Allah SWT (Elvira, 2016).

There is no conformity between theory and practice in the presentation of interview results and theories. In practice, some Pacitan millennial housewives in Punung District do not issue zakat and alms as a form of concern for the surrounding environment. This description shows that not all Pacitan millennial housewives have concern for their surroundings.

From the discussion of the analysis of the consumption behaviour of Pacitan millennial homemakers described above, it can be concluded that the consumption behaviour of Pacitan millennial homemakers who are in Punung District is not fully by al-Ghazali's consumption theory because there are still those who are wasteful and miserly in their consumption. There are still millennial homemakers who do not care about the surrounding environment because they do not issue zakat and a decade.

Conclusion

This study aims to explore the consumptive behavior of millennial housewives in Pacitan. In their consumption behaviour, Pacitan millennial homemakers always prioritize fulfilling primary needs in food needs, boards, clothing, education, and health. When faced with a choice between needs and wants, they will meet the desire after the primary needs are met. In addition, they also always use halal property and goods and do future planning by saving for children's education costs just in case there is a sudden need. However, some millennial housewives are wasteful and miserly and have not issued zakat and alms as a form of their concern for the surrounding environment. Judging from the theory of Al-Ghazali consumption, the consumption behaviour of Pacitan millennial homemakers who are in Punung District is not fully appropriate because there is a discrepancy between practice and theory, namely on the principle of having a generous attitude which means having to be simple and stay away from

miserly and wasteful attitudes and issue zakat and alms where there are still millennial homemakers who have not issued zakat and alms.

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Catatan:

+6285647250600 (Azhar Alam/Corresponding Author)