



# Halal Lifestyle: A Study of Revitalizing Islamic Consumption of Middle Class Muslims

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**Abstract.** The presence of the Muslim middle class in Indonesia is able to bring religious values in the midst of the rapid growth of consumerism in various promising sectors, especially in the economic field. Along with the trend of halal products being offered amid the needs of the community, not only in the food and beverage sector, this behavior also includes all sectors of community needs, starting from the needs of clothing, food and housing such as fashion, health, beauty, tourism, transportation, financial institutions and property. Sharia has also colored the space for the needs of Muslims. The phenomenon of the halal lifestyle in the midst of a pandemic has become a special attraction for various groups, especially for Muslims in meeting food needs, of course the work is that halal is accompanied by sustainability of quality food that has nutrition for health, even a healthy lifestyle is now a lifestyle for people who can afford it. Being an inseparable part, this condition creates a market segment in the midst of a pandemic that has its own charm. This study uses descriptive qualitative methods to explore and make observations about the implementation of the halal lifestyle. In addition, it also makes observations related to the role of the Muslim middle class in dominating the use of halal products. The results of this study provide a view that the halal lifestyle among the Muslim middle class has an orientation of Islamic consumption values. In its implementation, the halal lifestyle emphasizes the aspects of norms and morals as taught in the Qur'an and hadith.

**Keywords:** halal lifestyle · islamic consumption · muslim middle class

## 1 Introduction

Indonesia, with a population of approximately 250 million people, who are included in the middle class category has reached 143 million people and will continue to grow. Data from the Central Statistics Agency (BPS), the increase in the middle class population (population with a daily expenditure of US \$ 2–20 per day) in Indonesia currently has reached around 8–9 million people per year [1] and this position is a very large market potential., thus encouraging them to have income unemployed (*disrectionary income*) that is sufficient to obtain a convenient service benefit (*advance*) [2] such as health care, services Education, access to travel abroad, having a car, and update the

latest gadgets, as well as the need households that tend to be luxurious (AC, refrigerator, washing machine, flat TV, dispenser, microwave and others).

The face of Indonesia's demographics has changed with the increase in the number of the middle class. In addition to being dominant in numbers, the public discourse of this group also has a dominant influence. They are able to become a demographic force that is highly calculated because they are quite rich, critical, fussy, and at the same time the most vocal in expressing their aspirations. Socioeconomically, the middle class can be identified in various ways. One of them is as stated by Yuswohady and Gani [3] that the middle class is a group beyond the poorest 20 percent of the population and the richest 20 percent of the population. On the other hand, the Asian Development Bank (ADB) identifies the middle class as a group of people who earn 2 to 20 US dollars per day.

With the potential for middle class consumers in Indonesia which is quite large, especially Muslim consumers who later became known as *Middle Class Muslim* (Moslem middle class) this can be seen from the rise of the *Muslim middle class* market in the field of Islamic banking with growth reaching 40% since 1991. Fashion with the production of clothing such as hijabers which has now become a fashion life style. The field of Muslim beauty which is increasingly radiating in the content of halal product content, Umrah travel agencies which are increasingly interested in this is indicated by the contribution of the state of Indonesia, which is the single largest contributor to the number of Umrah pilgrims to Saudi Arabia, reaching a quarter of the number of Umrah tourists to Mecca originating from Indonesia [3].

The potential of Muslim middle class consumers can also be seen from the increasingly widespread establishment of sharia business units such as sharia minimarkets, sharia hotels, sharia e-commerce, sharia motorcycle taxi services, the emergence of Islamic cultural products such as films, novels, Islamic books and soap operas, community-based Muslim business community, as well as other halal products that are increasingly growing, both in the form of food (halal food) and service products.

The Muslim middle class population, especially in Indonesia, is mostly found in urban areas, due to high urbanization which affects 68.2% of the middle class population in urban areas and about 31.8% in rural areas [4]. In 2020, the consumption power of the Indonesian middle class is predicted to rank 4th, greater than other countries such as Japan, Germany, and Russia with a consumption value of US \$ 2.5 trillion [2]. This condition has a major influence on lifestyle trends., where currently the halal lifestyle is becoming a trend in various sectors, such as halal food, halal clothing, sharia finance to halal medical needs [5]. This phenomenon is certainly the target of many parties, because of its potential to encourage national economic growth, especially in Indonesia, where the majority of the population is Muslim.

## 2 Research Methods

In the process of this research using qualitative methods with a descriptive approach, qualitative research aims to maintain the form and content of human behavior and analyze its quality [6]. In collecting research data using secondary data collected from various relevant literature. The documentation technique used in collecting secondary data is

a library research approach. In the process of data analysis, it is carried out by going through the stages of data collection, performing data reduction, then presenting data and then conducting data verification and drawing conclusions. The results of the data and information findings that have been collected are then analyzed and synthesized to answer some of the researcher's questions.

### 3 Results and Discussion

#### 3.1 Halal Lifestyle

The halal lifestyle has now formed a new entity for the daily life of the class Muslim community, forming a self-character that leads to consistent values in implementing Islamic teachings. Lifestyle as a way for a person to study patterns in general can also be interpreted as an attitude, character or property that has a relationship with a person to give a distinctive style of behavior and activities [7]. In Islam, a lifestyle that adopts and implements the principles of Islamic values is often known as a halal lifestyle [7]. In this context, every activity and activity carried out is based on Islamic values and norms that refer to the Qur'an and hadith.

The halal lifestyle is not only focused on the food and beverage sector, in the Qur'an the words halal and haram are used in various different places, and so on related to food and drink [8]. The term halal when used for things other than related to food and drink, the terminology used is lifestyle. While the meaning of the word halal in the aggregate has coverage of all things related to human life and lifestyle. Halal which in principle are values that are in accordance with sharia. The concept of halal can guide Muslims in choosing a lifestyle (product or service) that is in accordance with Islamic law and norms [5].

In its implementation, the halal lifestyle is a form of life based on Islamic sharia values and daily life. So that in living his life, Islamic values and teachings will be firm as a way of life.

#### 3.2 Muslim Middle Class

The Muslim middle class, to define in general there are two approaches, namely the relative approach and the absolute approach [3]. The relative approach is the approach used to classify the middle class based on the *income of the* people in a country, so that different income differences are obtained in each country and produce different definitions of the middle class in different countries. The absolute approach corrects the weaknesses that exist in the relative approach, this absolute approach is by setting a certain range of people's *income (income)* and expenditure (*consumption expenditure*) to define the middle class.

The above definition is the same as that used by ADB (*Asia Development Bank*), which defines the middle class as those with a per capita expenditure range of US\$2–20, which is divided into lower middle class (US\$2–4), middle middle class (US\$4–10) and upper middle class (US\$ 10–20). BPS or the Central Statistics Agency in Indonesia also uses the criteria used by the ADB, especially the Muslim middle class.

Another simple indicator that is the measure of the middle class is the ability to take higher education at least S1 and have a permanent job, steady income, house, vehicle, some savings, and have the ability to pay for a vacation with the whole family at least once a year [3].

There is an increase in the number of Muslim middle class in Indonesia [9], one of the factors is the relatively stable economic development since the New Order era until now, despite experiencing a slight interruption from the economic crisis in 1997–1999 [10]. The Muslim middle class has a tendency to be economically established, information literate, highly educated, and sensitive to developments and changes in the economic, social and political climate, even this group is very enthusiastic in practicing Islamic values in their daily lives.

A special study institution on the Muslim middle class, namely a think-tank that specifically examines middle class consumers (*Center for Middle Class Consumer Studies* (CMCS)), which is now the *Middle Class Institute* (MCI) which was originally founded by Inventure with SWA magazine. Which intensively observes the Muslim market in Indonesia, especially the middle class.

This institution has conducted a study on the *Muslim middle class* so as to produce concepts, models, and insights about profiles. The categories of Muslim middle class figures in Indonesia are mapped as follows, namely [3]:

No	Character	Description
1	apathy	This type of consumer has knowledge, insight, and often the level of economic welfare tends to be low. In addition, these consumers also have a low level of compliance in carrying out Islamic values. Consumers of this type generally lack an adequate understanding of Islamically labeled products or Islamic value propositions. So they tend not to care whether a product has Islamic values or not.
2	Rationalist	This type of consumer has knowledge, is open-minded, and has global insight, but is still low in adherence to Islamic values. This segment is very critical and pragmatic in choosing their products based on their usefulness parameters, but when making decisions in purchasing products/services they tend to override aspects of adherence to Islamic values. So for them the label of Islam, the value of sharia or halal is not the main reason for deciding to buy.
3	conformist	This type of consumer is generally obedient to worship and applies Islamic values normatively. However, with limited insight and conservative or traditional attitudes, these consumers tend to be less open to values outside Islam, especially values from the West. In making decisions, they choose products or services that have been labeled as Islam or are endorsed by Islamic authorities or role models of Islam.

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No	Character	Description
4	Universalist	This type of Muslim consumer has two sides, on the one hand, he has broad knowledge or insight into the global mindset, and is technologically literate and on the other hand firmly applies Islamic values in daily life. They understand and apply Islamic values substantively, not normatively. More willing to accept differences and tend to uphold universal values, not ashamed to be different, and on the other hand tend to accept the differences of others, in short this type is a person who is tolerant, open-minded, and inclusive of values outside Islam.

### 3.3 Islamic Consumption

In the concept of Islamic economics, satisfaction for a consumer is very dependent on the religious values that are implemented in every consumption activity. This is reflected in the money spent to meet their needs in the form of consumption. Meanwhile, from an economic perspective, a consumer's satisfaction can be achieved and maximized as long as he has financial capabilities. In this case, consumers have alternative choices that can meet their satisfaction. So that satisfaction becomes an important and main thing to be fulfilled according to this concept [11]. In particular, consumption in Islam is directed towards a balance of two things. Where consumption is done by spending wealth in order to meet the needs of the birth (worldly) and family. In addition, the expenditure of assets is also carried out in the context of fulfilling spiritual needs (ukhrawi) [12].

Thus, consumption carried out by a Muslim consumer does not only focus on fulfilling worldly needs, but also pays attention to the fulfillment of spiritual needs to achieve inner satisfaction and achieve ukhrawi welfare [13]. Based on several explanations of the meaning and understanding of consumption, it can be concluded that consumption in Islam is a human activity in meeting the needs of life. Activities to fulfill these needs are carried out by implementing the limits that have been outlined by Islam in consumption, which are oriented to worldly and hereafter satisfaction and welfare. Therefore, consumption is an economic activity that is routinely undertaken by every human being that cannot be avoided.

Literally halal is a term from Arabic which is defined as a condition that indicates that something is free from elements that are forbidden and allowed to be consumed or utilized by Muslim consumers according to sharia [14]. On the basis of this understanding, in consuming an item, it is necessary to have knowledge and understanding regarding aspects of the existing content. This can be done by implementing halal certification for a food product. So that it can be known whether the food is good and fit for consumption or not, halal or haram. By consuming halal food, every consumer will get the use value and benefits of these goods, which will provide benefits for him.

### 3.4 Islamic Consumption Patterns in a Halal Lifestyle

Consumption as a human activity in meeting daily needs, so as Muslims need to understand about how the pattern of consumption in Islam. As a religion that has very universal

teachings, consumption behavior is part of what has been regulated in Islam. This is so that every Muslim consumer can carry out consumption activities in accordance with sharia guidelines and not lead to greedy behavior. Islam also emphasizes signs in consumption by encouraging every Muslim to pay zakat, infaq, alms and prioritizing primary needs.

Islamic consumption has norms and ethics:

### 1. Building a Consumption Balance

Every consumption activity is closely related to financial management and planning. Circulation in managing and financial planning will have an impact on the consumption pattern of a Muslim. As a process that has an influence on consumption patterns, financial planning must be clear and structured. A good financial planning process will have implications for optimal use of funds and describe the problem of financial difficulties in the future [15].

Islam has provided standards and limitations in consumption. This is a guideline in carrying out the process of planning and managing finances for every Muslim. This means that in the context of consumption, Muslims must pay close attention to the distribution of assets such as zakat, infaq, alms and waqf. As an instrument in Islamic finance, Ziswaf becomes a manifestation of some of the assets to be distributed to those who are entitled.

As Muslims, awareness about the rights of others in every property we have must be able to be applied properly. Even the Qur'an has explicitly mentioned this matter in Surah Adz-Dzariyat [51] verse 19, which means:

“In their property there is a right for the poor who ask and those who do not ask”

In the context of the verse, the ownership of a Muslim's property includes the rights of others that must be distributed. The form of distribution that can be done is to give it in the form of zakat which is obligatory and in the form of sunnah is to issue it in the form of infaq, alms and waqf. Removing part of the property by giving it to those who are entitled will provide a way for the benefit of those in need.

Islam strictly prohibits miserliness but also prohibits being extravagant and wasting wealth. To form a space for balance between the two, Allah gives a reflection of the attitude of justice in consumption, namely in QS. Al-Isra' [17] verse 29, which means:

“And do not make your hands shackled on your shoulders and do not take them out too much, because that will make you reprehensible and regretful.”

### 2. Halal and Thayyib Prinsip Principles

Islam encourages and gives freedom of choice to each individual to spend his wealth in buying products or services that are good and lawful in fulfilling his life needs. Although the encouragement is given, it does not mean that a Muslim should be excessive, it means that freedom does not violate sacred boundaries and does not pose a threat to the security and welfare of the community [17].

The principle to spend wealth in a good way is emphasized in the QS. Al-Maidah [5] verse 88, which means:

“And eat lawful and good food from what Allah has provided for you, and fear Allah in whom you believe.”

That Islam has closed all avenues for Muslims to spend wealth that can cause moral damage in society, such as the practice of gambling which of course only prioritizes lust alone.

Halal food can be interpreted as food that is allowed to be consumed according to sharia. While *thoyyib* (good) is food that meets nutritional quality standards, and guarantees safe health [18].

As a Muslim consumer, this standard becomes a reference for sorting out the food to be consumed. Legality or assurance of halal and good in a food can be done by paying attention to the hygienic production process and the safety of the food content for consumption and the process of obtaining it [19].

### 3. Tabzir and Israf prohibition

There are limitations in carrying out Islamic consumption that need to be considered as signs for consumers. These limits must be consumer behavior in implementing the moral values contained in the concept of consumption, namely the prohibition of being luxurious [16]. A luxurious lifestyle will damage every individual and society, because it will lead to the orientation of lust and neglect of noble things and noble character. Muslims must have a frugal attitude and not excessive in consumption. This attitude must be owned by every Muslim and maintained in every activity so that they are able to form a pattern and a good lifestyle (halal life style).

Indonesian society is currently faced with the reality of the ease of carrying out the consumption process which is supported by a sophisticated technological system. This condition makes people spend more of their income for consumption needs. Islam with a perfect format provides a solution by teaching a balanced consumption behavior. This balance can be achieved by avoiding *tabzir* (wasteful) and *israf* (excessive) behavior. The issue of consumption in Islam emphasizes the benefit for the individual as well as the benefit for society [20].

And about the prohibition of extravagant attitude is emphasized in QS Al-Isra [17] verse 26, which means:

“Give to close relatives their rights, (also to) the poor, and those who are on the way, do not squander (your wealth) extravagantly”

From the verse above it is clear that Islam forbids its people to waste their wealth and act extravagantly (*tabzir*). *Tabzir* behavior is interpreted as an activity of spending wealth for something that is not true [21]. The pattern of consumption by spending wealth on essential needs and spending on the way according to sharia, will lead to the manifestation of a lifestyle that is in accordance with Islamic principles. This is one indicator of the halal lifestyle applied by a Muslim in consumption.

## 4 Conclusion

The halal lifestyle has become a trend that has entered all levels of society, especially the Muslim middle class society, which incidentally has sufficient economic capacity. The

achievement of a halal lifestyle is a special satisfaction for this group, so the effort to create an Islamic consumption space is very large. In the discussion above, it is said that Islam gives advice to every adherent to implement sharia values, especially in the context of meeting daily needs. The social and economic conditions of the Muslim middle class have a significant influence on the halal lifestyle, this is indicated by the existence of a social tendency about the halal lifestyle of Muslims who have awareness and belief in the absolute teachings of Islam regarding self-preservation by consuming and using halal products.

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