Altruism Models In Islamic Consumption System

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Article Info

Abstract

This study succeeded in proving that altruism is an inseparable element in the Islamic consumption system because it is able to lead a consumer to the best level of godliness. Just by assuming that $K_c \subset \{K_s, K_s^*\}$ $K_c \subset \{K_s, K_s^*\}$, the formation of satisfaction in Islamic altruism cannot be determined by one stage. It is plotted into three stages, namely: (1) compassion utility originating from the spirit of social emotion, enabling it to create $G_{i,j}$ $G_{i,j}$ as an emblem of emotional satisfaction; (2) rationalizing social-spiritual gain originating from a motivation to reach a religiously promised reward for a sacrifice made by a consumer for the poor and needy, resulting in ϑ_i ϑ_i as an indicator of a consumer's gains; and (3) God and human relationship originating from the spirit of a consumer to always be close to God absent of reward, symbolized by $\Theta_t^* \not\equiv \vartheta_m$ $\Theta_t^* \not\equiv \vartheta_m$. What is unique is the three forms of altruism have a one direction altruism pattern unknown to among economists and altruists. This finding especially contributes to the Islamic Philanthropic Institution in identifying a class of altruism in Muslims. Evidently, their altruism pattern is closely attached to their consumption system.

1. Introduction

In general, society around the world looking at the theory of consumption as a system that works to build the individual strengths in satisfying himself. The assumptions is formulated in this theory is that individual consumer gain the wealth of his own effort then wealth is used only for himself. The authority of individual consumers in determining the benefits of such property is absolute which cannot be disputed by other principles. In this theory, the ideal satisfaction can be achieved when individuals are capable to maximizing the utility on all units of consumption where,

$$\max U(x_1, x_2, \ldots, n)$$

Have indicators,

$$x_i \geq 0, \forall i \in \{1, 2, \ldots, n\}.$$

Although there is budget constraint,

$$\sum_{i=1}^{n} P_i \cdot x_i \leq M$$

Price of P_i and commodity x_i which consumed by a consumer is equal to or below the budget M, the flow of money that is used by the individual always subject to the desire in obtain maximum satisfaction. In other words, regardless of the budget which is owned, every individual consumers always want to get maximum satisfaction. This Motive has greatly influencedconsumer behavior over time.

Theconception like this is not without problems. The strength of the authority of individual consumers in making the maximum satisfaction entirely oriented to the consumer relationship with industrial commodities. For this reason, the market as a provider of industrial commodities always want to delight customers with a wide range of products that have direct implications to increased customer satisfaction. However, this would narrow the views of consumers regarding the use of the function of money itself. When money is only interpretedas strengthen the relationship consumers with market and industry, then obviously the money only used to fulfill one aspect of satisfaction, namely physical satisfaction. In fact, there are other aspects that are also very important to be fulfilled. The only fixed orientation to physical aspects shows that a consumer was responsible for securing private interests but not responsible on the safety of the other party. The bad effect is, when the function of concern to another party is negligible, the individual consumer will have trouble when needed financial support from other parties. This occurs because each individuals neglect concern for others. The function of safeguard against personal interests may only be used during the human life, and it will end if the ends of human life.

If that becomes the benchmark consumer is an Islamic system of consumption, then there are two kinds of satisfaction that will affect consumption, namely the satisfaction of material consumption in the Group $i \in I$ and the satisfaction of social-spiritual consumption in the Group $j \in J$. It is described as follows.

$$F(U) := \begin{cases} U_{i \in I, j \in J} > U_{i \in I}, & \delta - \sum_{i \in I, j \in J} C_{i,j} = 0; \\ U_{i \in I, j \in J} = U_{i \in I}, & \delta - \sum_{i \in I, j \in I} C_{i,j} > 0. \end{cases}$$

The utility of consumption is considered good assessed when $U_{i \in I, j \in I} > U_{i \in I}$ $U_{i \in I, j \in I} > U_{i \in I}$, due to the utilization of funding consumption, denoted δ, is equal to 0. The achievement of these values indicate that all funds have been utilized in two aspects of consumption. If it is greater than zero, means there is one aspect of consumption that is not being met. This implies not completing the utility gained by a consumer.

Moreover, thebenchmark system of Islamic consumption becomes increasingly serious concern with the unique character of social-spiritual utility, where $U_{j \in I} \gg \{R | 1 \dots n\}$ $U_{j \in I} \gg \{R | 1 \dots n\}$.This means that the value of social-spiritual consumption utility can far exceed the number of real satisfaction. Thus,

$$U_{j \in J} = \max_s K_s^* \setminus \bigcup_{i=1}^n U_i = \max_s K_s^* \cap \bigcap_{i=1}^n U_i^c$$

The conception of utility explains that the utility of social-spiritual are formed from the value of empathy, in which social relationships with all society cluster not only just sharing with others or feeling sympathy but alsoable to releasethe burden of other people's suffering. Exemptions the burden suffered by others can be a pleasure for those who do it. It is driven by a spirit who want to get the perfect glory of God. Therefore $K_s^* \supset K_c$, $K_s^* \supset K_c$. Ithappens because K_c, K_c only rely on the limited society cluster which not certain if there are poor people or not, while the expression K_s^*, K_s^* is a concern to all society cluster. In this regard K_s^*, K_s^* the maximum will be able to generate added value in obtaining individual consumption, therefore the utility was able to produce a different set from the set of U_i. Nevertheless, it should be recognized also that in some cases will occur between the max wedge $\max_s K_s^*$ $\max_s K_s^*$ and $\bigcap_{i=1}^n U_i^c$ $\bigcap_{i=1}^n U_i^c$ because the value of the material consumption inthe perspective of Islam have also values the social-spiritual, but not entirely as K_s^* K_s^*.

The emergence of K_s^* K_s^* as one of significant factors in the formation of the system of Islamic consumption actually has attached in people perspective. At least, a description of the similarities of views that can be seen in the works of earlier economistsNash (1950) explained about the bargaining problem, for example, is suitable in this case. Nash has initiated the pattern of accuracy-collaborative in human relationship through the pattern of bargaining. Consequently, such a pattern is able to eliminate the ego's attitude on individual self interest. The pattern of accuracy-collaborativesnot only serves to support business and investment activity for the two parties' economic capability, balanced humans, but also can be explained as an instrument to strengthen social relationships in different levels of the economy. As a result, with this model the system of distribution of wealth from the rich to the poor can be run well.

A simple illustrations in this case can be seen as follows. If [A, B] are two people who have wealth that turned out to be both of which turned $W_A > W_B$ $W_A > W_B$, in the context of the accuracy-social collaborative, where A is helping B, could have been distribute the part of the wealth part A to B. Therefore, there will be $W_A = \sum_{i=1}^n \alpha_i - (\sum_{i=1}^n \alpha_i \cdot 2,5\%)$ $W_A = \sum_{i=1}^n \alpha_i - (\sum_{i=1}^n \alpha_i \cdot 2,5\%)$, then this could have implications be $W_B = \sum_{i=1}^n \beta_i + (\sum_{i=1}^n \alpha_i \cdot 2,5\%)$ $W_B = \sum_{i=1}^n \beta_i + (\sum_{i=1}^n \alpha_i \cdot 2,5\%)$, then $W_A \Rightarrow W_B$ $W_A \Rightarrow W_B$. This may imply that W_A W_A is determinant of increase in the number of W_B W_B because of the willingness of A to B. The willingness of the compensating A form $\max_s K_s^*$ $\max_s K_s^*$.

In order to reinforce the form of accuracy-collaborative pattern above, Fehr-Rockenbac (2004) suggested that cooperation in social relationship will be strong and stable when built upon the spirit of reciprocity. The patterns like this require the real contribution of the parties which involved in social relationship.

In reality, only a few people who run the system of altruism using the spirit of reciprocity. Sometimes these systems are one-way direction of altruism and the party who self-sacrifice did not claim for the compensation for the sacrificed material to people who get benefit directly. This pattern is actually appears in the Islamic system of consumption.

Nevertheless, the sacrifice of one direction form raises big question, that is whether is it possible a man willing to sacrifice by reducing material consumption on behalf of social interests if he doesn't get anything. Definitely there must be a secret that can be revealed on the emergence of this pattern. Furthermore, if it is found that the form of compensation be $\max K_s^*$ $\max K_s^*$, then it is necessary to be described concretely what kind of $\max K_s^*$ $\max K_s^*$. This is essential because the altruism served as one of the core aspects of Islamic consumption which is a well-known Islamic normative yet introduced logically. Supposing to get objective answers, this study assumes that the man who runs the Islamic consumption relatively rational consumption form, similar to as the majority of consumers in general. This study will examine the basic literature to guide Muslims, then later constructed in the design of mathematical economics.

2. Relationship Between Altruism And The Islamic System Of Consumption

The existence of flow of fund in Islamic view are in fact inseparable from the perfect composition of the Islamic consumption. If C is an Islamic form of consumption, then $C = \{Z, \psi, \omega, S\}$ $C = \{Z, \psi, \omega, S\}$. The composition of such a set is already complete, because it has met the physical elements are represented by goods (ψ) and services (ω) and social-spriritual represented by zakat (Z) and sadaqah (S).

Theorem 1. *The key to the formation of the Islamic consumption systems is the existence of an obvious suitability between physical and social-spiritual fulfillment in the same period of consumption. This can be formulated as follows.*

$$C_t = \left(\sum_{i \in I} M_t - Z\right) - \left(\sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i + S\right)$$

Based on this formula, if the consumption of goods and services are met within the framework of the priority needs by consumers then the portion of unit consumption of social-spiritual Z and S can be fulfilled. Hence, C_t C_t composition become perfect.

Proof. Suppose the $C_t \leq M$ $C_t \leq M$, where M is the budget constraints. With the provisions of $P(i) \leq \max_i N_i$ $P(i) \leq \max_i N_i$ where $\max_i N_i < \max_i W_i$ $\max_i N_i < \max_i W_i$, then the composition of consumption that can be given is

$$C_t = \left(\left(2{,}5\%. \sum_{i \in I} M_t\right) + \sum_{i \in I | P(i)} \psi_i + \sum_{i \in I | P(i)} \omega_i + S\right) \leq M_t$$

If $\left(\sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i\right) \leq \max_i N_i$ $\left(\sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i\right) \leq \max_i N_i$, then there will be a very considerable portion for a consumer to make purchases against the Z and S. This means consumers have made savings and have implemented the system of justice inconsumption. But if $\left(\sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i\right) > \max_i N_i$ $\left(\sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i\right) > \max_i N_i$, the consumption became uncontrolled and there is no sufficient portion for Z and S expenditures. This shows that consumers are classified as wasteful and unfair in regulating the formation of consumption. ‖

Proposition 1. *The application of the Islamic consumption system always starts with the payment of Z, exactly before do consumption of ψ, ω, and S. If Z is not fulfilled, then an imbalance occurs in the Islamic system of consumption.*

Proof. Mathematically Z is a function of a reduction, due to the fact that value of the obligations in Z is the rights of others who have not been issued. These rights remain in the property of a consumer. The Z value of expenditures will imply the following consumption balance.

$$\left(\sum_{i \in I} M_t - Z\right) = \left(\sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i + S\right),$$

$$\sum_{i \in I} M_t + (-1)Z - \sum_{i \in I} M_t = \sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i + S(-1)\sum_{i \in I} M_t,$$

$$\sum_{i \in I} M_t + (-1)Z + (-1)\sum_{i \in I} M_t = \sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i + S + (-1)\sum_{i \in I} M_t.$$

The Z equation is,

$$Z = \frac{\sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i - \sum_{i \in I} M_t + S}{-1}$$

$$= -\sum_{i \in I} \psi_i - \sum_{i \in I} \omega_i + \sum_{i \in I} M_t - S.$$

When Z is not fulfilled, then what will happen is

$$C_t > N_i,$$

where the consumption is done by a consumer exceeds the natural needs. This happens because,

$$\sum_{i \in I} M_t > \left(\sum_{i \in I} \psi_i + \sum_{i \in I} \omega_i + S\right) \Rightarrow \sum_{i \in I} M_t = \left(\left(\sum_{i \in I} \psi_i + Z^*\right) + \left(\sum_{i \in I} \omega_i + Z^*\right) + S\right).$$

It means that goods and services was still there the value of zakat which has not yet been issued. The reason, based on the parameters of Islam, the status of the use of commodity consumption are not entirely valid, as there are the rights of others in it. The rights of others are notatedin the form of $Z^* Z^*$, where it can be incorporated with $\psi_i \psi_i$ and can also be incorporated with $\omega_i \omega_i$. SimilarlyS, their expenditure becomeinvalid, because the sunnah (recommended) precedes the compulsory. In other words, without Zthe structure of consumption become unmanageable. Therefore, the Z must be issued by a consumer in the initial period of consumption, i.e. precisely after earning an eligible business zakat is well received. The value of Z is different from S, because S is a function of addition. ‖

Proposition 2. *If the consumer do not spend shadaqah, the structure of his consumption has not been integrative by higher social interests.*

Although the value of Z has become subtraction factor in the consumption structure of Islamic, but without a value of S at that pointthe consumption has not had a significant added value.It happens because the expenditure value of Zin the consumption structure of Islamic is an absolute obligation.Meanwhile,the value of S issued based on an urge to improve the quality of individual social-spiritual action to social environment. The expenditure value is different from the value of Z, becauseZ is issued based on the exemption limits (nisab) and completion period for one year, where as the S issued after spending value of Z, and is based on the ability of the individual to share with the needy . In consequence the contribution ofSto the social environment can be greater than the contribution of Z if the value which distributed are large. However, it may be smaller than the contribution of Z when it is smaller or equal to zero. This can be seen as follows.

$$M_t . 25\% = \{1, \dots, k\} < S_1 = \{1,2\} < S_2 = \{1,2,3\} < .. < \max_n S_n = \{1,2, \dots, n\}, \text{where } k$$
$$< n$$

The highest contribution points are at the max value of $\max_n S_n$ $\max_n S_n$ because the value is able to contribute to help the number (n) of people who could not afford it. Although Z is only able until level k. Assuming that the standard living of the poor eligibility equals θ, then the charity's

contribution in helping the number of the poor people can be classified into three kinds, namely less (*l*), medium (*m*), and best (*b*). This is proved as follows.

$$(S) := \begin{cases} l, if\ M_t.2{,}5\% > S_0 \Longrightarrow \dfrac{Z+S_0}{\theta} = k \\[2mm] m, if\ M_t.2{,}5\% < S_1 < S_2 <..< \max_n S_n \Longrightarrow \dfrac{Z+(S_1,S_2,..< \max_n S_n)}{\theta} > k < n \\[2mm] b, if\ M_t.2{,}5\% < \max_n S_n \Longrightarrow \dfrac{Z+\max_n S_n}{\theta} = n. \end{cases}$$

The value of shadaqah only able to provide a contribution of *k* imply that these contributions solely derived from *Z*, which means that the contribution of *S* is zero, or none at all. When $\max_n S_n \xrightarrow{yields} n$ $\max_n S_n \xrightarrow{yields} n$, attach to $N_i < W_i$, $N_i < W_i$, it shows that consumers have been able to integrate individual consumption menu with larger social interests. ‖

A three-evidence above confirms that social-spiritual aspects have strong link against thestructure of Islamicconsumption. If the social-spiritual aspects are separated from consumption system, then a Muslim will lose its main character. Thiscondition requires a very high sincerity in reducing the value of zakat (*Z*),sadaqah (*S*) adds value in the menu of consumption, as well as a strong control on the use of ψ_i ψ_i and ω_i ω_i.

3. Process In Developing Altruism

The above description has explained logically the position of altruism in the system of Islamic consumption. Nevertheless, based on initial exposure, we need to know what are the factors that underlie consumer's motivation to actualize the spirit of altruism. Based on a literature search of the subject, there are three kinds of construction altruism. Each of these constructions have levels respectively. This is explained by drawing a line below.
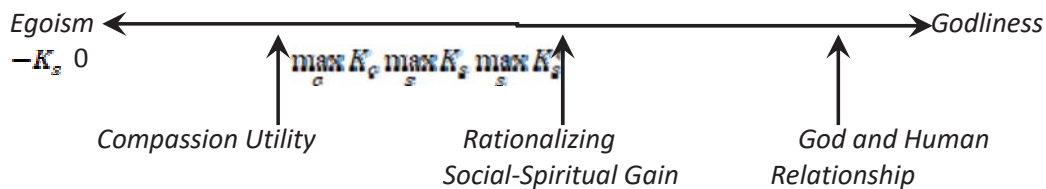

Figure 1

The lines above illustrate the utility of giving levels. The lowest level is zero, because consumers do not give anything to a fellow human and social environment. The next level is the point of maximum utility compassion is $\max_s K_s$ $\max_s K_s$. At this level the human sacrifice for the spirit of emotional material to others. A higher level is rationalizing social-spiritual gain, where the human sacrifice material for the purpose of pursuing of a positive reward from the God. All of these rewards can be measured according to the value of gifts given by God. Maximum level of rationalizing social-spiritual gain is K_s^* K_s^*. The highest level of the utility of giving is God and human relationships in which the material is sacrificed by a consumer against the other party only because the consumer is eager to add the quality of closeness to God, and not all of its grant to the other party directly related to the desire for divine retribution. The maximum level of God and human relationshipis $\max_s K_s^*$ $\max_s K_s^*$.

The more the line of the arrow pointing to the right, then a higher level of human Godliness.In this level are seen by instead of himself, but the God. Actualize altruism is a form of love for God. Conversely, the arrows pointing to the left, then a man increasingly has a

very high degree of selfishness. At this level the altruism becomes negative. It is marked with a symbol $-K_s -K_s$. This indicates that humans only see themselves, while the interests of others are ignored.

Proposition 3. $-K_s -K_s$ indicates that the

$$\frac{M_t}{\psi_t + \omega_t} < 1 \Longrightarrow -U.$$

U is a form of utility consumption material, it is not directly related to altruism.

Proof. When the material consumption has reached the $\max\limits_{x} U_t \{x_1, x_2, \dots, x_n\} \max\limits_{x} U_t \{x_1, x_2, \dots, x_n\}$, then when consumer has gotten all of the desired material composition. If materials increase during t, then the value of utilities becomes negative. Through the symbols p as the price, the proof regarding this matter can be seen as follows.

$$f(U_t) = p(\psi + \omega) \le M_t,$$
$$p(\psi + \omega)^2 \ge M_t \Longrightarrow -U_1 < \max\limits_{x} U_x,$$
$$p(\psi + \omega)^3 > M_t \Longrightarrow -U_2 < \max\limits_{x} U_x,$$
$$p(\psi + \omega)^\infty \gg M_t \Longrightarrow -U_\infty \ll \max\limits_{x} U_x.$$

The sharp decline in the consumption utility occurs when a consumer adds a level of spending sporadically but not compensated by the ability of the budget, the source of budgeting is from debt. This is generally done by people who do a lot of credit and, could not afford to pay instalments, as a result, interest keep growing. There are a lot of goods and services received, but due to extortionate interest rate and beyond the capability to pay debt. Therefore, a consumer does not enjoy its own consumption and only getting -U. This shows concretely that human imprisoned by his own ego material consumption, and consequently $K_s^* = \emptyset \; K_s^* = \emptyset$. ‖

Scientific arguments about the three levels of the utility of giving above described in the discussion below.

3.1 Compassion Utility in Every Human

It is undeniable that in every human being there is an element of a social character soul, where the soul has a caring nature, love, and compassion to others. Actualization of the soul of a social character in the form of spirit to sacrifice for the benefit of others, which will generate compassion utility. The realization of compassion is actually real utility, may be perceived directly, and has a very strong implication that the consumer can do.

The sacrifice of a brother for brother in giving school fund grant, the sacrifice of a director to employees in reimbursement medical expense, the sacrifice of a citizen to the victims of natural disasters in giving food or medical care, and the sacrifice of a man to his beloved woman in cover cost of travel are the form of compassion utility actualization. The satisfaction of each actions are the form of pride for the concern and solidarity to others. Moreover, when others who are needed help and do not commit acts of altruism will make uncomfortable at that time. In fact, in certain circumstances, and to a certain people, without being asked with their own choice people will express genuine altruism.

As long as in behalf of the other, the pattern of this concern is one of category of altruism, namely one direction altruism because the material that was sacrificed by individual consumers merely to ease the burden on beloved ones. But uniquely, though developed from high emotional spirit, compassion utility is purely social, not socio-spiritual. Consequently, $K_c < K_s < K_s^* \; K_c < K_s < K_s^*$. The following are the reasons behind it:

1. Awareness of the social interests always occur incidental when there is a sad event that encouraged the spirit to help others.
2. Occasionally individual actors do altruism while having emotional mood in helping others.
3. Emotional Fervor would stop if social connections are disconnected.

The interesting thing about this study is that the actualization of compassion utility can cause attraction between the social spirit to sacrifice the interests of individual consumption. However, the decision of a consumer to help others who need social support fund would reduce the portion of the material consumption of consumer satisfaction.

Proposition 4. *Support social-emotional which is actualized by a consumer will imply*

$$p(\psi + \omega)^n - C_x > 1 \Longrightarrow U_i + (-K_c), \forall i \in \{1, 2, ..., n\}.$$

As a result, each part of material satisfaction U_i U_i sacrificed for social-emotional would turn into social satisfaction K_c K_c.

Proof. Each value $C_x \Longrightarrow +K_c$, where $x \in X$ $C_x \Longrightarrow +K_c$, where $x \in X$. The actualization of x x can begiven to beloved one or who are suffering from disaster. The give is classified into the social-emotional. According on the x-actualization category it isfound $K_c = \{G_i | i \in I, G_i \subseteq J\}$ $K_c = \{G_i | i \in I, G_i \subseteq J\}$. In this case G_i G_i is representation of social-emotional utility that comes from giving to the close loved one, at the same time G_j G_j represents thesocial-emotional utility that comes from the social assistance for people who are fortuneless. There is no equalization limitrequires $G_i = G_j$ $G_i = G_j$, but most importantly both can operate when $G_i, G_j > 0$ $G_i, G_j > 0$. In fact, it could happen $G_{i,j} \gg 0$ $G_{i,j} \gg 0$.
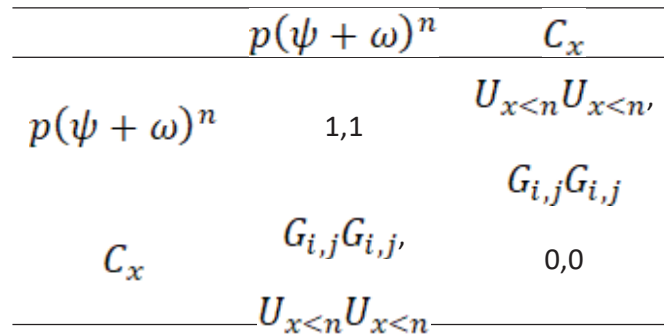
Suppose that $U_x = U_1 + U_2 + \cdots + U_n > 0$ $U_x = U_1 + U_2 + \cdots + U_n > 0$. When a consumer sacrifice the material consumption t t by social-emotional, there is a change in the utility of material consumption. Consequently, $U_{x<n} \Longrightarrow G_{i,j}$, where $i, j > 0$ $U_{x<n} \Longrightarrow G_{i,j}$, where $i, j > 0$. When actualized that $C_{x1} = \{(a_i, b_1), (a_2, b_2)\}$ $C_{x1} = \{(a_i, b_1), (a_2, b_2)\}$, where a a represents the giving to people who beloved and b b for poor people, then with the exponents k k indicating the share of consumption of materials converted to the spending of social-emotional, it is found that

$$C_{x1} = \frac{p(\psi + \omega)^k}{p(\psi + \omega)^n} > |0| \Longrightarrow \begin{cases} (a_1, a_2) \rightarrow \{G_i | i = i_1, i_2\} \geq U_x \\ (b_1, b_2) \rightarrow \{G_j | j = j_1, j_2\} \geq U_x \end{cases}$$

In this case unlikely happen $G_{i,j} < U_x$, $G_{i,j} < U_x$, because the compassion utility is existing due to the great motivation of the individual consumer in generating emotion alaction by way of giving a sense of solidarity and concern to others. While U_x U_x is not the only sense of satisfaction. That is why the satisfaction needs to be added with an attitude of caring to another party.

The above proof managed to show that in the context of social relationship with others who are having difficulties, individual consumers prefer to choose C_x C_x rather than increase $p(\psi + \omega)$. $p(\psi + \omega)$. This option is not because of social pressure, but due to the excellent emotional relationship among consumers by helping others. If it happened for the shake of social pressures, it is certain that the $G_{i,j} \leq U_x$ $G_{i,j} \leq U_x$, because C_x C_x menu has the same meaning with the spending of material. Therefore C_x C_x stands alone, and as important as the menu ofcommodity consumption.

The Position which can stand alone implies a strong attraction on the emotional-altruism towards commodity consumption. Obviously, the phenomenon presents a win-win solution for each group of consumption menu. The phenomenon is illustrated in the following matrix game.

$$\begin{array}{c|cc} & p(\psi + \omega)^n & C_x \\ \hline p(\psi + \omega)^n & \begin{array}{c} 1,1 \\ \\ G_{i,j}G_{i,j'} \\ U_{x<n}U_{x<n} \end{array} & \begin{array}{c} U_{x<n}U_{x<n'} \\ \\ G_{i,j}G_{i,j} \\ 0,0 \end{array} \\ C_x & & \end{array}$$

Figure 2

However, each part of $p(\psi + \omega)^n$ $p(\psi + \omega)^n$ converted into C_x C_x save the valuable utilities in the form of $G_{i,j}$. $G_{i,j}$. It exist if $U_x \geq U_{x<n}$. $U_x \geq U_{x<n}$. Furthermore, It also means that spending on $C_{a,b}$ $C_{a,b}$ to reduce the weight of U_x U_x. Although when the relationship in win-win solution is created, $p(\psi + \omega)^n$ $p(\psi + \omega)^n$ with C_x C_x each get points, and vice versa. Even when it is found that $G_{i,j} > U_x G_{i,j} > U_x$, it doesn't mean that individual consumers lose money or even regret. It proofs that instead of regret, but blessed because of the full composition of utility consumption.

3.2 Rationalization of the Social-Spiritual Gain

Social-spiritual utilities are thehigherlevel thanthat of the compassionutility, considering socio-spiritual owned utility is obtained by a good human relations with God and get blessed from God, whereas the compassion utility only for social relationships humanity yet awareness in draw near to God.

Good relationship between human and God does not actually appear suddenly, but it is designed in a rational religion, when graciousness actualized in sacrifice, namely $Z + S$ $Z + S$, religion grant a great reward for their sacrifice so that it produces an equation.

$(Z + S) = \gamma^{W_i > 1} > M_t$, where $i \in I$,

Based on Islamic perspective, the value of $\gamma^{W_i > 1}$ $\gamma^{W_i > 1}$ can be described as a deliberate reward God gives to the human in the form of the virtues which grow material and spiritual value. Exponential Function $W_i > 1$ $W_i > 1$ emphasized that kindnessare very much and certainly means much more than just one good thing.

If the $S^* > S, S^* > S$, then it will be

$(Z + S^*) = \gamma^{(W_i + \phi)} \gg M_t$, where $i \in I$.

In the equation that mentioned earlier, occasionally when anIslamic consumer add greater value of S S in behalf of motivation to get a higher virtue than usual. That is why heads the value of shadaqah to the level S^* S^*. Rewards given are $\gamma^{(W_i + \phi)}$ $\gamma^{(W_i + \phi)}$ where ϕ ϕ symbolizes multiples additional consideration given by God to human, as promised in the scriptures (Quran).

By $W_i W_i$ as a symbol of wealth and $\rho_{i,l} \rho_{i,l}$ as a symbol of the spiritual-physical happiness, then forms and categories of rewards that are taught in Islam can be outlined as follows.

Table 2. Rationalization of the Social-Spiritual Gain

No	The form of Rewards	Category of Rewards
1	Giving the property in the form of (Z_i, S_i) (Z_i, S_i) promised by religion will grow and increase as well asthe value of consumer spiritual. The more giving, it will become multiples increase and development is becoming increasingly high, as well as the spiritual values.	$\uparrow W_i, \uparrow \rho_{i,l}$

2	Altruism to the other people brings mental peace and encourage consumers to be more serious in doing business. The peacefulness comes from intimacy of consumers with God, result in passionate because the consumer believes that God will simplify the business.	↑ $\rho_{i,l}$
3	By carrying values (Z_i, S_i) consumers feel that people who receive the donation will be able in improving the purchasing power, which will have an effect in increased production activities as well as economic multiplier effect. Moreover, the economic improvement of the unfortunate people will make a strong bond relationship between the poor and the rich	↑ $\rho_{i,l}$
4	In every sacrifice intended for religious purposes, it is always considered as a form of a loan the God to human, and God promises to multiply the returns many times over.	↑ W_i
5	Every consumer who sacrifices in (Z_i, S_i) will get an honorable good reward, and obtain forgiveness of sins	↑ $\rho_{i,l}$

The rewards are benchmark in measuring consumers' altruistic behaviors. By these measurements, consumers will know the balance of quality of the sacrifice to others and the quality of the deserve rewards from God. Based on the results, because of the strong influence of balance measurement towards consumer attitude, so that the consumers who are included in this model are rational. The satisfaction acquired by consumers is denoted by K_s where $K_s < K_s^*$.

Rationalism in this model actually does not stand alone. It is not emerged through the human mind of its own, but in this context religion was instrumental in revealing of the rationalism attitude. Without the stimulation provided by the religion of the people, it will not appear strength of altruism that produce social-spiritual satisfaction levels that exceed the level of social-emotional satisfaction.

Proposition 5. *Allocation of funds by a customer in rationalizing social-spiritual levels of deployment donation gain wider than the social-emotional so as a result, the sacrifices which are carried through* $(Z_i + S_i)^* > 1 \Longrightarrow C_x \sim 0.$

In this case affirmed that, which means that $(Z_i + S_i)^* \supset C_x$, in order to perform an act of altruism that is more complete and structured is not enough just to use the pattern of altruism incidental expenditure, as was done with C_x, because;

$$f(C_x) = \left(G_1 \frac{1}{q_{1,t}}\right) + \left(G_2 \frac{1}{q_{2,t}}\right) + \cdots \left(G_n \frac{1}{q_{n,t}}\right) \leq \left(g^* \frac{1}{q_t^*}\right).$$

With regard G_i to the provision of emotional value-altruism performed incidental at the time t, as well as $q_{i,t}$ that the quantity of donated personal incidental at that time t divided by $G_i.1$, it is found that the structure of altruism contained in C_x very limited because it is dependent upon the quantity of personal-assisted and very depend on the momentum, either because the momentum which provoke compassion and caring of the giver and for the uplifting emotional momentum giver. It will be smaller than $G^* \frac{1}{q_t^*}$ for the following model is not dependent on the emotional atmosphere givers.

Instead, the sacrifices made in rationalizing social-spiritual model of gain does not depend on the emotional atmosphere incidental but rather because of the motivation to achieve positive rewards tiered scale very well in scripture. With regard $\vartheta_i = \{W_i, \rho_{i,l}\}$ as the rate of return, then it has a unique pattern as follows.

$$\left(Z_1 + \sum_{a \in A} S_a\right) \Leftrightarrow \vartheta_1 < \left(Z_2 + \sum_{b \in B} S_b\right) \Leftrightarrow \vartheta_2 < \cdots < \left(Z_k + \sum_{m \in M} S_m\right) \Leftrightarrow \vartheta_m.$$

In this case, $\vartheta_1 < \vartheta_2 < \cdots < \vartheta_m \Rightarrow C_x \sim 0 \vartheta_1 < \vartheta_2 < \cdots < \vartheta_m \Rightarrow C_x \sim 0.$ ‖

Proof of the above can be run properly if $S_i > Z_i S_i > Z_i$. This happens because $S_i S_i$ has targeted a wider spread than $Z_i Z_i$. For instance, social spending-spiritual $Z_i Z_i$ confined to the limits mandated spending requirements in the law, with the goal of distribution only limited to certain groups, the social-spiritual spending could be far greater than $Z_i Z_i$. Target distribution can also be numerous and wider than $Z_i Z_i$.

Therefore departing from the motivation to achieve $\vartheta_i \vartheta_i$, the level of satisfaction obtained by the consumer denoted by $K_s K_s$, which means that the consumer has the goal to be achieved beyond the capacity of satisfaction born of social-emotionalaltruism. It is not to be raised from a purely rational, but through the rational-spiritual which is supported by a very strong sense of confidence that will be the presence of rewards promised by God. Consumerscannot be sure when such benefit will he get, even though he knew the shape and size of the rewards he would receive. But the news of the existence of such compensation, although will be rewarded by God in the world or in the hereafter, is enough to bring on the consumers themselves. If in fact rewarded by God in the Hereafter, will be considered by consumers as a saving good would it take after death.

3.3 God and Human Relationship

In the system of Islamic consumption, altruistic attitude in itself a consumer may not be absent from the standard consumption. It is likely to always be there, but depend on the decisions taken by individual consumers. At the level of God and human relationship, then a form of Islamic altruism became very real. Particularly, it has a much higher position than rationalizing social-spiritualgain. The evidence of higher positionis the existence of satisfaction $K_s^* > K_s K_s^* > K_s$.

In rationalizing social-spiritual gain, consumers are still counting the acquisition value of the sacrifice for others, but in God and human relationships, consumers no longer think about what will be rewarded by God because consumers are entirely sincere. The reply from God is the domain of God and strongly believed that God is the Just and Impartial. However, if God avenge the sacrifice, consumers did not refuse, although he did not ask for it.

It can be seen that both the above model has two features were different purposes. When examined closely, even though they both lead to the God, but the systematic operation is completely different. This can be explained as follows.

$$\left(\left(Z_k + \sum_{m \in M} S_m\right) \Rightarrow \Theta_t^* \not\equiv \vartheta_m\right) \Rightarrow K_s^*,$$

$$\Theta_{t+1}^* \equiv (\Theta + \vartheta_m) \Rightarrow K_s^*.$$

God and human relationships goal is direct to God, regardless of the rewards will be accepted. Though the Lord give rewards, basically he did not ask, but he did not refuse. Inner satisfaction is a closer relationship with God, which is symbolized by $\Theta^* \Theta^*$, because the material sacrifices for others. As a result, a consumer model of altruism does not need to be motivated by God to raise the level of altruism. He will move on his own, as he departs from the need to always close and loyal to God. While rationalizing social-spirituality gain, as can be seen in proposition 5, also has a purpose in God either directly or indirectly. However, consumers in this model is concerned about the motivation that God has given to man in the form of a wide variety of excellent rewards. Even return value far exceeds the value of material that was sacrificed by a consumer to others. For that

reason, altruism done very well. Therefore,a consumer in this model need to be motivated first by the God and the rewards which are described in the scriptures (Quran). As a result it will becomes motivation for consumers to boost its Islamic altruism.

4. Concluding Remarks

In this study we have seen how one direction altruism in meeting the Islamic consumption patterns, thus mapped into three levels, namely; (1) *compassion utility*, (2) *rationalizing social-spiritual gain*, *and* (3) *God and human relationship*. Through working patterns one direction altruism, all three forms of altruism they have the character of Islamic altruism are very strong, namely, that all forms of sacrifice, either because of emotional strength as well as a spiritual motivation, not expecting a reply material and reciprocation is directly derived from those given (the poor or the needy). This is due to the shape of the satisfaction of being pursued by the perpetrator of altruism is not physical-material satisfaction, but satisfaction is measured in *batiniyah* K_c, K_s, K_s^* K_c, K_s, K_s^* . Despite ultimately the impact to changes in the structure of material consumption (goods and services), the altruistic consumers who feel very happy because the system chooses consumption has brought the two forms of satisfaction, namely utilities material-spiritual and social utility. This consumption pattern is capable of answering the deadlock consumer relations and social environment as unanswered in the conventional intake system during this time. By successfully uncover patterns one direction altruism in the form of three levels, this study has managed to change the structure of altruism that has been very well established for this, namely the reciprocity altruism. The reciprocal pattern can only be done if the donor and the parties have the same given reciprocal balance (win-win), so that altruism is only an apparent sacrifice. Instead, one direction altruism is not very dependent on the people who will be given, but it is a form of consumer loyalty to the social environment and religion. The introduction of patterns like this are very helpful forIslamicphilanthropicinstitutions in fundraising social-spiritual money possessed by the people in Muslim countries, ranging from the West to the East. Being gathered funds from those with a very good way to be very helpful in addressing the problem of poverty worldwide is still very difficult to be solved today.

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