

AN EXPLORATION OF THE CONCEPT OF FALAH WELFARE IN THE MUSLIM COMMUNITY IN LANGKAT DISTRICT

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ABSTRACT

Measurement of welfare using the concept of falah needs to be implemented in an applicative manner. This study aims to analyze the factors that influence the welfare of the concept of falah and to measure the level of welfare of the people of Langkat Regency using the falah welfare index. This research method uses mixed methods with the exploratory sequential design to analyze the level of community welfare using the concept of falah welfare, which uses qualitative methods, and to measure the influence between variables, which uses quantitative methods. The research data was analyzed using the Structural Equation Modeling-Partial Least Square (SEM-PLS) approach. The results showed that the level of community welfare in Langkat Regency, measured using the concept of falah welfare, was still low. In addition, this study shows that simultaneously, the variables of Religiosity, Islamic Work Ethics, Islamic Consumption Ethics, and Islamic Treasure Management affect the Falah Welfare variable by 81%. The results of this study recommend that the government of Langkat Regency measure the welfare of the community using the falah welfare index to obtain different information related to the welfare conditions of the community, especially Muslims.

Keywords: Falah; Work Ethics; Consumption Ethics; Asset Management; Religiosity

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INTRODUCTION

The concept of *falah* is defined as the condition of real welfare, which can be considered the ultimate goal of Islamic law (Kader, 2021; Khan, 1991). The condition of *falah* represents the pinnacle of Islamic economic activity, with its philosophical foundations resting on the principles of *tawhid* and justice. Muslims do not differentiate between the temporal and the spiritual realms of existence; they consider the latter to be the true scope of life, as it is the means to achieve *falah* (Kadji & Widiyanti, 2023). In order to adequately describe the actual welfare conditions of a Muslim, it is necessary to utilize measurements that align with the Islamic economic perspective. The concept of *falah* welfare is multidimensional and has implications for both individual and collective behaviors, spanning not only the world but also the Hereafter (Khan, 1994).

The concept of *falah* welfare, implemented today, both in microeconomics and macroeconomics, still looks vague and subjective (Chowdhury, 2016). Applied studies to build an Islamic welfare index have also not adequately represented the theory (Joshnloo, 2017). In addition, different approaches and parameters are used to measure welfare in Muslim-majority countries (Batchelor, 2021). Several measurements try to develop an Islamic welfare index, such as the Maqasid Human Wellbeing Index (Sarkawi et al., 2017), The Maqasid Index of Governance (Rauf, 2015), Islamic Index for rating Muslim countries (Chapra, 2008), CIBEST Index (Beik, 2018). However, the indices offered have differences in various aspects of their measurement.

The measurement of the level of welfare that is commonly carried out by the government today is still conventional so the policies carried out regarding welfare do not represent the needs of a Muslim. Conventionally, Maslow's hierarchy of needs theory is used to determine welfare levels. Where Maslow's hierarchy consists

of physiological needs, security needs, needs for belonging and love, needs for appreciation, and needs for self-fulfillment (Noltemeyer et al., 2012), which have not touched on spiritual aspects. In the concept of Maslow's hierarchy of needs theory, there is also a substantial overlap between levels of needs, and it is not relevant when used to measure the well-being of a Muslim (Crandall et al., 2020).

There is a substantial difference between Islamic and conventional perspectives of wellbeing. To achieve welfare, a Muslim must follow ethics, rules, and norms according to Islamic sharia (Zangouinezhad & Moshabaki, 2011). Welfare is more appropriate when measuring its level with *falah* because it can reflect a more comprehensive meaning of life (Hoetoro, 2020).

The concept of *falah* perspective welfare was initiated by Muhammad Akram Khan, (1986) with the concept of micro and macro *falah*. The concept of *falah* is built with the dimensions of the world: survival, freedom of will, strength, self-esteem, and the dimension of the afterlife: survival of the afterlife, happiness of the afterlife, glory of the afterlife, and knowledge (Khan, 1991). This concept of *falah* captures a Muslim's worldly and afterlife needs in achieving wellbeing. However, the concept of *falah* has not been found in the form of a welfare measurement index.

MATERIAL AND METHODS

This research uses a mixed methods approach by combining quantitative and qualitative approaches. Through a mixed methods approach, researchers collect and analyze qualitative and quantitative data rigorously in answering research questions and hypotheses, integrate the two forms of data and their results, organize these procedures into a specific research design that provides logic and procedures for conducting the study, and frame these procedures in theory and philosophy

(Creswell & Plano Clark, 2018). The exploratory sequential design was chosen as this research design because the researcher is qualitatively oriented but interested in the generalizability of research on model development.

The qualitative approach of this research explores theories, literature, and methods to get closer to the quantitative model and construct the Falah Welfare variables. While quantitatively used to measure variables that affect Falah's Welfare. Furthermore, to build constructs and measure variables that have been identified, the Structural Equation Modeling-Partial Least Square (SEM-PLS) data analysis method is used with the help of the SmartPLS 4.0 tool to get the research output.

The population in this study is the entire Muslim community in Langkat Regency, which is generally found in the districts of Tanjung Pura, Hinai, Stabat, and Gebang that meet the sample criteria. A total of 350 samples were asked to answer the questionnaire concerning the provisions of the number of samples Isaac and Michael's table. The Falah Welfare Index that has been explored is used to measure community welfare. The procedures in the SEM-PLS analysis carried out in this study refer to (Hair et al., 2018) with several stages, namely Evaluating the results of measurement model testing, Evaluating the results of structural model testing / Hypothesis Testing, and Evaluating the results of model fit testing and concluding.

RESULTS AND DISCUSSION

Measurement Model Evaluation Results

The measurement model evaluation is carried out to measure the extent to which the research model is reliable and valid.

a. Validity Test Results

1) Convergent Validity Test Results

To analyze convergent validity, you can use the Average Variance

Extracted (AVE) value with the required value > 0.50 . The AVE value of the Islamic Work Ethics variable is $0.548 > 0.50$, the Islamic Consumption Ethics variable is $0.522 > 0.50$, the Falah Welfare variable is $0.512 > 0.50$, the Islamic Treasure Management variable is $0.545 > 0.50$ and the Religiosity variable is $0.621 > 0.50$. So from the results of testing convergent validity using the AVE value, this research data is declared valid.

2) Discriminant Validity Test

To test discriminant validity, you can use the Heterotrait-monotrait ratio (HTMT) value with the HTMT ratio value limit of 0.90. The HTMT ratio value of the Falah Welfare variable with the Islamic consumption ethics variable is $0.425 < 0.90$, the Falah Welfare variable with the Islamic Asset Management variable is $0.791 < 0.90$, the Falah Welfare variable with the Islamic work ethics variable is $0.892 < 0.90$ while the Falah Welfare variable with the Religiousness variable is $0.926 > 0.90$. This data shows that there is one variable that does not meet the criteria, but for exploratory research, it is still tolerable.

b. Reliability Test Results Using Cronbach's alpha

To test the reliability, the Cronbach's alpha value is used with the required Cronbach's alpha standard value > 0.70 . the Cronbach's alpha value of the Islamic Work Ethic variable is $0.794 > 0.70$. The Cronbach's alpha value for the Islamic consumption ethics variable is $0.770 > 0.70$. Cronbach's alpha value for the Falah Welfare variable is $0.949 > 0.70$. The Cronbach's alpha value for the Islamic Asset Management variable is

0.833 > 0.70. At the same time, the Cronbach's alpha value for the Religiosity variable is 0.965 > 0.70. Based on the test results using Cronbach's alpha value, all variables have reliability.

Structural Model Evaluation Results

Collinearity statistics test

To test for collinearity, the inner model's Collinearity statistics (VIF) value is used, with the VIF value limit in SEM-PLS being 5. If a variable's VIF value is above 5, it indicates the presence of collinearity; otherwise, the VIF value that is free from collinearity is below 5.

Table 1. Collinearity statistics (VIF) inner Model

	VIF
Islamic Work Ethics -> Falah	3,120
Consumption Ethics -> Falah	1,229
Islamic Wealth Management -> Falah	1,973
Religiosity -> Falah	3,286

The VIF value of the inner model of the Islamic work ethics variable on the welfare of falah is 3.120 < 5. The VIF value of the inner model of the Islamic consumption ethics variable on the welfare of falah is 1.229 < 5. The VIF value of the inner model of the Islamic Asset Management variable on the welfare of falah is 2.084 < 5. The VIF value of the inner model of the Islamic Investment Pattern variable on the welfare of falah is 1.973 < 5. At the same time, the VIF value of the inner model of the Religiosity variable on the welfare of falah is 3.286 < 5. Based on the VIF value, all research data does not have collinearity.

T Statistic/Path Coefficient (Significance of Path Coefficient)

To show the relationship between hypothesized constructs, the Path Coefficient value is used with the required value between -1 and +1. The path coefficient value of 1, both negative and positive, indicates a strong relationship which is termed statistically significant. In

addition, the level of significance also depends on the standard error obtained from the bootstrapping method in SEM-PLS. The path coefficient is declared statistically significant if the t value is greater than 1.96 with a significance level of 5%. Meanwhile, the p-value is statistically significant if the value is <0.05.

Table 2. Path Coefficient

	Path coefficient
Islamic Work Ethics -> Falah	0,254
Consumption Ethics -> Falah	0,288
Islamic Management -> Falah	0,163
Religiosity -> Falah	0,399

The Islamic Work Ethic variable has a significant effect on the Falah Welfare variable of (0.254) with a t statistic (5,144 > 1.96) or p-value (0.000 < 0.05). This means that any change in the Islamic Work Ethic variable will significantly increase the Falah Welfare variable. The Islamic Consumption Ethics variable has an influence on the Falah Welfare variable of (0.288) with a t statistic (1.836 > 1.96) or p value (0.000 < 0.05). This means that any change in the Islamic Consumption Ethics variable will increase the Falah Welfare variable.

While the Islamic Asset Management variable has a significant effect on the Falah Welfare variable of (0.163) with a t statistic (6.845 > 1.96) or p value (0.000 < 0.05). This means that any change in the Islamic Asset Management variable will significantly increase the Falah Welfare variable. The Religiosity variable has a significant effect on the Falah Welfare variable of (0.399) with a t statistic (5.029 > 1.96) or p value (0.000 < 0.05). This means that any change in the Religiosity variable will significantly increase the Falah Welfare variable.

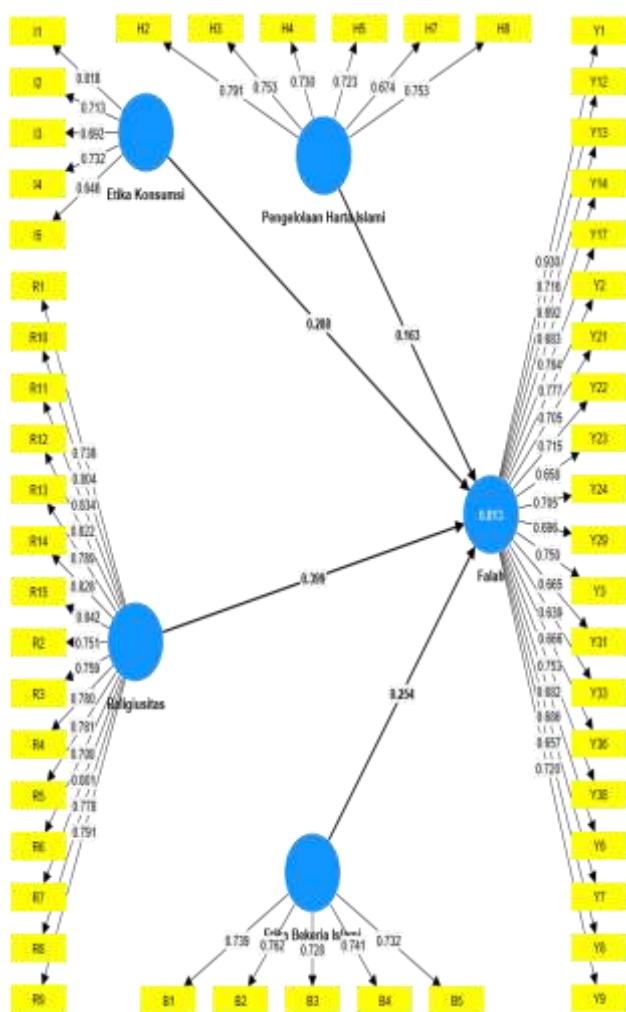


Figure 1: Research Structural Model

Model Fit & Goodness Evaluation Results

f-square

The effect at the structural level is seen by looking at the f-square value. The f-square value is divided into three categories: (0.02 low category), (0.15 moderate category), and (0.35 high category).

Table 3. The f-square value

	f-square
Islamic Work Ethics -> Falaah	0,110
Consumption Ethics -> Falaah	0,359
Islamic Wealth Management -> Falaah	0,071
Religiosity -> Falaah	0,258

The f-square value of the Islamic Work Ethic variable on the Falaah Welfare variable is 0.110, which means that the category is low. The f-square value of the Islamic Consumption Ethics variable on the Falaah Welfare variable is 0.359, which means a high category. The f-square value of the Islamic Asset Management variable on the Falaah Welfare variable is 0.071, which means a low category. The f-square value of the Religiosity variable on the Falaah Welfare variable is 0.258, which means a moderate category.

Coefficient of Determination R-square

The R-square Coefficient of Determination evaluation is a measure of the predictive power of the model. The R-square value measures the variance explained in each endogenous construction and is, therefore, a measure of the explanatory power of the model. Where the higher R-square value indicates a higher level of predictive accuracy. An R-square value of 0.25 is considered weak, 0.50 is considered moderate and 0.75 is considered substantial.

Table 4. R-square values

	R-square	R-square adjusted
Falaah	0,813	0,810

The R-square value is 0.813 which can be assessed as predictive power at a substantial or high level. The R-square coefficient of 0.813 explains that the variables of religiousness, Islamic work ethics, Islamic consumption ethics, and Islamic asset management simultaneously or together affect the Falaah Welfare variable by 81%.

Standardized Root Mean Square Residual (SRMR)

The Standardized Root Mean Square Residual (SRMR) value measures model fit or model fit by looking at the difference between the data correlation matrix and the estimated correlation matrix. The required SRMR value must be below 0.08,

indicating a fit model. The data above shows that the SRMR value is $0.069 < 0.080$, which means that the research model is fit or has a match.

Table 5. Model Fit

	Saturated model	Estimated model
SUMMER	0,069	0,069
d_ULS	6,382	6,382
d_G	3,379	3,379
Chi-square	5198,155	5198,155
NFI	0,660	0,660

The effect of Islamic Work Ethics on the Falah Welfare variable

The results of measuring the Islamic Work Ethic variable on the Falah Welfare variable in this study were stated to have a significant effect. This research is in line with the results of research conducted (Mohammad et al., 2018), which found that IWE has direct and indirect effects on work attitudes and outcomes. Ethical employees with constructive, optimistic, and positive work behaviors are essential for every organization to prosper and maintain. Conversely, employees' unethical behavior can tarnish the organization's reputation and lead to a bad working environment for others. The findings of this study also support the results of research conducted by (Ali, 2008), which states that the Islamic work ethic (IWE) has economic as well as moral, and social dimensions. Work is seen not as an end in itself but rather as a means to encourage personal growth and social relationships to encourage wellbeing ultimately.

In conventional theory, work is linked to social status and wellbeing (Sage, 2019). However, Islam emphasizes the importance of Islamic work ethic (IWE), where people working with weak ethics have much lower life satisfaction than those with more robust work ethics (Mohammad et al., 2018). This perspective is rooted in the argument that empirically observed determinants of wellbeing at

work reflect prevailing norms of socially desirable ways of life. Thus, the causes of wellbeing are not fixed due to the changing work ethic.

IWE is built on four key concepts: hard work, competition, transparency, and morally responsible behavior. Taken together, these suggest that conducting business in a dynamic environment with few, if any, restrictions will result in much better performance and wider prosperity. The Islamic work ethic encourages collaboration and consultation in all areas, which reduces conflict and helps overcome challenges that stand in the way of material achievement and prosperity (Abbasi & Rana, 2021).

The idea of IWE is based on the Quran and As-Sunnah. IWE regards work as a religious obligation and considers it a right to self-development and the promotion of social welfare. Islamic principles of work encourage the development of business institutions and economic markets founded on fair and responsible competition. The moral principles, hard work, and commitment to community practice help Muslim societies to develop economically, strengthening trade and economic progress in today's world (Qistina Balkis et al. 1, 2017). These principles are essential for creating independent thinking, creativity, and dynamism.

Commitment to work also involves the desire to improve the welfare of society (Widana, 2021). Society will have fewer problems if everyone is committed to his or her work and avoids unethical methods of wealth accumulation. Islamic work ethics prohibits laziness, sitting idle at work, and wasting time on unproductive activities. IWE also prohibits engaging in prohibited activities that are usually unproductive and lead to failure in life. Islamic work ethics also helps organizations increase productivity in the work environment.

Effect of Consumption Ethics on Falah Welfare

Based on the measurement results, the Islamic Consumption Ethics variable affects the Falah Welfare variable. The results of this study reinforce the opinion (Khan, 2020) that there is a relationship between consumer behavior and material wellbeing and happiness. Someone will maximize their utility to get welfare and feel happy. The concept of utility is individualistic, while welfare and happiness have a social dimension.

Today's society has developed a culture of consumerism that encourages maximum material acquisition. The assumption is that the more material goods you have, the happier you will be (Rahim & Bahari, 2018). However, several authors who have explored this subject have considered that assumption false and concluded that the accumulation of material goods does not necessarily lead to greater happiness. The pursuit of greater or lesser material pleasure is the state of happiness.

The principles of wholesomeness, as well as halal and haram prohibitions in consumption, have generally been applied to this study. Islamic economics defines a consumer as a utility maximizer of material and spiritual wants and demands, where religious norms and values are a significant influence. Islamic economics blends positive and normative viewpoints in its concept, where the consumer is seen as maximizing their moral and economic utility. He bases his consumption decisions on moral and ethical standards (Shaikh et al., 2017). Where according to (Friedman, 2016) some of his research concluded that generous and altruistic behavior leads to greater happiness.

The Effect of Religiosity on Falah Perspective Welfare Based on the results of measuring the Religiosity variable on the Falah Welfare variable in this study, it is stated that it has a significant positive effect. The results of this study support the results of research conducted by (Achour et

al., 2014) with the finding that a positive and significant correlation was detected between religiosity and personal wellbeing. Furthermore, a positive significant correlation exists between belief and worship and prayer on wellbeing. Other research shows that religiosity or religion plays a vital role in the psychological realm and provides restorative benefits for people to achieve wellbeing (Christopher J. L. Cunningham, 2016).

The results of this study are in line with the results of research conducted by (Tiliouine, 2009) linking religiosity with wellbeing using the Personal Wellbeing Index (PWI). Statistically significant religiosity contributes to predicting wellbeing, especially higher satisfaction with religiosity/spirituality. Wellbeing also has significant critical implications for human life, work and productivity (Poloma & Pendleton, 2009). This is understandable in light of the fact that increasing wellbeing is a serious preoccupation in living life. Where subjective wellbeing describes the overall evaluation of one's quality of life including psychological conditions.

When compared to conventional theories, changes in religiosity, and its impact on life satisfaction are not recognized (Vang et al., 2019). Wellbeing is more associated with self-esteem. Where if social members are underestimated the group will experience a loss of wellbeing given the strong relationship between self-esteem and wellbeing. Meanwhile, in maqashid sharia theory, religiosity is rooted in a person's faith which is shown through their worship. A Muslim's religiosity is used to cultivate their relationship with God. It is emphasized in Islam that religiosity is not measured only through external physical movements, but also by the state of the heart and soul (Sulaiman et al., 2021). Islam has always been associated with wellbeing, where Islam provides guidance on how to live one's life, offering comfort and support in

good and bad conditions with the guidance of Islamic sharia.

A Muslim utilizes religiosity as an effective strategy to face and manage challenging life events and to achieve wellbeing. Religiosity generates positive feelings of relief and security without neglecting a sense of responsibility and civic engagement. In addition, religiosity is generally considered a protective factor for people's psychological health (Saleem & Saleem, 2017). In essence, religiosity is a driver of Muslim behavior in maintaining horizontal relationships with fellow creatures and vertical relationships with Allah SWT.

The Effect of Islamic Asset Management on Falah Welfare Based on the measurement results in this study, there is a significant effect of the Islamic Asset Management variable on the Falah Welfare variable. The results of this study reinforce the opinion (Choirunnisak, 2017) which states that according to Islamic teachings the need to obtain material or wealth can be used as motivation to be able to work harder and try. Therefore, the proficiency of a Muslim in managing assets in an Islamic manner both from how to obtain assets, distribute assets, protect and purify these assets will provide hope for an increase in assets. This means that good Islamic property management will encourage increased welfare.

In addition, according to (Das et al., 2022) asset management must be carried out with the aim of maximizing the potential of existing assets to maintain future income streams. The purpose of wealth management is to quickly determine how to optimally invest their money and optimally prioritize which goals should or should not be purchased. Treasure management places each funding on effective and efficient activities, thus providing benefits to maximize the increase in wealth.

Islamic wealth management is not only in the goal of maximizing wealth, but is in a position to have an impact on the

social environment. Based on the principles of Islamic management, it provides opportunities for justice and distribution of wealth to those in need. Where there is the principle of purification of property carried out by spending zakat to the rightful. In conventional economic theory, the expenditure of assets without any benefit in return will reduce assets. Whereas in the principles of Islamic wealth management the expenditure will actually provide benefits to the treasure, because it has been cleaned of the rights of others that exist in the treasure.

The need to acquire wealth is an incentive to work hard and strive, according to Islamic law. Thus, the ability of a Muslim to accumulate wealth and spread that wealth will inspire optimism in those who lack financial security. In addition, the requirement of asset management will instill discipline in the maintenance of assets that can support the welfare of the family and society. Muslims' income savings, even in modest amounts, will help the Muslim community in particular in combating or defeating the problems of consumer nature and general inflation.

The significant effect of the Islamic wealth management variable on the falah welfare variable in this study is in accordance with the theory built. Wealth management or asset management has a clear function in an effort to maximize the effective and efficient use of assets that encourage the achievement of welfare. The welfare obtained through Islamic management provides a sense of inner happiness.

The influence of Religiosity variables, Islamic Work Ethics, Islamic Consumption Ethics, Islamic Investment Patterns and Islamic Asset Management on Falah Welfare variables. Based on the measurement results, there is an influence of the variables of Religiosity, Islamic Work Ethics, Islamic Consumption Ethics, Islamic Investment Patterns and Islamic Asset Management on the Falah Welfare variable. The measurement results have an R-Square

value of 0.813, which means that the predictor variables together affect the criterion variable by 81%.

The description above explains that there are 4 variables in this study that significantly influence falah welfare. The variables have partially shown the significance of their influence on the falah welfare variable, so simultaneously, the influence accumulates with a large influence. This means that the model offered in this study can strongly predict the falah welfare variable by 81%.

The predictor variables offered in this research model are variables that theoretically influence the criterion variable. The criterion variable that is conceptually built by incorporating Islamic values, then measured using the function of the Islamic-based predictor variable, clearly provides the suitability of the influence results. This means that maximizing falah welfare can be done by increasing the application of Religiosity variables, Islamic Work Ethics, Islamic Consumption Ethics, and Islamic Treasure Management.

This research model offers a welfare function that is different from the concept of welfare in the falah perspective. The variables measured adjust to the conditions of achieving the welfare of a Muslim. The results of the measurements carried out state that this research model reveals 81% of the variables that affect the welfare of falah, and the rest is influenced by other variables that are not included in the research model.

CONCLUSION AND IMPLICATION

Based on the results of the measurements carried out in this study, it is concluded that in the research period, the welfare conditions of the Langkat Regency Community, as measured using the Falah Welfare Index, are still low. The results of welfare measurements using the Falah Welfare Index are categorized at three levels, namely (Fakir < 0.50, Poor < 0.75,

and Falah < 1). Of the 350 total samples that got an index value <1 at the level of welfare in the falah category, there were 264 samples equivalent to 75.43%. Furthermore, 86 samples were at an index value of <0.75 or equivalent to 23.43%. While the samples that get a value <0.50 are four samples that fall into the category of fakir. Or 1.14%. Furthermore, there is a simultaneous influence of the variables of Religiosity, Islamic Work Ethics, Islamic Consumption Ethics, and Islamic Treasure Management on the Falah Welfare variable. Based on the measurement results, the R-Square value is 0.813, which means that the predictor variables influence the criterion variable by 81%.

The results of this study can be used as an alternative measurement of community welfare, especially in Muslim communities. The measurement results using the Falah welfare index can provide information on the welfare conditions of the Muslim community, which can be considered in making policies.

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