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REDETERMINING HALAL LIFESTYLE: A QURAN PERSPECTIVE

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ABSTRACT

This study aims to explore the verses in the Al-Qur'an which discuss the halal lifestyle which is the main resource for Muslims in everyday life. The method used in this study is a qualitative method with a library research approach which was carried out to explore the interpretation of the Qur'an about the halal lifestyle from the holy book, the Al-Qur'an. This study found that the halal lifestyle based on the perspective of the Qur'an can be continued in the aspect of consumption or lifestyle in choosing food, namely choosing between food, medicine, and products that are forbidden containing alcohol or pork, or choosing Food that is lawful in Islam, the food that is halal and *tayyib*. It is the same also in the aspect of Muslim fashion, halal travel, and tourism, as well as in the fields of finance and charity. This research focuses on exploring the most common and familiar lifestyles practiced by the current generation. Further study of the details or even the digital lifestyle should be carried out by future research.

Keywords: Halal Lifestyle; Halal Food; Islamic Financial Lifestyle; Halal Travel and Tourism; Halal Fashion.

ABSTRACT

Kajian ini bertujuan untuk menggali ayat-ayat dalam Al-Qur'an yang membahas tentang gaya hidup halal yang menjadi sumber utama umat Islam dalam kehidupan sehari-hari. Metode yang digunakan dalam penelitian ini adalah metode kualitatif dengan pendekatan penelitian kepustakaan yang dilakukan untuk mendalami tafsir Al-Qur'an tentang gaya hidup halal dari kitab "naungan Al-Qur'an". Studi ini menemukan bahwa gaya hidup halal berdasarkan perspektif Al-Qur'an dapat dilanjutkan seperti dalam aspek konsumsi atau gaya hidup dalam memilih makanan, yakni memilih antara makanan, obat-obatan, serta produk yang diharamkan yakni yang mengandung alcohol atau daging babi, atau memilih makanan yang diharamkan dalam Islam yakni makanan yang halal dan *thayyib*. Sama halnya pada aspek pasar busana muslim, perjalanan dan pariwisata halal, serta di bidang keuangan dan amal. Penelitian ini berfokus untuk mengeksplorasi gaya hidup yang paling umum dan familiar yang dilakukan oleh generasi masa kini. Studi lebih lanjut tentang detail atau bahkan gaya hidup digital harus dilakukan oleh penelitian masa depan.

Kata Kunci: Halal Lifestyle; Halal Food; Islamic Financial Lifestyle; Halal Travel and Tourism; Halal Fashion.

INTRODUCTION

Halal lifestyle is spreading around the world. Expanding from Muslim countries to countries where the majority of the population is non-Muslim. Halal lifestyle also spread in America, Australia, Japan, China, India, and Italia (Azam and Abdullah, 2020). Based on the State of The Global Islamic Economy Report 2018/2019, global Muslim spending across the lifestyle section was US\$2.1 trillion in 2017, while the Islamic finance sector has US\$2.4 trillion in total assets. Food and beverage lead Muslims spend by category at US\$1.3 trillion, followed by clothing and apparel at US\$270 billion, media and entertainment at US\$209 billion, travel at US\$ 177 billion, and spending on pharmaceuticals and cosmetics at US\$87 billion and US\$61 billion respectively (Bashir *et al.*, 2019).

Indonesia is the largest Muslim country in the world with 215 million Muslims representing 13 percent of the global Muslim population in 2015 (Putri *et al.*, 2019). In 2017, Indonesia has spent US\$218.8 billion in aggregate across the Islamic economic sectors. Indonesia's ranking for the global Islamic economy increased from 11th place to 10th place, overtaking Brunei, driven primarily by a rise in the halal food ranking, with a substantial boost in events and process coverage related to halal food driving increased awareness (Susanty *et al.*, 2022). Incorporated with a large number of Muslim communities, the guarantee of the halal product is important to get the attention of the government as mentioned in The Constitution of the Republic of Indonesia of 1945 that the state shall protect the whole people of Indonesia, and in order to advance general prosperity (Sayekti, 2014).

The halal industry in Indonesia is have not been managed optimally. A survey conducted by Global Islamic Economy Indicator 2018 nominated Indonesia for the 10th ranking in the world halal industry (Khoiriati *et al.*, 2018). Even though, Indonesia is the biggest halal food consumer in the world with approximately US\$197 billion. Malaysia is in the first ranking and is currently developing its halal industry on a massive scale. In fact, Indonesia has the potential to be the first rank in the world halal industry considering that Indonesia is one of the countries with the most Muslim population. Unfortunately, this potential is not optimally managed (Oktadiana *et al.*, 2017).

Accordingly, the halal lifestyle hyped around the world is on halal food, halal fashion, halal tourism, and so on. Meanwhile, in Indonesia, the halal lifestyle is introduced by the public figure with the “*hijrah*” trend. Commonly is around halal fashion, halal relationships, and halal

health food. Yet, there should be a firm determination to the halal lifestyle in accordance with Qur'an. Therefore, re-determining of halal lifestyle with the Qur'an perspective is necessary.

The purpose of this paper is to explore Qur'anic verses that discuss about halal lifestyle, which is the main resource for Muslims in their daily life. Halal means permissible according to Islam, but among Muslims today, it means so much more. Halal products are those that are good, wholesome, healthy, and nutritious. The halal lifestyle is more focused on a Muslim who wants to live well and make values-driven life. The author also includes the *tafsir* or interpretation from a Muslim scholar, which is Sayyid Qutb in his book *In the Shade of The Qur'an*.

RESEARCH METHODS

This research is library research that employed a qualitative approach (Darmalaksana, 2020). The data in this research is based on the interpretation of the Qur'an. The data was analyzed through *tafsir* methods which are commonly used for Qur'anic studies that aimed to gain conclusions based on Qur'an that has been interpreted by Sayyid Qutb (Elhany, 2018). The data in this study is primary data and the main source of data is from the book "in the shade of the Qur'an" by Sayyid Qutb. The book is famous as the commentator of the Qur'an. Indeed, secondary data was gained from other research to improve the interpretation of the current condition in the halal lifestyle (Sari & Asmendri, 2020).

The data analysis technique is using interpretation analysis (*tafsir tahlily*) which is conducted by inductive method from the holy book, the Al-Qur'an. The inductive method is requiring observation which in this research is book-based observation through deep reading and deep thinking (Elhany, 2018). After the pattern was described the conclusion or theory could be drawn as the result of the study.

RESULTS AND DISCUSSION

Food Lifestyle in The Verse of The Quran

The food industry nowadays grows fast and unique, there are multiple trends that change people in how and what choices to eat. The recent food lifestyle is a healthy food that should be chosen to eat and how to cook and serve healthy food. Islamic guidelines in determining what is allowed and what is not prohibited is very simple. The principle of Islamic jurisprudence stated that the legal basis for everything in terms of *muamalah* (human neighbor relations, including *tijarah* or *ma'isyah*) is permissible unless it is forbidden. In short, as long

as something is not prohibited, it is permissible (Tamami and Murniati, 2018). Al-Qur'an explicitly mentions what is clearly forbidden as follows:

Specific limits of forbidden food

There are several animals that are declared haram in the Al-Qur'an. Among them are carcasses, blood, pork, and meat of animals slaughtered by calling names other than Allah. (QS. Al-Baqoroh (2): 173, QS. Al-Maidah (5): 3. Animals that are truly halal but not slaughtered by the name of Allah will be unlawful. Both carrion – dead putrefying flesh and blood are unhygienic and offensive to human taste. Centuries after this Qur'anic statement was revealed, modern medical research has shown that both attract harmful germs and carry deadly substances. The next item is the flesh of swine, about the banning of which some have recently raised doubt. The pig is an unattractive animal without foul habits, and God has forbidden its flesh very long time ago. Recently, human knowledge has shown it to be singularly prone to infection with parasitic worms that are a serious health hazard to humans.

The meat of animals slaughtered in dedication to something or someone other than God is forbidden for Muslims to eat for that very reason. There is nothing physically wrong with the meat, but it is spiritually tainted by the fact that it was sacrificed in reference to a creature of God. This impairs one's loyalty to and faith in God. "But he who is driven by necessity, not intending to transgress nor exceeding his need, incurs no sin. God is much-forgiving, Merciful". This is a general Islamic principle in all matters of this kind and can be extended to situations of a similar nature. Any life-threatening situation creates a necessity that would allow a person to eat or drink forbidden things if an alternative cannot be found (Qutb, 2011).

On the other hand, there is suggested in Qur'an that also some halal food to be consumed by Muslims. For example, such fruits come out of the life which is produced through the rain pouring down from the sky. From them, people make wine and other intoxicating drinks, which were not forbidden at the time this surah was revealed. People also derive from such fruits and wholesome food. The way this verse is phrased implies that intoxicants are unwholesome, which serves as a preliminary indication of their forthcoming prohibition. The verse describes the situation as it was in practice. "Surely in this, there is a sign for people who use their reason". People with reason are sure to realize that the provider of all that fruits and other provisions is God, the one who deserves to be worshipped specifically in chapter an-Nahl (16) verse 67.

Items containing alcohol

Directly, Allah declared haram for items that contain alcohol. In the history of the prohibition of alcoholic drinks and food in the Qur'an, there are steps in its prohibition. Alcoholic drinks (*Alkhamru*) are expressly forbidden in the Qur'an (QS. Al-Maidah (5): 90, and all bad food (QS. Al-A'raf (7): 157, including *al-khabaits* or anything that is disgusting, dangerous and haram, as well as sharp nails and fanged animals (HR Muslim no 1933) and shit eaters (*jalalah*) (HR Abu Dawud no. 3785, Turmudzi no. 1823, and Ibn Majah; 3189).

Khamr or alcoholic drink according to most of Islamic scholars means intoxicating drinks in general. Therefore, any drink that disturbs the mind's ability to think and judge normally is considered *khamr*. In addition, this is the original meaning of the word *khamr* in the Arabic language according to the majority of linguistics scholars. Meanwhile, food that contains alcoholic ingredients is also prohibited. Since the hadiths mention that any alcoholic content is haram for Muslims. Yet, there are several conditions that allow Muslim to consume a certain amount of alcohol. For example, in the medicine that uses for anesthetizing, natural alcoholic food from fruits (unfermented) such as durian, etcetera.

Halalan and Thayiban

Lastly, every food that is not prohibited consuming is halal to eat. Yet, the halal lifestyle in food is not only the halal aspect but also in the good condition. As mentioned in the Quran chapter al-Baqarah (2) verse 168 that "*Mankind, eat of what is lawful and wholesome on earth and do not follow Satan's footsteps; he is indeed an open enemy for you*". Also in chapter al-Maidah (5) verse 88: "*And eat of what Allah has provided for you [which is] lawful and good. And fear Allah, in whom you are believers*".

This verse is an invitation to all mankind to enjoy the good things in life and avoid the harmful ones. This is coupled with a warning against following the suggestions of Satan, who will only advise people to do evil and harmful things and to arrogate to themselves the right to legislate without reference to God. God is the ultimate authority to decide what food is lawful and what is unlawful, an aspect of exercising His authority as the only God. The creator who makes and provides is also the authority who decides what is lawful and what is not.

This verse gives the whole of mankind permission to enjoy the food God has provided on earth, with the exception of what He has forbidden. People are also instructed here that they should only listen to God concerning what may or may not be lawful for consumption. They

should not listen to *satan*'s views on this matter, because as their sworn enemy, he will not give them good advice (Qutb, 2011).

Fashion Lifestyle in The Verse of The Quran

Fashion lifestyles in Qur'an mentioned are around jewelry, clothes, and cosmetics. Qur'an mentioned that human is the best creation of Allah in the chapter at-Tin (95) verse 4: "We have certainly created man in the best of stature". Therefore, wearing fine clothes for men and women, proper jewelry for women, and appropriate cosmetics for men and women are grateful for God's favor.

Fine clothes for men and women are necessary to show their worship of God while praying every time prayer. Indeed, fine clothes are also necessary for the daily routine of adults and their work life. Jewelry is a sunnah for women especially to wear in front of the husband to show love for each other, as Allah is the beautiful God which loves the beauties. Cosmetics in Islam are must accordance with sharia especially the substance material of the cosmetics for women. Meanwhile, cosmetic for men is limited to certain kind of cosmetics such as perfume, pomade, and things like that.

Moreover, in chapter al-A'raf (7) verse 32 Allah said "*Say, "Who is there to forbid the beauty which God has produced for His servants, and the wholesome means of sustenance? Say, they are (lawful) in the life of this world, to all who believe – to be theirs alone on the day of Resurrection. Thus, do we make Our revelations clear to people of knowledge"*". This verse does not at calling on people to dress well when they attend any act of worship or to enjoy wholesome food and elegant dress. It censures the prohibition of such adornment which God has provided for His servants as well as the prohibition of wholesome provision. The authority to prohibit anything belongs to God has given us the details of what He has forbidden and what He has lawful in the legal code He has enacted for human life.

Specifically, Qur'an ruled the clothes for women in order to prevent any perpetrator. Qur'an ordered women to use Jilbab or hood with the proper long one. Moreover, the use of jewelry is also ruled to hide in the casual or daily routine job. The use of jewelry or cosmetics is aimed at legal husbands only in Islam. Qur'an chapter ahzab (33) verse 59 ordered women to use veil or hood or Jilbab properly "*O Prophet, tell your wives and your daughters and the women of the believers to bring down over themselves [part] of their outer garments. That is more suitable that they will be known and not be abused. And ever is Allah Forgiving and*

Merciful". Meanwhile, in the chapter an-Nur (24) verse 31 Qur'an ruled the use of jewelry and cosmetics for women it said "And tell the believing women to lower their gaze and to be mindful of their chastity, and not to display their charm except what may ordinary appear thereof. Let them draw their head coverings over their bosoms and not display their charms to any but their husbands, or their fathers, or their husband's father, or their sons, or their husband's sons, or their brothers, or their brother's sons, or their sister's sons, or their womenfolk, or those whom rightfully possess, or such male attendants as are free of physical desire, or children that are as yet unaware of women's nakedness. Let them not swing their legs in walking so as to draw attention to their hidden charms. Believers, turn to God in repentance, so that you may achieve success".

Yet, it doesn't mean that women are prohibited to use jewelry or cosmetics aside from their husbands, but they need to use them carefully. Islam wants to establish a clean society where desire is not aroused at every moment, and erotic scenes are not displayed everywhere. Continual excitement of the sexual urge leads to insatiable desire that may become unstoppable. A stealthy look, a seductive move, flagrant makeup, and thinly dressed bodies are meant only to add to such insatiable and uncontrolled excitement. Thus, prudence and self-control are heavily taxed.

Travel and Tourism Lifestyle in The Verse of The Quran

The Holly Qur'an emphasizes that Muslims to have travel and learn lessons from what happened to the infidels and deniers of divine signs, in general, it can be said that traveling helps people achieve theoretical and practical explanations and to reaffirm their faith in the resurrection day. Traveling helps people to learn from the past prevents tyranny and oppression, and traveling improves sight, hearing, and inner knowledge, and rescues people from inactivity and inanition (Tajzadeh, 2013).

Currently, the sharia-based tourism sector is starting to develop in the world, including in Indonesia. In fact, during World Halal Travel Award (WHAT) in 2015, Lombok was nominated as 1st World Best Halal Honeymoon Destination (Khoiriati *et al.*, 2018). In Indonesia, halal tourism has long grown in the form of a pilgrimage undertaken by people with religious motivation (Jaelani, 2017). In response to this DSN MUI issued a fatwa number 108 of 2016 concerning Guidelines for organizing tourism based on sharia principles.

Qur'an shows how Islam attached great value to travel. For example Studying the life of people of the past (QS. 3: 137), studying the destiny of the people of the past (QS. 30:42), studying how prophets were raised (QS. 16: 34), studying the lives of evildoers (QS. 6:11), thinking about the creation, thinking about what happened to wrongdoers, visiting safe and prosperous town (QS. 34:11).

In chapter al-Mulk (67) verse 15, Allah suggests Muslims have traveled on the earth by moving from place to place and to eat of what they get as His provision, Allah said: "*He is the One Who smoothed out the earth for you, so move about in its regions and eat from His provisions. And to Him is the resurrection of all*". The description of the earth as easy to live upon meant for those generations of old the surface of the earth and it's being smoothed out so people and animals could walk upon it, and boats could sail through its seas. It also means for them that it has been made suitable for cultivation and harvest, and given the sorts of atmosphere, water, and soil to make life possible. These, however, are general notions. Scientific discoveries, up to the present day, provide further details that give a much broader sense to this Qur'anic statement.

When man's heart is alert to this great fact, God, the Creator, the Lord of Grace, the Ever Merciful, allows him to go about wherever he wishes, and to eat of His provisions: *He is the One Who smoothed out the earth for you, so move about in its regions and eat from His provisions*". It refers to ²permission to go about the region incorporating ²walking along its plains and valleys. When the more difficult enterprise is allowed, the easier one goes without saying (Amit and Zott, 2012). The provisions available on earth are all of God's creation and belong to Him (Safitri *et al.*, 2019).

²When God has permitted mankind to eat of it, He has granted them the facility to make use and partake of it and of the earth as a whole. ¹This is, however, all limited to a period of time known only to God as He set the time allowed for testing people through life and death. It ¹is further confined to all that God makes available for man in this life. When the time of the test is over, death occurs, ushering in what comes after it "*To Him, you will be resurrected*". To Him, certainly, it is He who has dominion over the universe, and with Him, all refuge lies (Mursi, 1997).

Meanwhile, in chapter Noah (71) verses 19-20 it is said: "*And Allah alone spread out the earth for you*". "*To walk along its spacious pathways*". Noah directs his people to live

2 easily on earth, conducting their various activities which ease and comfort. 1 This reality is so close to them and they see it all the time in full view. They cannot escape it like they tried to escape from Noah and his warnings (Kasim and Wakka, 2021). 2 in relation to them, the earth is stretched out like a vast expanse. Even in its mountains, God placed paths that are easy for them to traverse. They walk and travel more easily on the plains. They can thus move about seeking God's bounty, and exchanging goods and benefits. They did not need scientific studies that sought to understand the natural laws that govern and facilitate their life on earth in order to appreciate all this. Indeed, the greater human knowledge gets the more evident the truth of this statement is (Sardar, 2017).

Moreover, Muslims are called 3 to travel in all directions and contemplate God's work and signs that appear in all creation, animate and inanimate alike. When they do, they will realize that the One who originates life can bring it back without difficulty. Traveling opens people's hearts to new and unfamiliar vistas. It awakens their sense and mind. By contrast, the place where one lives very often holds no attraction because of over-familiarity. All glory is to God, who has bestowed the Qur'an from on high and who has full knowledge of how people's hearts and minds function and interact with their surrounding (Dannin, 2002).

On the aspect of economics, Islam guided 2 Muslims to leave off all business once they hear the call to prayer. 2 When they have done so, they can then return to their business, continuing to remember God. As mentioned in chapter Jum'ah (62) verse 10 "Once the prayer is over, disperse throughout the land and seek the bounty of Allah. And remember Allah often so you may be successful". 2 Islamic system provides a perfect balance between the need for life on earth, with all that requires work and effort, and the need to be away from all this for a short while to attend to worship. Time spent away from preoccupations of this life is necessary to keep the heart alive. Without it, it cannot live up to the great trust God has given us, and nor can its duties. 9 It is important to remember God while we are busy earning our living, for such remembrance transforms our work activities into an act of worship. Nevertheless, we need such short periods of complete dedication to the worship (Rameli & Amin, 2016).

Financial and Charity Lifestyle in The Verse of The Quran

7 As the most populous Muslim nation, Indonesia started its Islamic financial industry in 1991. The establishment of the Bank of Muamalat was marked as the first step in the development of the industry (Ismal, 2013). With the adoption of a dual banking system, the

industry is supported by the regulatory bodies by the issuance of the Central Bank Act number 23 of 1999 which was later amended by Act number 3 of 2004 (Ismal, 2011).⁷ The regulatory support allows the industry to grow and compete with its counterpart. Currently, the industry consists of 164 Shari'ah Rural Banks, 20 Shari'ah Business Units, and 14 Shari'ah Commercial Banks (Rizal *et al.*, 2020).

However, the market share of Indonesian Islamic banks is lagging behind its conventional counterpart. It remains at 6% of the country's total banking sector. On the contrary, Malaysia as its neighbor country has gained 30% of the total market share for its Islamic banks (Abdullah, 2017). Looking at both nations' Muslim populations, more than 85% of the Indonesian population are Muslims whereas the Muslim population in Malaysia is about 61%. Hence, Indonesia has a big potential in its Islamic financial industry which remains untapped. It is suspected that among the reasons for the slow development of the Islamic financial industry in Indonesia is the low¹ Islamic financial literacy rate (Rizal *et al.*, (2020); (Setyowati *et al.*, 2018)).

In the aspect of the financial sector, one of the main goals of personal and families of Muslim perspective in this world is having a *sakinah* family. *Sakinah* means the condition of serenity which is the main characteristic of a family life that must be fought for. Likewise, with *sakinah* finance, every family has different criteria and levels in deciding when they can say with satisfaction "I was financially confident" (Ningish *et al.*, 2022).

In the context of conventional financial planning, this condition is called financial freedom or financial independence. But, financial freedom is more identical with the freedom from working hard with greater passive income. Financial freedom/independence is obtained when a person can support his various needs only from passive income, such as the result of investment property, real estate, or business activities (Ndi, B. F., & Fishkin, 2018). Furthermore, financial freedom means the loss of anxiety about money forever (Couyoumjian, 2022).

From an Islamic perspective, as quoted from the words of the companions of the prophet Ali bin Abi Thalib, financial freedom is a condition where someone has succeeded in placing wealth in his hands, but not in his heart. In other words, financial freedom is obtained when a *qona'ah* has arisen in one's heart or one is free from worries about his wealth. It means

that a person no longer feels inadequate with little wealth and does not forget himself when there is already much wealth (Tamami & Murniati, 2018).

Most financial activity is performed with uncertainty, as Allah stated in the Qur'an chapter Luqman (31) verse 34 "*Indeed, Allah 'alone' has the knowledge of the Hour. He sends down the rain, and knows what is in the wombs. No soul knows what it will earn for tomorrow, and no soul knows in what land it will die. Surely Allah is All-Knowing, All-Aware*". In this verse, the word "*He knows what the wombs contain*"⁴ it is God alone who knows, with absolute certainty, what wombs contain at every moment and in every stage, how they swell or shrink, what types of the fetus, even when it has no shape, form or size. He knows whether it is a male or female, even at the moment when no one can have any knowledge of this, at the time when the female egg is fertilized.¹ All this is part of God's exclusive knowledge. In the same verse, "*Whereas no one knows what they will earn tomorrow*"¹, no one knows what will happen to them tomorrow; good or bad, benefit or harm, ease or hardship, health or sickness, obedience to God or disobedience. "Earning" is far more general than material gain. It applies to everything that happens to a person tomorrow, which is kept hidden under thick covers. No one¹ knows anything about it except by His permission and according to the measure He determines. It can be concluded that the uncertainty of financial activity is not knowing of expected income earned.

Therefore, financial activity should be clear in the start of the contract whether it share, loss, profit, and another financial statement. Indeed, it is should be applied in every aspect of financial activity such as funding and lending in bank, insurance or takaful, credit or financing, and so on. To prevent the moral hazard or the chaos of the contract, the concept of "5 C" is employed by financial institution namely, capacity, capital, collateral, conditions and character (Dewi and Utama, 2018).

The 5 C is the prevent action to be carefully of what would happen or occurred in the future that contain uncertainty. As mentioned in the Qur'an that Muslim should be aware what is sent ahead of tomorrow in the chapter al-Hasr (59) verse 18: "*O believers! Be mindful of Allah and let every soul look to what 'deeds' it has sent forth for tomorrow. And fear Allah, 'for' certainly Allah is All-Aware of what you do*". The verse is warning us to² record of all actions we did throughout the life. To look carefully at every line, adding up our total sum after

looking at every detail. This alerts us to the weakness and shortcoming, even though it has done much good.

In the other chapter which is al-Baqarah (2) verse 275 Allah warned us to avoid usury. In short it is said *“Those who gorge themselves on usury cannot rise up except as he may rise up whom satan has confounded with his touch”*⁸. This is a reference not only to those who take interest or charge a usurious gain, but also to society as a whole. Moreover, Allah condemned the usurer as mentioned in the same chapter verse 276 *“God blots out usury and causes charitable offering to grow and increase. God does not love confirmed unbelievers who persist in wrongdoing”*¹. There is evidence that no society has built its economy on usury and seen real property, peace, security, or happiness. Society may indeed be outwardly wealthy, productive, and affluent, but these are not necessarily the sign of a blessed and fortunate society. Social welfare, integrity, and cohesion are only found in societies constructed on altruism, charity, tolerance, compassion, and open-handedness, and in which people view only for pleasure and grace for God Almighty. The ones¹ who persist with usury, after all that has been said about it, are guilty of grave wrongdoing and condemned by God. Evidently, those who legalize what God has forbidden are guilty and damned, even if they assert their belief in Islam with all the power at their disposal.

Moreover, moral hazard in finance should be eliminated as Qur'an forbid us illegally take other wealth in such a way. Chapter an-Nisa (4) verse 29 strongly stated that we should not illegally devour other people's money. It is said that *“O believers! Do not devour one another's wealth illegally, but rather trade by mutual consent. And do not kill each other or yourselves. Surely Allah is ever Merciful to you”*¹ this verse explains that it is only through trade that people may gain money from one another. Illegal gains are described as killing oneself and as an utter loss. This is coupled with a warning against incurring punishment in the hereafter as well as comforting touch in the form promise of forgiveness and assured help. This verse also emphasizes that people must not cover what others may have. They should instead ask God to give them what they wish, for He is the one who gives in abundance.

On the other hand, Islam also suggests Muslim to distribute the wealth to the needy through charity. Charity in Islam is in form of zakah, infaq, shadaqah, and waqf. Zakah is referring to growth of something or purifying. In terms zakah means a certain amount of wealth that has reached certain conditions that are required by Allah to be issued and given to those

who are entitled to receive it with certain conditions. Zakah is also one of the instruments that specifically can overcome the problem of poverty and can prosper the economically weak community (Afif and Oktiadi, 2018).

Meanwhile, *infaq* and *sadaqah* are considered alms even in the Arabic language it's a bit different terms. Infaq in terms means doing a social service voluntarily, which is given in the form of property for the welfare of the community while *sadaqah* means *Sadaqah* is a gift given by a Muslim to another person spontaneously and voluntarily without being limited in time and in a certain amount, a gift given by someone as a virtue hoping for the pleasure of Allah and only a reward (Nur Aini and Mundir, 2020). Meanwhile, waqf means stop in the Arabic language, while in terms it means detention (prevention) of assets that may be used, without the loss of the object, by not taking action on the object, channeled to the permissible (not forbidden) and exist (Rizal *et al.*, 2020) (Susilo, 2016) .

Eventually, charity becomes lifestyle in the western community, especially for the billionaire. Even though, Islam taught Muslims to be generous as his way of life (lifestyle) was far away before Western people realize it. Charity in Islam is considered as mutual aid or mutual assistance and distribution of wealth between the societies. Therefore, in financial planning donating to Islamic philanthropy institutions should be put in the financial planning statement as the other future financial plans (Zuliansyah *et al.*, 2022).

CONCLUSION

To sum up, the halal lifestyle based on the Qur'an perspective can be resumed in the field of consumption or food lifestyle which includes forbidden food, pharmaceutical, alcoholic content in food, and *halalan thayiban*. Further, in the field of fashion, the field of travel and tourism, and in the field of finance and charity. Indeed, another aspect of halal in the Qur'an should be revealed as well. The founding of this study only explored the most common and familiar lifestyle by the current generation. Further study on the detail or even digital lifestyle should be conducted by future research.

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