

## Preferences and constraints on an Islamic consumer: An analysis from Islamic perspective

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Published: August 25, 2021

### Abstract

Consumption is one of the central activity of an economy. It is perhaps the ultimate aim of all economic activity. The paper investigates Muslim consumer behaviour. The question that this study answers are what Muslim consumer behaviour is and how does it differ from Nep-Classical approach. This Study has adopted a realist ontological stance and interpretivist Epistemology. Units of data collection for the study were the Quranic verses and the texts of Hadith. The study found that an optimal Muslim consumer is confined in his consumption and spending to the boundaries of Sharia i.e., to stay away from Tabzir (pre-eminence) and Israf (extravagance) and follows the balanced approach, which is moderation and unlike modern day neo-classical Consumer theory, consumption is not the ultimate aim of human being. The paper suggests that the consumption behaviour of Muslim consumer must be guided by Islamic Principles. The paper also finds that the Muslim consumer should prioritize his/her expenditure within the domain of the Halal earning and spending. Thus, the findings of the paper show a compact Islamic consumer framework.

**Keywords:** Muslim consumer, Islamic consumer behaviour, Islamic consumer theory, logical positivism, preferences of Islamic consumer, constraints of Islamic consumer.

### How to Cite:

Khan, F. M. (2021). Preferences and constraints on an Islamic consumer: An analysis from Islamic perspective. *Journal of Humanities, Social and Management Sciences (JHSMS)*, 2(1), 85-96. <https://doi.org/10.47264/idea.jhsms/2.1.8>

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## 1. Introduction

The consumer in the neo-classical economics is self-interest maximizing agent whose sole objective is to maximize his own utility function, which depends upon the consumption of a bundle of goods that he purchases with a given income. I believe that looking at the consumer from such an angle is not only wrong but unethical. Such a theory makes the human being appear as a greedy self-serving robotic entity, which has no regard for the society and is only concerned with his own self-interest maximization. Zaman (2010) sheds light on an alternate consumer framework where in the consumer is not a self-interest maximizing agent but one who spends according to his needs not want. Zaman (2012) has pointed out the flaws in the neo classical economics by talking about the politics of knowledge when economists shifted their focus from welfare as a central concept to scarcity as the core of economic theory. Nevertheless, a proper framework of Muslim consumer behaviour is yet to be given. There has been work in Islamic economics but scholars and researchers have made one very crucial mistake in doing so and that is they have used and adopted the positivist methodology of the west. So, what is the Islamic consumer behaviour? How can it be put in a consolidated form? What are the objectives of the Islamic Consumer? How does an Islamic consumer spend and prioritises his expenditure are the questions that I have attempted to answer in this study by presenting an Islamic consumer framework.

The study has adopted a qualitative approach. My epistemological position is that the use of Positivist methods in Islamic economics will not yield any benefit since the philosophy of logical positivism is in total contrast to Islam. I believe that to understand true Muslim consumer behaviour one has to refer to the Quran and the Hadith since these are the primary sources of Islamic law. The novelty of this study is that it presents Islamic concept of consumption in a plain and simple manner. The present study gives an alternate to the mainstream economics theory. Qualitative method has been used because it suites the ontological requirements of the study and our epistemological position. The epistemology and ontology of the problem in question are discussed in detail in the methodology section. Unlike on the neo-classical consumer, the constraints working on the Muslim consumer<sup>1</sup> are different. Islamic Economics does not have a theory. There are definite laws given by Allah and his Prophet (SAW)<sup>2</sup>. A Muslim consumer has to abide by these laws. Therefore, I have not used the term “Muslim consumer theory” but used Muslim consumer framework, instead. Because Islam gives the framework, within which the consumer has to operate. He has to first prioritize his spending based on a hierarchy. Muslim consumer performs the activity of consumption as fulfilment of *ahkam* (order) of Allah and as a source of *falah* (success) in here and the hereafter.

The paper is composed of five sections. Section 1 is introduction; section 2 gives a review of literature. Section 3 discusses the methodology. Section 4 discusses the *Ayats* and Hadith regarding allocation of expenditure and presents the Muslim consumer framework. Section 5 comprises of discussion and section 6 concludes the paper.

## 2. Review of literature

Before the collapse of the Soviet Union, the Capitalism and Communism were the two heavyweight contestants in the arena of international politics. After the collapse of USSR, capitalism emerged as a so-called victor. Economies started to transition into more and more capitalistic modes. Islam although not a visible contestant has had an economic system of its

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own which is distinct and unique. It guides human lives in all aspects. The 24 hours daily routine of a believer is governed by Islamic law. Muslims whether living in 1200 AD or in 2050 all have to follow it in that way as ordered by the Sweet Prophet of Islam (SAW). Researchers in Islamic economics committed critical mistakes based on flawed epistemological orientations. And ontological stances. This section provides a brief review of the work done by others along with my ontological and epistemological ordination which shape the critique and method adopted by the authors.

Whenever discussing the hazards and harms of capitalism, theory of the firm is attacked first. For example, Yusof and Amin (2007) have tried to survey quite a good amount of literature “objective of an Islamic firm”. They quote Siddiqi (1979) and Tahir (1992) while discussing that Siddique rationalizes producer behaviour in Islamic economic theory and says that a Muslim producer should be well versed in Islamic teachings and he/she will take into account the aspects of *Falah fi dunya wal akhira*<sup>3</sup> and benevolence. Other notable studies on the Islamic Producer behaviour include (Zaim, 1979). I argue that without a proper understanding of the Islamic consumer as defined by the Quran and Hadith, discussion on the Producer is of little significance. An Islamic producer has to work inside an Islamic economy, and he has to produce keeping in view the society he is operating in. If for example there is totally Islamic firm and it’s operating in a capitalistic economy, the firm will lose profits and may as well incur loss. Islam actually proposes an economic system and the system only works if all the components work in line with the *system core* which is Quran and Sunnah. If we need to understand the Islamic economic system, we need to first start from this basic unit. It is essential to first understand how Islam demands a house hold to undertake expenditures and only then can we move forward in understanding the producer and other aspects of the Islamic economic system. Islamic consumer framework needs to be presented in a compact form so that future researchers in Islamic economics can come up with better models of Islamic economy and finance. This is the ontology of this paper.

Islamic economists have also been careless in selecting methods and methodology while presenting models of Islamic economics. They have followed the same methods as that of the neo-classical economics. Tools of optimization have been adopted to find solutions to utility functions of a Muslim consumer (Muttaqin & Pusparini, 2019; Khan, 2020; Asutay & Yilmaz, 2021). The assumption has been quite the same as that of the neo-classical economics i.e., the consumer wants to maximize utility and pursue his/her own interests (Aydin, 2018). The fact that Islam views man differently and social sciences which have originated in the west view man in a completely different way needs to be clarified. The methodology that is followed by modern day economics is based on the philosophy of logical positivism. This core philosophy of current economic methodology is in total opposition to Islam (Zaman, 2013). As Muslims we are answerable for everything that we do in this world. The purpose of Quran and Hadith is to make people live a life that guarantee success in-here and hereafter. Therefore, the transcendent aspects of life forms a core component in all worldly dealings of human beings as far as the Islamic perspective is concerned. For example, Zaman (2013) discusses the Islamic view of wealth versus the neo-classical economics. Islam clearly states that whether wealth is in abundance or not, it is a test upon human being.

More wealth according to Islam is not an objective worthy of being followed while neo-classical view assumes that more and more wealth should be acquired because one has to maximize the insatiable utility. The point I want to stress here, is that due to opposing

philosophies about social problems the Islamic and neo-classical economics have completely different epistemological orientations. This is a fact that is not appreciated in the literature on Islamic Economics. Rather as rightly pointed out by some scholars such as Dr. Asad Zaman, Muslim economists have tried to use the same methodology and methods to prove models of Islamic economics and this is where Islamic economists have gone completely wrong. If we desire to come up with Islamic models of economy that are sharia guided, then we will have to follow a philosophy and methodology that is in line with the beliefs of Islam. It is therefore needed that we do not produce Islamic economic models using the assumption, tools, and methodology as used in contemporary economics. This is my epistemological orientation for the purpose of this study. Taking the discussion further, I present the argument that a qualitative research that takes into account the diversity of human life and social problems should be adopted over the so called scientific approach in modern day economics. Zaman (2013) while quoting Paul Krugman presents a very beautiful discussion on the issue, “*the profession as a whole went astray because they mistook beauty of mathematics for the truth*”.

What Asad Zaman proposes is that the current economics and all its models assume that human being has to abide by the laws of mathematics. And this cannot be true therefore this assumption makes the entire analysis of Neo-Classical as invalid and flawed. Human beings do not always behave in mechanical fashion. Neither can we assume that man is always selfish nor can we say that all of human kind are saints. Islam proposes that this world and everything in it is test and man has the freedom to choose whether he wants to choose the path of the righteous or that of the ones who are astray. I agree with Zaman (2013), that mathematics is not able to capture the normative aspects of human life. Therefore, economists ignore the effect of human feelings and human values. Doing so, they make the critical mistake of making the social science of economics resemble a physical science, which only believes that whatever is visible and can be felt is knowledge. Muslim economist though not agreeing to the philosophy still follow the methodology that has come into existence on the basis of the philosophy of logical positivism (Metwally, 1992; 1997; Bendjilali & Taher, 1990; Hallaq, 1995, Al-Safar, 1998; Yusof & Amin, 2007).

This study is a deviation from the conventional norms in two ways. The researcher has tried to give a framework, which has been missing in the literature. The study focuses on how as Islamic consumer has to allocate his budget. Secondly, due to my epistemological orientation I have selected the Quran and Hadith as primary sources of data and have constructed the framework from that. This has been missing in the current literature and this is the contribution of the study.

### **3. Research methodology**

The study presents a radical departure from the current methods of analysis prevalent in both conventional and Islamic economics research. My unique epistemological orientation and ontological stance compel this departure. The philosophical foundations of the conventional economics is provided by “logical positivism” and therefore mathematics forms a major portion of Economics analysis. Mathematics can never capture the normative components of economic behaviour. The Islamic methodology is radically different because Islam approaches human behaviour differently (Zaman, 2013). This difference guides the methodology of this paper. My Epistemological and ontological differences with philosophy of Logical positivism shapes my qualitative approach. I deal with these issues in detail below.

Qualitative research cannot be defined in a simple way. Moreover, I cannot find a definition upon which everyone agrees. Ritchie and Lewis (2003) note that the lack of consensus on the definition of qualitative research reflects the diverse nature of this methodology, which covers numerous approaches from different social sciences. The defining characteristics of a qualitative research is that it is an interpretative approach that studies things in their natural settings (Denzin & Lincoln, 2017; Ritchie & Lewis, 2003). Any knowledge or findings that have arrived at by means other than statistical analysis or quantification is called qualitative research (Strauss & Corbin, 1998) and this is exactly what this study has done.

### **3.1. Ontological stance and epistemological orientation**

My ontological stance is realist since I consider that the way neo classical model views the society and social problems is totally flawed. Human beings are not selfish as the neo classical model assumes and neither is all of mankind totally philanthropic rather there exists both qualities in man and he is supposed to choose for himself. Therefore, my epistemological orientation is interpretivist. Interpretivist holds that the social world is not governed by laws as is the natural world therefore the techniques used in natural sciences are not appropriate for analysis of social phenomenon.

### **3.2. Units of data collections**

Units of data Collection (UDC's) refer to the individuals, the documents, audio or video files, Groups, from whom or which the data for our research is collected. The following constitute the UDC's for this study: a) the *Ayat* (verses) of the Holy Quran; b) the Hadith (sayings) of the Holy Prophet (SAW). The Prophet Muhammad (SAW) is the last and final messenger of Allah. There is no *Nabi* or *Rasool* after him. Therefore, he gave mankind the perfect presentation of how to abide by the *Ahkam-ullah*. Whatever the prophet (SAW) said and did was an explanation of the Quran. The Hadith therefore makes us understand the commandments of Allah and how they should be followed, for Allah only accepts good deeds if followed in accordance with the Sunnah of *Rehmatul-lil-Alameen*. The Hadith have been taken from the version of Sahih-Al-Bukhari version published by maktaba Rehmania Lahore and the English version published by Dar-us-salam publishers Riyadh Saudi Arabia (1997). The Jami Trimzi version consulted for the Hadith is published by Altaf and sons Karachi (2009). Some online sources have also been referred to.<sup>4</sup>

### **3.3. Arrangement of the data according to themes**

The Quranic verses and Hadith were arranged according to themes. The major theme was spending while sub themes included Farz (obligatory spending), mustahbaat (desirable), and mamnooat (forbidden). The sample of texts was selected through purposive sampling. Quranic Verses and Hadith pertaining to spending were purposively selected.

## **4. Allocation of budget by a Muslim consumer**

All expenditures are also supposed to be undertaken the way Islam has ordained. The consumer has to dispense his wealth not as he pleases rather as commanded by Allah (SWT). A Muslim cannot even spend the Halal income that he has according to his choice. According to the Hadith of the Prophet (SAW) one of the first questions on the day of Qayyamah will be "*how*

*did you earn your wealth and where did you spend it*” (Zaman, 2010). Below is given a discussion on the basis of Quran and Hadith, about the preferences and constraints working on a Muslim consumer. In the Sahih Bukhari it is narrated on the authority of Abu Huraira (RA): *The Holy Prophet (SAW) said, “every day two angels come down from Heaven and one of them says, ‘O Allah! Compensate every person who spends in Your Cause,’ and the other (angel) says, ‘O Allah! Destroy every miser”* (Sahih al-Bukhari, Vol 1 Hadith 1442). Islam considers spending on oneself as spending in the way of Allah. In Islam consumption expenditures are divided into the categories as: a) Faraiz; b) Wajibaat; c) Mandoobaat; d) Makrooh; and e) Haram.

#### **4.1. Faraiz**

This type of consumption expenditures includes those, which are necessary for subsistence. Islam considers it obligatory to spend on oneself for sustenance.

##### **4.1.1. Farz expenditure on oneself and family**

*Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward* (Quran, 57:7). Islam lays so much emphasis on spending on oneself that it amounts to *ibadah* (worship). There is a Hadith of the Holy Prophet (SAW) that the Prophet (SAW) ordered Abdullah bin Amr that *you have an obligation to your body and your family* (Sahih al-Bukhari, Vol 1 Hadith 1153). Spending on family though a compulsory Farz obligatory spending is yet considered to be a spending of the greatest reward. *According to a Hadith Abu Hurairah (radiAllahu anhu) reported Allah's Messenger (P.B.U.H) as saying: ... the dinar yielding the greatest reward is that which you spend on your family.*” (Sahih Muslim)

The spending on one’s family is emphasized in yet another Hadith narrated by *Abu Hurairah that Rasulullah (P.B.U.H)* it is mentioned *that you should start spending from your family* (Sahih al-Bukhari, Hadith 1467). Islam considers it the best spending, to spend on one’s family. Moreover, spending on family is Farz upon the Muslims. Farz refers to obligatory, expenditures, which one has to undertake according to one’s ability. If such expenditures are not undertaken then, an individual will be answerable to Allah, since not performing a Farz is sin. There is no such concept in the Neo-classical Model. The neo-classical model emphasizes utility maximizing behaviour as rational while according to Islam rationality is striving for *falah* in both the Worlds.

##### **4.1.2. Farz expenditure on others**

There are certain obligatory expenditures, which are not oneself or family but are supposed to be spent on others. Zakat is one such example. The payment of zakat is compulsory upon every Muslim who fulfils the criterion of *sahib-e-Nisab*. There are strict Hadith prescribing punishments for those who do not pay zakat. For instance, *Abdullah Ibne Masood narrates that we have been ordered to offer Salah and pay zakat, and the one who does not pay zakat, his Salah is also not accepted by Allah (SWT)*. In another Hadith it is mentioned that *the one who doesn’t pay zakat, is not a complete Muslim*. Allah (SWT) has mentioned zakat along with Salah in numerous places in the Holy Quran. In the conventional model the consumer is free to spend on charity if he wishes to. However, in Islamic consumer framework, some charities

are Farz meaning by compulsory for example Zakat. The 1<sup>st</sup> Caliph of Islam *ameer-ul-momeneen* Abu Bakr Siddique (may Allah be pleased with him), took up arms and marched on those who refused to pay Zakat.

And establish prayer and give Zakat and bow with those who bow [in worship and obedience] (Quran 2:43). There are numerous places in the Quran where injunctions are present urging the believers to pay Zakat. Islam makes Charity compulsory. Every sane and financially stable person has to pay zakat after his Farz obligations towards his family and self are met. Unlike the neo-classical model where in such spending is voluntary, here it is obligatory. This shows that a Muslim consumer has to allocate his budget and that how is consumption in Islam totally opposed to the Neo-classical model.

#### 4.2. Wajib consumption expenditures

Wajib is obligatory act made binding by probable evidence, bringing this act about, has reward for a Muslim while omitting it is a sin. The strength of Wajib is not that of Faraiz. Examples include sadqaat ul fitr, *witr* prayers, Prayers of eids etc (Nyazee, 1998). For keeping the discussion inline with the topic, I will only discuss sadqaat-ul fitr, and other Wajib expenditures. Sadq-efitr is a wajib spending. *Narrated Abu Sa'id Al-Khudri: In the lifetime of Allah's Apostle, we used to give one Sa' of food (edible things) as Sadqaat-ul-Fitr (to the poor). Our food used to be either of barley, raisins (dried grapes), cottage cheese or dates* (Jami' Tarmizi, Hadith 543). *The Prophet (P.B.U.H) also said that the fast remains suspended between heaven and earth until the sadqaat ul fitr is paid.* The aim of this compulsory charity is to help the poor and purify one's wealth (Jami' Tarmizi, Hadith 3194). Amr bin Shu'aib narrated from his grandfather that The Prophet (P.B.U.H) sent a caller in the roads of Makkah proclaiming Sadqaat -ul-Fitr is required upon every Muslim, male or female, free or slave, young or old; it is two Mu'dd of wheat or its equivalent of a Sah of food (Jami' Tarmizi, Vol 1 Hadith 674).

#### 4.3. Mandoob spending

The category of Mandoobaat includes both Masnoon and Mustahbaat. Mandoob spending is that spending which is not compulsory upon a Muslim, but if undertaken, is liked by Allah and his Prophet (P.B.U.H). *Narrated Abu Mas'ud Al-Ansari: The Prophet (P.B.U.H) said When a Muslim spends something on his family intending to receive Allah's reward it is regarded as Sadaqa for him.* Sahih al-Bukhari, Vol 7 Book 64 Hadith 263). Mandoobaat broadly refers to the optional spending or more precisely Nafli sadqaat. Such spending might include spending on family (other than Farz o wajib), spending on others (other than Farz o wajib), giving sadqaat to charity organizations, spending on community welfare. It must be kept in mind that Mandoobaat come, after one has fulfilled his Faraiz towards his family and the Muslim community. If a person does not perform Mandoob spending, he will not be considered bakheel (miser) and there is no sin upon such a person. However, Allah and his Prophet (P.B.U.H) love the one who spend in Allah's way.

#### 4.4. Mamnooat

Mamnooat refers to the restrictions. The areas where a Muslim consumer cannot spend or sources from which one cannot earn. Mamnooat are further divided into three categories.

#### 4.4.1. Haram

Haram refers to forbidden or not allowed. Spending on all those things which, are considered forbidden in Islam is Haram spending. Moreover, any earning from any such source, which is forbidden by Islam, is also Haram. In the Quran Allah (SWT) mentions that *O you who have believed, indeed, intoxicants, gambling, [sacrificing on] stone alters [to other than Allah], and divining arrows are but defilement from the work of Satan, so avoid it that you may be successful* (Quran 5: 90). There is a long list of things as to what Haram is and what is Halal, and for those the ruling is given on a case by case basis. Still there are broad categories if something falls under those that would be ruled as Haram. (i) If something is harmful to the human mind: If something is injurious to the human mind for instance it either intoxicates or impairs the thinking in any other way, such a substance is Haram. Consider the following Hadith Narrated syeda Ayesha: *The Prophet (P.B.U.H) said All drinks that produce intoxication are Haram (forbidden to drink)* (Bukhari, Vol 1 Hadith 242). Consuming such a substance, buying it for someone else, or indulging in trade of such an item are all Haram activities; (ii) If something is injurious to health of human beings; (iii) If something is in contradiction to or threatening to Islamic Laws; (iv) If an activity or a commodity is injurious to the society

#### 4.1.2. Makruh

*Narrated An-Nu'man bin Bashir: I heard Allah's Apostle (P.B.U.H) saying, 'Both Halal and Haram things are evident but in between them there are doubtful (suspicious) things and most of the people have no knowledge about them. So whoever saves himself from these suspicious things saves his religion and his honour. And whoever indulges in these suspicious things is like a shepherd who grazes (his animals) near the Hima (private pasture) of someone else and at any moment he is liable to get in it. (O people!) Beware! Every king has a Hima and the Hima of Allah on the earth is His illegal (forbidden) things. Beware! There is a piece of flesh in the body if it becomes good (reformed) the whole body becomes good but if it gets spoilt the whole body gets spoilt and that is the heart* (Sahih al-Bukhari, Vol 1 Hadith 52). Therefore, based on the above Hadith, Makruh refers to those categories which about which there exists some sort of doubt, or about which there exist some contradicting rulings among the Muslim jurists such things enter into the category of Makruh (i) Makruh Tahrimi: Makruh tahrimi is that type of Makruh which is near to Haram i.e., it is so sensitive that its quite likely that it may be ruled as Haram. But due to little bit of doubt that is present the jurists term it as Makruh tahrimi. In case of spending Tabzir is one example of Makruh tahrimi. Tabzir refers to spending on things that are not required or needed at all like for example if I am not going to eat some items in a buffet yet I fill my plate with everything available this is a form of Tabzir and is Makruh in Islam. It is better to omit a Makruh act than to commit it. An excellent example is given by Niyaze, prohibition of sale offers when another sale offer is pending or the prohibition of marriage offer when another marriage offer is pending (Nyazee, 1998); (ii) Makruh Tanzihi: Makruh tanzihi is that Makruh about which there is disliking present but the degree and intensity of disliking is not as much as that of Makruh tahrimi. For example, Israf is spending more than required. Like for example my needs are fulfilled by buying a kilo for a vegetable yet I go for buying five kilos and most of it perishes before the time of its use comes. Or if my need is served with a normal watch yet just for sake of satisfaction, I go for a gold studded watch. All such expenses are Israf and Israf is Makruh tanzihi. Or for example sale of goods is not allowed at time of Friday prayers as per a verse of the Quran.

## 5. Objective of the Muslim consumer: A discussion

Hence, the Muslim consumer is radically different from the neo classical consumer. Unlike in neo-Classical Economics where the only constraint is the Budget and the consumer is assumed to be free in whatever way he wants to spend, as long as he or she is maximizing his utility, he is rational. a Muslim consumer spends in a hierarchy. His or her preferences are shaped by the hierarchy of Faraiz, wajibat and mandoobaat. While the constraints working on him or her are the things that are declared haram by the shariah. One might think that how can someone adhere to the standards of Muslim Consumer Framework (henceforth, MCF). I argue that this is problem actually arises from the flaw in philosophy of western social sciences. Entire western social science is based on the premise that Man actually is selfish and evil. This shift has occurred due to a conflict that the westerners had with religion. Reform movements started in Europe against the monarchy, the church sided with the monarchy and since then religion has been viewed as a tool of suppression. Around the same time scholars embarked on the adventure of studying the origin of religion, in the course of which they founded schools of social sciences such as anthropology, sociology etc. (Forward, 2001).

Zaman (2012) argues that Robbins definition was accepted as a standard definition of economics and since then scarcity has been the core of economic theory but before 1933 there was another dominant school of thought of economics. The Marshallian welfare school of economics, which believed that the objective of economics was how to maximize human welfare and human welfare, was defined as increasing human prosperity and development. The point I want to make is that there was a time when value judgments were part of economics. Economics was not always a dismal science that encouraged greedy and selfish behaviour. Therefore, if anyone calls the Muslim consumer theory presented here as unattainable by human beings and inapplicable to the real world, it would not only be absurd but it would show an ignorance of history.

Muslims believe that this world is *faani* (mortal) and that this will end one day. And after this world there is a life in the hereafter. That life is going to be forever and will never end. The life of this world is a test, and the way we live this life is going to determine how our life in the hereafter is going to be. According to Islam falah (success) is there in the commandments of Allah (SWT) and the Sunna of the holy Prophet (SAW). Whosoever lives his/her life accordingly will succeed in here and hereafter, the ones who turn away, will have ruined both their worlds<sup>5</sup> (Ghazali). Consumer behaviour governed by Islam will be very different than the one in the neo classical model. Here the consumer is not going to be governed by the axioms of neo-classical rationality such as insatiability, reflexivity, continuity, convexity and so on.

Muslim consumer is governed by the laws and regulations of Islam which deal with both the worldly life and the life after that. Therefore, a Muslim consumer behaviour will be altogether different from the conventional consumer studied in neo-classical microeconomics. The objective of Muslim consumer is to consume and spend his wealth in such a way that he/she is rewarded and is able to succeed in the hereafter. Whatever the Muslim consumer does, he or she does so to please Allah (SWT). And that is the sole objective of consumption in Islam. For instance, if a person goes to buy groceries for his family, he has to go with the intention that Allah (SWT) has made it his obligation to provide for the family, if he pays for medical bills of his daughter he has to bear in mind that Allah (SWT) has made it an obligation on him to take care of his children. The Muslim consumer does pretty much the same things that another

consumer would do, it's the intention that makes the difference along with the source of income (which has to be Halal) and the object purchased (which too has to be Halal) (Zaman, 2013).

### **5.1. Spending on luxuries, extravagant spending and spending more than required**

Spending on luxury goods is strongly discouraged in Islam. The Prophet (*P.B.U.H*) specifically forbade the Sahaba from drinking in gold challices and wearing silk clothes. True that most of the extravagancies are available only to the highly rich people but some extravagancies are still available to the lower income people for example prostitution, drinking wine etc. Islam forbids all such spending. In the Quran it is mentioned in the surah al Isra verse 16 that whenever a nation is going to be destroyed by the wrath of Allah (SWT), it indulges in such extravagant behaviour before that. If we look at the life of the Prophet (SAW) and his Sahaba they never indulged in luxuries and similar is the case of the great Muslim scholars. Islam encourages a simple life, one in which you spend just to live a decent life. Indulging in extravagance leads to conflict and selfishness in the society (Fazail-e-Sadaqat).

### **5.2. Spending less than required (bukhal)**

Narrated by Abu Hurairah: Allah's Apostle said, *the example of a miser and a generous person is like that of two persons wearing iron cloaks from the breast up to the neck. When the generous person spends, the iron cloak enlarges and spread over his skin so much so that it covers his fingertips and obliterates his tracks. As for the miser, as soon as he thinks of spending every ring of the iron cloak sticks to its place (against his body) and he tries to expand it, but it does not expand. The Prophet (P.B.U.H) pointed with his hand towards his throat* (Sahih al-Bukhari, Vol. 7, Book 64, Hadith 219). As Islam discourages spendthrift behaviour at the same time Islam doesn't allow for spending less than required (assuming the consumer has money). The most visible bukhal is the one where a person does not spend on himself and his family while he has the resources.

### **5.3. Sacrifice and taking care of others**

Islam preaches unity of all ummah and that one should be ready to sacrifice for the ummah. The holy Quran mentions *and [also for] those who were settled in Al-Madinah and [adopted] the faith before them. They love those who emigrated to them and find not any want in their breasts of what the emigrants were given but give [them] preference over themselves, even though they are in privation. And whoever is protected from the stinginess of his soul - it is those who will be the successful* (Quran, 59:9). It is the care for one another that makes Muslims an ummah. In the time of the Sahaba when the Mominen migrated from Makkah Mukarrah to Medina munawwarah. The Ansaars shared everything with the muhajireen (emigrants). If an Ansari had two date orchards, he gave one to his muhajir brother.

### **5.4. Shukar**

*And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]; but if you deny, indeed, My punishment is severe* (Quran, 14:7). Shukar is another characteristic of Muslim consumer. "Shukar" is being thankful to Allah (SWT) through words and actions. One must be accepting this through word of mouth that whatever is bestowed upon him is blessing of Allah (SWT) and is not his/her own ability. Secondly, one must take care of

what he has, use it properly and do not waste it. In the Quran Shukar has been stressed repeatedly and Allah (SWT) wants us to be grateful, for example it is mentioned that “*And we have certainly established you upon the earth and made for you therein ways of livelihood. Little are you grateful*” (Quran, 7:10). Islam requires a person to spend, consume and do Shukar so that Allah (SWT) may be pleased.

## 6. Conclusion and recommendation for future research

The aim of the paper was to present Muslim consumer framework. According to Muslim consumer framework, I found that a Muslim consumer has to first spend on the Faraiz. Then he will have to fulfil the Wajibaat and later on comes the mandoobaat. Its binding upon the consumer to follow this pattern because his/her objective is to please Allah in both the worlds. As Muslims we are required to live this life in such a way that we are successful in the hereafter, the consumer has to stay away from extravagancies and has to refrain from haram and Makrooh. And has to be thankful to the Lord, for whatever has been bestowed upon the person. This provides the preferences and constraints working on the Muslim consumer.

Hence, the objective of the consumer in Islam is to please Allah (SWT), the Muslim consumer performs the activity of consumption as an Amr (order) of Allah (SWT) and as a Sunna of the Prophet (SAW), and not as a way of maximizing self-interest (as discussed in Furqani 2017) but as a means of maximizing the welfare of the society at large and therefore Allah has reward on consumption if done the right way. The main idea in Muslim consumer framework is to bring the teaching of Islam into our lives. When we start practicing like Muslim consumer discussed in the paper i.e. following Halal and stay away from Haram, having moderation in consumption and spending, leading simple life styles and caring for our fellow human beings, an Islamic economic system will come into existence. Following the Muslim consumer framework discussed in this study will lead to the ideal Muslim consumer of the time of the Prophet (SAW) and as a result, social welfare will prevail in all Muslims societies.

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## Notes:

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<sup>1</sup> By a Muslim consumer, I mean one, who follows Islam in true letter and spirit

<sup>2</sup> Discussion with Altaf Hussein, at Islamia College Peshawar, Paksitan.

<sup>3</sup> Arabic for success in here and hereafter

<sup>4</sup> <http://dailyHadith.adaptivesolutionsinc.com/Hadith/Best-Charity-Spent-on-Family.htm>

<sup>5</sup> Ahya ul ulum, one of Imam Ghazali's famous masterpiece.