

**ISLAMIC CONSUMER BEHAVIOR (ICB): ITS WHY AND WHAT<sup>1</sup>****Ahmad Azrin Adnan<sup>2</sup>**

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**Abstract**

*Issues on consumption become more important to all groups of society. They are so as the changes of current world economic directly affect the consumers and family economics regardless their level of income. The availability of many conventional theories and models of consumer behavior were seen inadequate to educate consumers on how to consume ethically, eventually to overcome the current consumption issues. What went wrong with the conventional approaches that have shown positive results in generating economics return? Or probably failure on the consumer side in translating all conventional approaches into action? Should the available approaches are not able to function as desired, is there any other alternative? Generally, this article tries to capture these questions. Specifically, this article attempts to examine the necessity of Islamic consumer behavior and how it should be displayed in the Islamic framework. Thus, the objective of this article is two folds. One is to identify the philosophy, concept and motive of conventional consumption. It shows the dominance of few conventional consumption approaches that are referred to when studying the human behavior. Two is to discuss Islamic critics on conventional consumption approaches. The discussion is based on five principles of Islamic consumer behavior, such as Islamic worldview (tasawwur) as consumption mould, ibadah as consumption method, quality consumption as an act of choice, mechanisms of getting benefits in this world (al-dunya) and Hereafter (al-akhirah); and His consent (mardhatillah) as consumption motive.*

**Key Words:** Islamic consumer behavior, Religiosity, Muslim.

**1.0 Introduction**

Issues on consumption become more important to all groups of society. They are so as the changes of current world economic directly affect the consumers and family economics regardless their level of income. The availability of many conventional theories and models of consumer behavior were seen inadequate to educate consumers on how to consume ethically, eventually to overcome the current consumption issues, such as wasteful use of resources, labour and capital. That is why Sumner (2011) proposed the importance of understanding consumption inequalities rather than income inequalities by putting this statement:

*The biggest problem with income is that it doesn't measure what people think it measures: resources available to people for consumption. Consider identical twins who both earn \$100,000/year for 40 years. One consumes all her income immediately, the other chooses to save half her income in order to defer consumption until later. In that case there is no meaningful economic inequality – both have identical resources, and identical lifetime consumption in present value terms. But the high-saving sibling will have vastly greater lifetime income, and will appear to be much more “fortunate”. My purpose here is not to argue that economic inequality is not important, or that we shouldn't do anything about it. Rather, I'd like to argue that we should focus on consumption rather than income. For instance, one of the best things we could do is abolish all personal and corporate incomes taxes, and replace them with a progressive consumption tax. If you think of inequality in terms of income, then that change would look highly unfair, since much of income on capital goes to high earners. But that's an illusion, just like the two siblings that seemed very unequal in income terms, and yet had identical resources with which to consume.*

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<sup>1</sup> This article has been presented at The Globalizing Religions and Cultures in The Asia-Pacific Conference, Australia organized by the ARC Asia-Pacific Futures Research Network and The Adelaide Asian Studies Group, 1-5 December 2008. This article is neither meant to condemn various conventional consumption theories nor does it aims at analysing all conventional and Islamic views on consumption. It mainly provides few observations on the justification to propose an Islamic consumer behavior framework.

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Indeed, inequality in consumption, while reducing, is still high as revealed by Anup Shah (2008) by referring the World Bank Development Indicators 2008. Overall, the 20% of the world's people in the highest-income countries account for 86% of total private consumption expenditures, the poorest 20% a minuscule 1.3%.

Anup Shah (2008) also asserted that today's problems of consumption and human development are getting worse should this trends remain unchanged. He said:

*Today's consumption is undermining the environmental resource base. It is exacerbating inequalities. And the dynamics of the consumption-poverty-inequality-environment nexus are accelerating. If the trends continue without change — not redistributing from high-income to low-income consumers, not shifting from polluting to cleaner goods and production technologies, not promoting goods that empower poor producers, not shifting priority from consumption for conspicuous display to meeting basic needs — today's problems of consumption and human development will worsen.*

The above statement is really hard to be denied as the problems of starvation, poverty and disaster become increasingly. For instance, most of the households in US are now facing the negative wealth net value due to the downfall of the house and share values. At the same time, they have to fulfill their loan commitment to the bank. The so-called *sub-prime crisis* was driven by greed and unethical economy of capitalism and mostly caused by the element of negligence. On one side, the financial institutions seemed too lenient with the procedures of granting loan to the borrowers. On the other side, the consumers put aside their level of necessities and abilities to pay back the loan. For both side, the most importantly is the ability to accumulate wealth irrespective of the means with which it is being accumulated.

The conventional consumption approaches undoubtedly have provided a usable guide to marketing practice. They manage not only to outline the major sources of influence that producers should understand in developing marketing strategy, but also to overcome the marketing problems and capitalize on marketing opportunities. If that so, what went wrong with the principles and methods of conventional consumption due to the emergence of various consumption issues nowadays? What went wrong with the conventional approaches that have shown positive results in generating economics return? Or probably failure on the consumer side in translating all conventional approaches into action? Should the available approaches certainly unable to function as desired, is there any other alternative?

This article discusses the philosophy, concept and motive of few conventional consumption approaches that are referred to when studying the human behavior. It also attempts to discuss Islamic critics on conventional consumption approaches. The discussion is based on five principles of Islamic consumer behavior, such as Islamic worldview (*tasawwur*) as consumption mould, *ibadah* as consumption method, quality consumption as an act of choice, mechanisms of getting benefits in this world (*al-dunya*) and Hereafter (*al-akhirah*); and His consent (*mardhatillah*) as consumption motive.

## **2.0 Philosophy, Concept and Motive of Conventional Consumption**

An understanding of consumer behavior (CB) is diverse. Solomon (2009) defined CB as the study of the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, or experiences to satisfy needs and desires. Walters (1974), Mowen (1993) and Schiffman & Kanuk (2004) agreed that CB is a learning or research on how an individual makes the decision to utilise all available resources such as time, money, and effort to acquire items that related to consumerism. Campbell (1995) explained that CB is a complete cycle involving the selection, purchase, use, maintenance, repairs and removal of any goods or services. Sarimah Hanim Aman Shah (2005) asserted that CB encourages an individual not only to use his income to spend, but also increase the amount of income from time to time to meet all the needs and wants. Although these definitions of CB have some differences on the meaning, they lead to few main formulations.

First, CB involves various activities in the form of tangible and intangible, including physical, mental and emotional matters. Second, CB is stimulated by certain motivation, internal (perception, learning, personality, attitude, etc.) or external (situational factors, reference groups, family, etc.). Third, the analysis unit of CB research is the users who can be divided into individual consumer or organizational consumer. Fourth, CB shows an ongoing process, starting from pre-purchase activities until post-purchase activities. Fifth, CB involves a different role of consumer either as influencer, purchaser, decision maker or user. There are differences between buyer and user, and between user and customer. Sixth, CB is different for each individual. However, the same tendency towards using certain product or service allows the researchers doing profiling process in order to create consumption pattern.

Fundamental understanding of these formulations has led to some development of CB theories and models which were created in the West after the emergence of capitalism. Generally, most researchers agree that there are few central questions in any theory of consumer behavior (Ratneshwar *et al.*, 2000). One, what is the nature of motives and desires that prompt consumption behaviors? Two, why do consumers buy and consume particular products, brands, and services from the multitude of alternatives afforded by their environment? Three, how do consumers think and feel about their strivings and cravings and how do they translate these pursuits into actions? Four, what explanation might we offer for differences in consumer motives and motives across individuals and situations?

Based on the previous research trends, Huffman *et al.* (2000) stressed that the rapid growth and eclecticism of recent research in consumer motives has led to valuable but highly fragmented insights. Frequently, these studies have directly linked the being side of life (for example an individual's values or social identity) with its having side (preferred products and their features), typically via hierarchies in which consumers' value drive the desired psychological consequences of product consumption, and the latter, in turn, influence product preferences.

From various CB theories and models, Faiers *et al.* (2007) concluded that Post-Keynesian Theory, Behavior Theory Economics and Hierarchy of Needs Theory were used to examine consumer choice behavior. They further formulated that Personality Theory, Control Theory, Self-Discrepancy Theory, Pro-Social Behavior, Perceived Consumer Effectiveness, Collective Action Dilemma, Willingness to Pay and Value Belief Norm Theory were referred to understand the needs, values and attitudes of consumers.

To understand the aspects of learning, Cognitive Consistency, Balance Theory, Consistency Theory, Cognitive Dissonance Theory and Relational Discrepancy Theory were dominantly used as a basis of research. While Social Exchange Theory, Behavior Economic Theory and Behavior Perspective Model were more appropriate to comprehend the aspects of social learning. They further revealed that the Rational Choice Theory, Theory of Reasoned Action, Theory of Planned Behavior, Hierarchy of Effects and Innovation Decision theory were applicable to understand the purchase behavior amongst consumers. The consumer categorisation aspect was studied through Behavioural Economic Theory and Diffusion Theory, while the Attribute Theory and Diffusion Theory were used to grasp the phenomenon of product features and categorisation.

### 3.0 Islamic Critics on Conventional Consumption Approaches

CB theories and models have apparently played their parts to find solutions to the problems of – *basic premise of CB* – limited natural resources and unlimited human desires. This is where the concept of consumerism and ownership emerged (Muhammad Syukri Salleh, 2003). In the capitalist system, money is considered as the only stimulant to consumerism by increasing income and productivity results. Purchasing power derived from money will achieve consumerism utility or consumerism satisfaction (Muhammad Syukri Salleh, 2002).

Consumption according to conventional perspective, however, appears to deny the concept of the actual owner, i.e anything exists in the universe belongs to God. This is because of its nature as an anti-dogmatic and anti-theology that can lead to the 'wrong' understanding from Islamic perspective. In this matter, it refers to the influence of substructure (economy) over superstructure (religious, legal, government, culture, etc.) (Muhammad Syukri Salleh, 2008 citing the views of Karl Marx).

Its goal is only limited to human interests as a 'consumer' without looking at its relationship with the purpose of worship. Interests of individuals are more preferred to achieve all self-desires based on rational consideration and logic. Hence, the property acquired is wholly owned by an individual and can be spent by themselves without any interference from others. This built relationship is only limited to man-to-man relationship (*hablumminannas*) without achieving the more important dimension, namely man-to-God relationship (*hablumminallah*) (Muhammad Syukri Salleh, 2002:71). This argument is consistent with Siddiqi's (1982) conclusion on three major assumptions of conventional economic methodology. First, every human being is selfish and rational in behavior; second, individual's main goal is to add material, and third, each individual has absolute freedom to maximize the welfare. Therefore, the concept of zakat payment, leaving the matter of *syubhah* in the sale and purchase transactions, avoiding the transactions which involve *riba*, gambling, *gharar*, falsehood or fraud and others are ignored in the conventional consumerism discourse.

Theoretically, man's behavior from the conventional perspective is selfish by nature. He leads a dual existence, material and spiritual neatly divided. Max Weber (1958), for example, states that "economic man's" behavior is based on rigorous calculations directed with the foresight and caution towards "economic success" or ability to acquire economic power.

Max Weber's proposition actually represents conventional views on consumer behavior theory that has emerged from "economic rationalism" and "utilitarianism". This proposition has gained a lot of criticism especially by Muslim scholars who argued the capability of conventional consumer behavior theory to understand the extrinsic and intrinsic elements of the real human beings. To them, it is not right to deal human beings mathematically nor do human beings have full foresight or complete caution.

Obviously, conventional consumer behavior theory is always associated with the materialistic and individualistic philosophy of life. Hence, every individual member competes with one another to acquire maximum material wealth. As for producer, the norm of the society is to maximize profit. On consumers' side, it is expected to see their behaviors on how to maximize utility with income as the constraint. Therefore, productivity should be increased in order to have more income that will reflect the purchasing power. In the end, the mass consumption and utility maximization are the ultimate goals.

Moreover, according to conventional perspective, in the aspect of God relationship, the relationship between God and the universe including human being is only temporary. In the aspect of human freedom, people are believed to have absolute freedom in determining the direction of their life. For example, Theory of Reasoned Action (TRA) assumes that when someone has the intention to act, he or she will have a freedom to act without any limitation. In the aspect of purpose of life and the fact of human life, living in the world is the most preferred. Hence, the effect of certain behavior is more concentrated than spiritual influence in reflecting certain behavior.

These three aspects clearly deny the role and functions of human being as a slave and the Caliph of Allah. In other words, human being typically is seen as an economic creature who should consume the natural resources available as much as possible to meet all the self-satisfaction. As long as it does not violate any laws and regulations of human creation, self-satisfaction should be put in the first place in order to recognize the self-existence. Starting with the physiological needs, safety, social, esteem and self-actualization as highlighted by Maslow Hierarchical Needs, this theory is only limited to the horizontal nature of the relationship. If the behavior shows the vertical relationship, it is not more than the behavior based on rituals without having any relevancy to the way of life.

With different philosophical underpinnings of conventional consumption approaches as opposed to Islamic views, Muslims have no other alternatives to ideally understand the consumption behavior of Muslims rather than reviewing the real concept of Islamic consumer behavior.

### **3.1 Islamic Worldview (*Tasawwur*) as Consumption Mould**

Man's behavior from Islamic perspective is governed by Islamic worldview. In this regard, Islamic worldview refers to the vision of reality and truth that appears before our mind's eye revealing what existence is all about (al-Attas, 1994). It is not only for the goodness of individual himself but also every member of the society regardless his religion. In one of the verses of the *Quran*, Allah says: "*It is not righteousness that you turn your faces towards East or West; but it is righteousness to believe in God and the last day, and the angles and the Book, and the messengers; to spend of your substance, out of love for Him, for your kin, for orphans, for the needy, for the wayfarer, for those who ask, and for the ransom of slaves; to be steadfast in prayer, and practice regular charity; to fulfill the contracts which you have made.*" (*Al-Baqarah*, 2:177).

Having mentioned that, the concept of *tawhid*<sup>3</sup> will become the most priority for every Muslims that touches upon man-Allah relationships (*Hablunminallah*), man-man relationships (*Hablunminannas*) and man's relationship with other creations of Allah. This philosophical foundation of the Islamic society will eventually create peaceful surroundings between consumers (buyers) and producers (sellers) whereby every member will cooperate with each other to satisfy their needs and desires respectively. This vertical relationships (man-Allah relationships) apparently have not ever been discussed in any conventional theory of consumer behavior. In fact, it is the main foundation that will affect the entire structure of Islamic consumption. As discussed earlier, means-end research and social identity theory have focused on structural issues and linkages between goals at the level of being (or self) and lower-order goals such as preferred product features. These two paradigms have given relatively little attention to cognitive process issues that definitely put aside the spiritual part. To Islam, material and spiritual needs should go hand in hand in harmony. In many cases, spiritual needs should be put in the first place as compared to material needs.

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<sup>3</sup> *Al-Tawhid* means belief in the oneness of Allah as the central theme of Islam, which enables men to understand everything that exists in the universe. This core belief consists of its various principles, which promote spiritual and moral enhancement as well as material success.

Undoubtedly, the four approaches (means-end chain, social identity theory, behavioral decision theory and attitude theory) vary in their emphasis on contextual factors as argued by Huffman *et al.*, (2000). To them, behavioral decision theory, for example, heavily stresses the role of the immediate or proximal choice context, while social identity theory and attitude theory stress the social context of behavior. In terms of the locus of consumer behavior, means-end research is almost perceived as the most person-centered, even though, it gives little attention to contextual factors.

Despite the differences between these four approaches, they are actually similar in two ways. One, the approach towards satisfaction of consumer's wants lie purely on the material alone. With the assumption that resources are limited and human wants are unlimited, everybody strives to use limited resources selfishly and efficiently in fulfilling his unlimited wants. Two, self-interest consideration becomes the most priority in any consumption activity, including spending for others for the purpose of tax exemption (self benefits) or recognition by others or etc.

### 3.2 *Ibadah* as Consumption Method

The innermost purpose of the creation of all rational beings is their cognition (*ma'rifah*) of the existence of God. On that basis, Allah did not create humans but for one purpose and one goal, that is to submit to Him alone exclusively as mentioned by Allah: "*I have not created the invisible beings and men to any end other than that they may (know and) worship Me.*" (*Adz-Dzaariyaat*, 51:56). However, the meaning of worship (*ibadah*) has been wrongly defined by many people even Muslims themselves. It is understood as establishing the prescribed forms of worship acts only specifically the five pillars of Islam<sup>4</sup>. Therefore, Islam is seen as a part of life, not a complete way of life as *Ad'deen*. If that the reality, it is not surprising to see why is religion not explicitly stated in any conventional consumer behavior theory. Hamza Salim Lutfi Khraim (2000), for example, argued that none of the conventional consumer behavior theories provides an explicit way on the role of religion in decision making in the different steps by which the consumer decides what to buy. He further concluded that none of the five models of consumer behavior (Nicosia Model, Howard-Sheth Model, Engel-Kollet-Blackwell Model, Bettman's Information Processing Model and Sheth-Newman-Gross Model of Consumption Values) can be said to represent the behavior of Muslim consumers in the way consumption decisions are made.

The *ibadah* in Islam means the ultimate obedience, the ultimate submission and the ultimate humility to Allah along with the ultimate love for Him. According to this definition, Yusuf Al-Qaradhawi (1998) explains that *ibadah* must comply with two conditions. First, following what Allah has legislated and what His messenger has called for, in commands, in prohibitions, in *halal* (lawful) and in *haram* (unlawful). This is what represents the obedience and submission to Allah. Second, following what Allah has legislated must be coming from a heart full of love to Allah.

The useful social activities including consumption matters are considered as *ibadah* to Allah if they were meant to be for the sake of Allah. According to Mannan (1970), they are so many in the Quranic verses among which: principle of righteousness that allows Muslims to consume only *halal* things. The Quran says: "*O mankind! Partake of what is lawful and good on earth, and follow not Satan's footsteps: for, verily, he is your open foe.*" (*Al-Baqarah*, 2:168), principle of cleanliness that urges Muslims to consume something which is physically and spiritually clean. The Quran says: "*Never set foot in such a place! Only a house of worship founded, from the very first day, upon God-consciousness is worthy of thy setting foot therein – [a house of worship] wherein there are men desirous of growing in purity: for God loves all who purify themselves.*" (*At-Taubah*, 9:108), principle of moderation that guides Muslims to conduct an ideal consumption activities. The Quran says: "*O children of Adam! Beautify yourself for every act of worship, and eat and drink [freely], but do not waste: verily, He does not love the wasteful!*" (*Al-A'raaf*, 7:31), principle of morality that reminds Muslims to always remember Allah and feel the Divine presence when conducting consumption activities. The Quran says: "*And in whatever condition thou mayest find thyself, [O Prophet] and whatever discourse of this [divine writ] thou mayest be reciting, and whatever work you [all, O men], may do – [remember that] We are you witness [from the moment] when you enter upon it: for, not even an atom's weight [of whatever there is] on earth or in heaven escapes thy Sustainer's knowledge; and neither is there anything smaller than that, or larger, but is recorded in [His] clear decree.*" (*Yunus*, 10:61) and other principles.

### 3.3 Quality Consumption as an Act of Choice

The word quality has many different definitions. Conventional definitions of quality conventionally describe a quality item as one that wears well, is well constructed, and will last a long time. Still another definition conveys the image of excellence, first-rate, the best.

<sup>4</sup> The five pillars of Islam includes (1) syahadah, (2) prayer, (3) zakah, (4) fasting; and (5) hajj.

Apart from conventional definitions, marketers competing in the fierce international market place are increasingly concerned with the strategic definition of quality: *meeting the needs of consumers* (Arthur & Irving, 1992). In other words, the marketers will provide anything in order to satisfy consumers by meeting their explicit and implicit expectations. The question of whether Muslims behave according to Islamic teachings or not is not important at all.

Quality from Islamic point of view has different meaning as opposed to all conventional definitions. One of the aspects that differs both perspective is its measurement. In Islam, material and spiritual rewards should be aimed together in order to achieve His blessings as the real motive of consumption. Without denying the importance of maximizing the productivity, the more importantly is to what extent the consumption practices are able to improve man-Allah relationship (*Hablunminallah*), man-man relationship (*Hablunminannas*) and man's relationship with other creations of Allah.

In the context of quality and consumption from Islamic perspective, Fazlur Rahman (1991) explains about the word 'chastity' as one of the important aspects of Islamic consumption. He further concludes that Islam urges its ummah to not only use a lawful things but also a quality products or services. Mohd Sabri Abd. Ghafar (2007) also stresses the same thing by giving an example in the aspect of *muamalat*. To him, Islam allows *khiyar* (option) in order to give satisfaction to both parties, buyer and seller. In a Hadith of the Prophet (pbuh), it says: *"The buyer and the seller have the option (of cancelling the contract), as long as they have not separated; then, if they both speak the truth and make it manifest, their transaction shall be blest, and if they conceal and tell lies, the blessing of their transaction shall be obliterated."* (*Sahih Bukhari*). It clearly shows that Islam only recognizes the trading that contains elements of quality physically and spiritually. This same view to quality consumption is advanced by Kahf (t.t) who states that:

*A survey of the Quran provides us with a unique concept of goods. The Quran always refers to consumable goods by using terms which attributes moral and ideological values to them. Two terms are used in this respect: (1) tayyibat and (2) rizq.*

He further elaborates:

*The first term, tayyibat, is repeated eighteen times in the Quran. In his English translation of this term, Yusuf Ali has interchangeably used five different phrases to express the ethical and spiritual values of the term. According to him, tayyibat means: "good things", "good and pure things", "clean and pure things", "good and wholesome things", and "sustenance of the best". Thus, consumer goods are intimately tied up with values in Islam. They denote the values of goodness, purity and wholesomeness. In contrast, bad, impure and worthless objects cannot be used nor considered as consumer goods. The second term, rizq, and its derivatives are repeated in the Quran one hundred and twenty times. In Yusuf Ali's translation of the Quran, rizq is interpreted as follows: "Godly sustenance", "Divine bestowal", "Godly provision", and "Heavenly gifts". All these meanings convey the connotation that God is the true Sustainer of and Provider for all creatures, i.e., whatever we get as consumption goods are all given from God.*

Having mentioned all that he defines consumer goods from Islamic perspective as the God-given, useful, clean, wholesome, beneficial consumable materials whose utilization brings about material, moral and spiritual betterment of the consumer. In other words, prohibited materials are not considered goods in Islam and valueless in exchange or otherwise. It is thus far clear from the above discussion, goods must morally clean and pure as well as exchangeable in the market in order to gain an economic utility. Besides, by looking at view by Imam Mohamed Baianonie (1997) pertaining to the conditions to achieve an ideal behavior, quality consumption should consists of the following things:

1. Restricted to only lawful goods or services.
2. Consumption activity has to be accompanied by a good intention.
3. Consumption activity has to be performed with excellence.
4. Consumption activity has to be within the limits of Allah. Hence, there must be no room for injustice, disobedience of Allah or mistrust.
5. Consumption activity must not keep someone away from his *Deen* obligations like prayer, fasting etc.

### **3.4 Mechanisms of Getting Benefits In This World (*Al-Dunya*) and Hereafter (*Al-Akhirah*)**

The objectives of performing an economic activity from Islamic perspective are to enjoy the bounty of Allah by the use of His provided resources to know His glory and power, to serve Him more and to increase relationship with Him. The wealth accumulation and various forms of economic activities including consumption activities are considerate as worship.

To achieve so, Islam teaches his followers that there is life after death. This belief will guide an individual's behavior in the area of consumption. In order to achieve success, he has to consider the effect of an action on life after death. Therefore, a rational Muslim in his consumption activities will always beware of this factor in order to optimize the immediate utility for this life and that of the Hereafter. In fact, if he optimizes his present consumption, for example moderation in consumption, he will be able to have extra ability to help others for the sake of Allah.

In line with the above discussion, Kahf (t.t) stresses the concept of 'Time Horizon of Consumer Behavior'. According to him, there is a strong relationship between belief in the Day of Judgment and the Afterlife with belief in God. This extends the Muslim's horizon of time beyond death. Life before death and life after death are closely interrelated in a sequential manner. Based on this basis, he advanced two effects which reflect the way of consumption. First, the outcome of a choice of action becomes a total of two components: its immediate effect in this life and its later effect in the life to come. Therefore, the utility derived from such a choice is total of the present values of these two effects. Second, the number of alternative uses of one's income is increased by including usages whose benefits that will be gained only in the Hereafter. He further asserted that such uses of income have not ever been discussed in Max Weber's rationalism. The more importantly is to have material in this worldly life. Thus, many alternative uses of one's income may have positive utility in the Islamic frame of reference, although their benefits in the utilitarian frame of reference may be zero or negative.

There is no doubt that man is mortal and his soul shall taste death as well as all living beings that exist will taste death in their given time. Everything belongs to Allah and man only acts as a property holder. He is given certain things on earth as an *amanah* within certain period of time and he will be tested by Allah whether he is able to avoid from the pit of selfishness, greed and injustice or not, as Allah prescribes: "*He who has created death as well as life, so that He might put you to a test [and thus show] which of you is best in conduct, and [make you realize that] He alone is almighty, truly forgiving.*" (Al-Mulk, 67:2). Hence, doing an ideal consumption activity (for example, spending for others for the sake of Allah) is in fact in line with the concept of Allah fearing which consequently will lead to the achievement of success (*falah*).

In this respect, Nik Mustapha Nik Hassan (1996) suggests an Islamic method on how to allocate the income for spending. Elaborating on this suggestion, he provides the following guidelines. To *zakatable* individuals, one should spend for (1) *zakat*, (2) one's needs and the needs of one's dependents, (3) saving for future needs; and (4) any righteous act for the sake of Allah. To non-*zakatable* individuals, the spending for *zakat* is exempted while others remain unchanged.

It is clear that consumption activities should be seen from comprehensive views. It is not only an instrument to gain benefits in this world, but also an instrument to prove a total submission to Allah's commands.

### 3.5 His Consent (*Mardhatillah*) as Consumption Motive.

According to many Western scholars (Bettman, 1979; Hawkins et al., 1980; Chisnall, 1995; Solomon, 2002), there are four main applications of consumer behavior. First is for marketing strategy. Second is for public policy. Third is for social marketing. Fourth is for consumers to educate them on how to be a good consumer. Specifically in the last application (consumers), we have been explained through various conventional theories of consumer behavior that utility maximization is the ultimate goal (Kahf, 1981). Under this kind of motive, Khan (1992) stressed that conventional theory of consumer behavior is driven by the following premises:

1. It is assumed that a consumer will decide what to consume and how much to consume only to gain the material benefits and satisfaction.
2. It is assumed that all of his consumption is geared toward satisfying his own needs, he is not bothered about satisfying anyone else's needs.
3. It is assumed that a consumer behaves rationally<sup>5</sup>. This among other means the consumer will be neither a miserly nor unnecessarily spendthrift; and he will not hoard his wealth.

The concept of utility maximization is totally different between conventional and Islamic views. According to Siddiqi (1981), Muslims who lives under the influence of Islamic spirit possesses a certain kind of behavioral pattern in line with the Islamic teachings.

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<sup>5</sup> In the context of rationalism, Kahf (t.t) argued that rationalism is one of the most loosely used terms in economics, because anything can be rationalized with reference to some relevant set of axioms. The axioms of rationalization are ethically and culturally determined and differ in various fields of life.

Eventually, Muslims consumer is able to reject any utilities (satisfaction) which contradicts to Islam. Despite the fact that utility factor is something universal, Islamic consumption activities are always associated with the concept of 'Islamic Standard of Satisfaction'. This guided decision has been revealed by *Quran* with the term '*al-rushd*' that refers to 'mature', 'wisdom' and 'power to enforce obedience' (Ahmad Azrin Adnan & Wan Mohd Yusof Wan Chik, 2008). Muslims society of '*al-rushd*' always realize and develop all dimensions of their physical, moral, spiritual and rational aspects comprehensively and harmoniously in order to achieve the divine purpose of His creation. Realizing their roles in current economic cycle, every single dollars and cents they earn and spend will affect the prosperity of the entire economic systems.

The above discussion has led Muslims scholars to redefine the premises that can be based in the process of developing the Islamic theory of consumer behavior. Nik Mustapha Nik Hassan (1996), for example, asserted the following premises for Islamic theory of consumer behavior:

1. A consumer will be assumed to decide what and how to consume in order to fulfill his needs and the needs of his dependents as this is his immediate responsibility.
2. In line with *tawhid*, a consumer is assumed to consider the welfare of his fellowmen and other creations of Allah from his consumption activity.
3. A consumer will be assumed to always consider consumption as an activity that can lead to the achievement of *falah*. This in fact is a rational behavior. He would not disgrace himself by bowing in reverence to any creature and not be suppliant to anyone else. His determination, patience and perseverance encourage him in fulfilling all his obligations. He relies on Allah and places his trust on Him.

Looking at the above discussion, it is clear that the motive of consumption effectuates the differences between conventional (conventional) and Islamic consumption theory. At the operational level, we can see some similarities between both of them, but not at the philosophical level. For example, one of the human physiological needs is hunger. Everybody needs food regardless his religion. However, a Muslim is restricted to only lawful (*halal*) things and cannot eat anything that is forbidden by Islam. In this regard, Allah says: "*And We said: O Adam, dwell thou and thy wife in this garden, and eat freely thereof, both of you, whatever you may wish; but do not approach this one tree, lest you become wrongdoers.*" (*Al-Baqarah*, 2:35).

The above verse has clearly shown that the consumption crisis has started over the years since a period of Adam and Eve (existence of the first human beings) (Muhammad Syukri Salleh, 2003). This has been interpreted by Muslim scholars as the first signal on how to conduct an ideal consumption in line with the Islamic teachings. Besides, the *Quran* clarifies the importance of His consent (*mardhatillah*) as a real motive in any activities, for example, in Surah al-Lail (92), verse 1-21, Allah explains that only truly righteous act in order to obtain His blessings will bring blissfulness in the life after death (*al-akhirat*).

#### **4.0 Conclusion**

On the basis of the above discussion, it is clear that any consumer behavior theory aspires towards granting comprehensive views to marketers, policy makers and consumers. The Islamic consumer behavior theory, however offers a consistent and all-inclusive explanation of creation, reality, universe life and human experience. It displays the positive values such as diligence, thrift, moderation and balance between this world and the Hereafter. Moreover, the role of a Muslim consumer should reflect not only his personal preferences but also concerns for others. In the context of utility maximization, Islam recognizes the material and spiritual needs that should go hand in hand in harmony, but the spiritual factor should lead the other. It presents the necessary knowledge and guidance with regard to responsibilities of man in the world. It also explains the relation of man to other world of seen and unseen as well as promotes commitment and responsibility among people and make them conscious of their duty towards themselves and their societies.

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