

## Consumer Behavior in Islamic Perspectives: A Theoretical Review

Niken Permata Sari<sup>1)</sup>, Bhenu Artha<sup>\*2)</sup>, Bahri<sup>3)</sup>, Utami Tunjung Sari<sup>4)</sup>, Antonius Satria Hadi<sup>5)</sup>,  
Ascasaputra Aditya<sup>6)</sup>, Cahya Purnama Asri<sup>7)</sup>, Cynta Alya Dinka<sup>8)</sup>

1,2,3,4,5,6,7,8 Universitas Widya Mataram, Yogyakarta Indonesia

Email: niken.permatas@gmail.com<sup>1</sup>, bhenoz27@gmail.com<sup>\*2</sup>, bahriwidiyamataram@gmail.com<sup>3</sup>,  
ut.sari19@gmail.com<sup>4</sup>, suns.sund@gmail.com<sup>5</sup>, ascasaputra.feuwmy@gmail.com<sup>6</sup>,  
cahyapurnama.uwm@gmail.com<sup>7</sup>, cyntaalya609@gmail.com<sup>8</sup>

**Article History : Received: 10-11-2025 Accepted: 19-11-2025 Publication: 20-11-2025**

**Abstract:** *Islamic consumer behavior is guided by Islamic values and principles, which emphasize meaningful consumption connected to well-being, responsibility, moderation, and resource conservation. This study aims to produce a theoretical synthesis of consumer behavior from an Islamic perspective. In order to accomplish the goals and objectives of the research, a theoretical literature survey is carried out, and a conceptual framework for further investigation is provided. The normative framework of Islamic consumer behavior is explicitly determined by Maqasid al-Shari'ah, which provides a clear hierarchy of needs (Dharuriyyat, Hajiyyat, Tahsiniyyat) to guide ethical income allocation, avoiding israf and tabzir.*

**Abstrak :** *Perilaku konsumen Islam dipandu oleh nilai-nilai dan prinsip-prinsip Islam, yang menekankan konsumsi yang bermakna yang terkait dengan kesejahteraan, tanggung jawab, moderasi, dan konservasi sumber daya. Studi ini bertujuan untuk menghasilkan sintesis teoretis tentang perilaku konsumen dari perspektif Islam. Untuk mencapai tujuan dan sasaran penelitian, dilakukan tinjauan literatur teoretis, dan disediakan kerangka konseptual untuk penyelidikan lebih lanjut. Kerangka normatif Perilaku Konsumen Islam secara eksplisit ditentukan oleh Maqasid al-Shari'ah, yang menyediakan hierarki kebutuhan yang jelas (Dharuriyyat, Hajiyyat, Tahsiniyyat) untuk mengarahkan alokasi pendapatan secara etis, menghindari israf dan tabzir.*

**Keywords :** *Islamic Consumer Behavior, Theoretical Review, Maslahah, Halal*

## INTRODUCTION

For some time, the main focus of economic and marketing studies has been consumer behavior theory. Over the past few decades, our understanding of how consumers make purchasing decisions has been determined by conventional concepts centered on assumptions of rationality and utility maximization, and creating a more reasonable and relevant theory for various consumer groups is necessary as awareness of cultural diversity and religious values in global society increases, including the growing number of Muslim consumers (Marusnia et al., 2024).

This philosophical concept is generally selfish, prioritizing self-interest in decision-making. Conventional consumers are considered Rational Economic Men (REM), and their main goal is to

maximize personal satisfaction, or utility, and this paradigm considers satisfaction to be very important and must be achieved (Ilyas, 2016). However, consumption driven by self-interest and maximum satisfaction often leads to injustice and socially harmful behavior, but this condition shows that there are ethical differences in conventional structures that ignore social and spiritual aspects in wealth management (Ilyas, 2016).

Islamic economic theory differs from conventional theory in that it teaches people to follow norms and boundaries based on sharia law (Marusnia et al., 2024). According to Islam, economic actions, such as consumption, can help increase rewards leading to Falah, which is worldly and spiritual happiness (Ilyas, 2016). Falah is defined as a balance between material and spiritual dimensions, which includes well-being in this world and the hereafter (Ilyas, 2016).

Muslim consumers have a dual role: as servants of Allah who are responsible for worship, and as khalifatullah who carry out the mandate to prosper the earth (imarah). This balance reflects a fundamental principle of Islam that eliminates the separation between worldly and religious activities. Thus, consumption, which is part of worldly activities, is positioned on par with a Muslim's overall religious obligations. This study aims to produce a theoretical synthesis of consumer behavior from an Islamic perspective.

Customers are said to be motivated by unmet requirements, and it goes without saying that lower needs must be satisfied before higher ones. In general, human motivations can be characterized as the desire to achieve a goal combined with the drive, willpower, and chance to do so. and overall, consumers are motivated by their personal goals of achieving self-satisfaction (Djallel et al., 2020). Consumers in the conventional paradigm (Rational Economic Man) are driven by absolute freedom, where needs are defined as desires that can provide physical or spiritual satisfaction (Marusnia et al., 2024). Satisfaction becomes the main goal to be fulfilled, encouraging consumers to seek alternative products that can satisfy their desires (Ilyas, 2016). Conventional economics based on positivism tends to be egoistic because it leads to self-interest.

In contrast to rational economic theory and contemporary commoditization culture, Islamic consumer behavior is guided by Islamic values and principles, which emphasize meaningful consumption connected to well-being, responsibility, moderation, and resource conservation (Zafran, 2022). Muslim consumers (Islamic Man) are encouraged to rationalize their utility within the limits set by Sharia law (Djallel et al., 2020). In Islam, the goal of consumption is to maximize Maslahah, not subjective satisfaction (Marusnia et al., 2024). This rationalization ensures that only core and essential needs are met, and that they are in line with Islamic Sharia law (Djallel et al., 2020). Consumption is viewed as part of one's obligations and worship, where the fulfillment of physical and spiritual needs must come from lawful and good sources, namely the Qur'an and Sunnah. The Islamic consumer is

defined as one who consumes specific products and services that create and symbolize an Islamic social identity, distinct from simply being a Muslim (Karoui & Khemakhem, 2019).

Maslahah is the main motive for consumption in Islamic economics, encompassing both needs and obligations (Yudha et al., 2025). In the framework of Islamic economics, maslahah is defined as the most important objective of Sharia law, which has a broader meaning than mere utility or satisfaction in conventional terminology (Yudha et al., 2025). The idea of maslahah, which emphasizes meeting the most critical requirements, should be used to assess consumption behavior (Yudha et al., 2025).

The main criteria used to assess the needs of muslim consumers are not based on the fulfillment of personal desires and longings, instead, these criteria are based on the rejection of harm (dharar) and the protection of benefits (nafa') to support the performance of worship and fulfill reasonable living needs (Djallel et al., 2020). Therefore, maslahah emphasizes balance, which is explained in the Qur'an through the command to seek the hereafter through the grace of Allah, but without forgetting one's place in this world (QS. Al-Qasas: 77) (Djallel et al., 2020). This principle ensures that the well-being sought is a balance between the material and the spiritual (Ilyas, 2016).

The principle of consumption in Islam is based on verses from the Qur'an and the Hadith of the Prophet Muhammad SAW (Ilyas, 2016). Muslims are required to ensure that everything they consume comes from sources that are halal (permitted by Sharia law) and good (tayyib) (Djallel et al., 2020). The Qur'an explicitly urges humans to follow the means and sources outlined by Sharia law in an effort to meet their basic needs (QS. Al-Baqarah: 168) (Djallel et al., 2020). One of the most important ethical obstacles is avoiding extravagance and wastefulness. Extravagance is defined as conscious wastefulness done to satisfy mere desires, meanwhile, wastefulness is the act of squandering wealth, which Allah SWT states is the behavior of Satan's brothers (QS. Al-Isra: 26-27) (Ilyas, 2016).

In economic interpretation, tabdhir does not only apply to spending on unlawful things, and unlimited spending to fulfill permissible desires, which ultimately threatens capital and exposes oneself to the risk of becoming a beggar in the future, also falls under the category of tabdhir (<https://quran.com/17:27/tafsirs/en-tafsir-maarif-ul-quran>). This principle serves as a strong filter of rationality, preventing consumers from excessive consumption that damages long-term welfare (<https://almanhaj.or.id/24830-lima-kebutuhan-penting-yang-harus-dijaga-oleh-kaum-muslimin.html>). Islamic ethics of consumption generally demand simplicity, but at the same time must be effective and efficient, and needs must be met based on their function, not on subjective preferences or tastes (Fatahillah, 2013). As long as the fulfillment is in accordance with its function or purpose, then the amount of consumption is appropriate, and in addition, the ethics of consumption also include tahsiniyah dimensions, such as giving alms and being polite when eating and drinking (Fatahillah, 2013).

## METHODOLOGY

In order to accomplish the goals and objectives of the research, a theoretical literature survey is carried out, and a conceptual framework for further investigation is provided. We discussed the research methodology used by earlier studies (Vasiljeva et al., 2017; Torkayesh et al., 2023). The literature review approach allows for an in-depth analysis of normative concepts such as maqasid syariah and worship in the context of economic behavior (Djallel et al., 2020). This method is relevant for challenging accepted doctrines in conventional economics by providing a non-religious rational basis reinforced by sharia principles (Al-Jarhi, 2017).

## RESULTS AND DISCUSSION

### **Maqasid al-Shari'ah as a Hierarchy of Needs**

The principle of maslahah, which is the main objective of Islamic consumption, is realized through the preservation of the objectives of Sharia, which fundamentally safeguards five essential needs (Dharuriyyat al-Khams) (<https://almanhaj.or.id/24830-lima-kebutuhan-penting-yang-harus-dijaga-oleh-kaum-muslimin.html>). The Maqasid al-Shari'ah framework divides needs into three levels, which effectively function as a matrix for resource allocation governed by theological priorities (Sulaeman, 2018). The Maqasid al-Shari'ah are the objectives and secrets that exist and are desired by Allah in establishing all or part of the laws (Sulaeman, 2018), and establishing priorities for faith and wealth preservation while promoting environmental sustainability and justice (Sheikh, 2025).

#### **Dharuriyyat (Primary Needs)**

This is the most important level of need, which, if not met, will threaten human safety and existence (Djallel et al., 2020). Dharuriyyat includes the protection of religion (din), life (nafs), lineage (nasl), intellect (aql), and property (mal). The implication of consumption at this level is the fulfillment of basic needs such as food, drink, and clothing that are necessary to sustain life and support the practice of religion (ibadah), and the importance of safeguarding wealth (Hifzhul-Mal) is emphasized because wealth is the foundation of life and well-being (Sulaeman, 2018).

#### **Hajiyyat (Complementary Needs)**

Hajiyyat are supporting or complementary needs that aim to eliminate difficulties (mashaqqah) in life, and the absence of hajiyyat will not pose a threat to the five pillars of dharuriyyat, but it can cause difficulties (Djallel et al., 2020). Examples of hajiyyat are the conveniences and comforts that facilitate daily life.

#### **Tahsiniyyat (Tertiary Needs)**

Tahsiniyyat are necessities that provide comfort, pleasure, and enjoyment in life, often associated with achieving ethical and aesthetic perfection (Djallel et al., 2020). For example, behaving politely

when eating and drinking, and consuming everything that is clean and free from disease., and in a social context, tahsiniyyat also includes giving alms to those in dire need, which is a form of social care (Fatahillah, 2013). The Maqasid framework transforms the concept of budget constraints in conventional economics into tiered constraints (Djallel et al., 2020). Income allocation must ethically prioritize the maintenance of dharuriyyat before it can be allocated to hajiyat and tahsiniyyat.

### **The Model of Islamic Rationality and Ethical Control**

Islamic consumption theory teaches Muslims to adhere to sharia restrictions, making function the measure of consumption rather than preference or taste and the fulfillment of needs must be based on appropriateness and functionality (Fatahillah, 2013). The Islamic consumer behavior model operates in four interrelated dimensions: moderation (i'tidal), extravagance, wastefulness, and stinginess (niggardliness). These dimensions have different implications for happiness and material well-being. Research shows that moderation is the dimension that leads to the highest level of happiness compared to other dimensions. This principle of moderation is supported by religious teachings that consumers apply to avoid extravagance (Ilyas, 2016).

This theoretical analysis suggests that traditional demand law, which has only one curve, is insufficient to capture the nuances of Muslim behavior. A redefinition of the law of demand is needed, leading to four different curves, each reflecting marginal propensities toward moderation, extravagance, wastefulness, and stinginess. This shows that Islamic rationality is an ethics-bound rationality, in which individual utility cannot be separated from spiritual and social responsibilities (Djallel et al., 2020). Over the past decade, academic attention has shifted to understanding how Islamic values shape consumption behavior, particularly among muslim communities (Ali et al., 2025).

### **The Role of Religiosity and Ethics**

Religiousness has been established as a strong determinant of halal consumption behavior, especially in Muslim-majority societies (Ali et al., 2025). High levels of religiousness tend to strengthen halal awareness (Deti, 2025). Contemporary studies confirm that religiosity has a significant influence on consumer attitudes, which in turn affect purchase intentions (Irfany et al., 2023). In addition to individual religiosity, halal consumption behavior is also shaped by socio-cultural factors, local context, religious education, and community (Deti, 2025). Religiosity, ethical considerations, halal authenticity, and social responsibility influence Islamic consumer behavior (Wibowo, 2023).

### **Halal Awareness**

Halal consumption behavior is the result of complex interactions between religious values, individual perceptions, social norms, and environmental influences, and the concept of halal awareness is understood as a multidimensional construct, and this construct encompasses three main pillars: knowledge of sharia, attitudes toward halal, and trust in halal certification authorities (Deti, 2025).

Knowledge about product halal status, including halal labels, has been shown to influence awareness, which in turn affects consumer attitudes, particularly among certain segments such as Generation Z (Irfany et al., 2023).

The following table presents determinants of Islamic consumer behavior based on a literature review.

Table 1. Determinants of Islamic Consumer Behavior Based on A Literature Review

Determining Factors	Theoretical Construct	Behavioral Implications
Religiosity	Internal determination and compliance with norms	Strengthening awareness of halal and non-Israf ethics
Halal Awareness	Knowledge, attitudes, and beliefs about authority	Influencing attitudes and purchase intentions toward certified products
Subjective Norms	Socio-cultural factors, community, religious education	Shaping consumption practices and adapting the TPB model
Function vs. Preference	Needs based on maslahah	Consumption decisions are based on utility, not absolute taste

Source: (Researcher's Analysis, 2025)

## CONCLUSION

Islamic Consumer Behavior offers a strong counter-paradigm to conventional models based on utilitarianism. Philosophically, Islamic Consumer Behavior is based on the concept of Islamic Man, whose main goal is to maximize Maslahah, a concept that goes beyond individual satisfaction by incorporating spiritual and social well-being. The normative framework of Islamic Consumer Behavior is explicitly determined by Maqasid al-Shari'ah, which provides a clear hierarchy of needs (Dharuriyyat, Hajriyyat, Tahsiniyyat) to guide ethical income allocation, avoiding israf and tabzir. Future research should focus on developing comprehensive empirical models, conducting longitudinal studies, and adopting mixed-method approaches. The goal of these efforts is to validate in practical terms how the Maqasid hierarchy influences actual spending patterns and long-term satisfaction.

## REFERENCES

Al-Jarhi, M.A. (2017). An economic theory of Islamic finance. *ISRA International Journal of Islamic Finance*, 9(2), 117–132. doi: <https://doi.org/10.1108/IJIF-07-2017-0007>.

Ali, A., Azzam, Khalfan, H., & Rahmawati. (2025). Analysis of the Influence of Islamic Values on the Consumer Culture of Muslim Student. *Seriat Ekonomisi*, 02(02), 52-60.

Deti, S. (2025). Halal awareness and Muslim consumer behavior in Indonesia: A systematic literature review. *Alkasb Journal of Islamic Economics*, 4(1), 121-147.

Cite this article as :

Sari, N. P. ., Artha, B., Bahri, B., Sari, U. T. ., Hadi, A. S. ., Aditya, A. ., Asri, C. P. ., & Dinka, C. A. . (2025). Consumer Behavior in Islamic Perspectives: A Theoretical Review. *Miftah : Jurnal Ekonomi Dan Bisnis Islam*, 3(2), 107–114. <https://doi.org/10.61231/4r2v5a55>

Creative Commons - Attribution 4.0 International - CC BY 4.0

Djallel, L., & Khilmy, A. (2020). A Conceptual Study on Consumer Needs from an Islamic Marketing Perspective. *International Journal of Innovation, Creativity and Change*, 10(12), 571-591.

Fatahillah, I.A. (2013). Implementasi Konsep Etika dalam Konsumsi Perspektif Ekonomi Islam. *Hukum Islam*, 13(1), 154-169.

Ilyas, R. (2016). Etika Konsumsi dan Kesejahteraan dalam Perspektif Ekonomi Islam. *At-Tawassuth*, 1, (1), 152-172.

Irfany, M.I., Khairunnisa, Y., & Tieman, M. (2023). Factors influencing Muslim Generation Z consumers' purchase intention of environmentally friendly halal cosmetic products. *Journal of Islamic Marketing*, 15(5).

Marusnia, F.J., Nursyahadah, F., & Hendra, J. (2024). Teori Prilaku Konsumen Islam. *Al-Sharf: Jurnal Ekonomi Islam*, 5(3), 302-313.

Karoui, S., & Khemakhem, R. (2019). The Islamic consumer and the halal market. *International Journal of Islamic Marketing and Branding*. <https://doi.org/10.1504/IJIMB.2019.100041>.

Sheikh, R. (2025). Developing ethical investment criteria based on Maqasid Shariah. *Qualitative Research in Financial Markets*. <https://doi.org/10.1108/QRFM-04-2025-0103>.

Sulaeman. (2018). Signifikansi Maqashid Al-Syari'ah dalam Hukum Ekonomi Islam. *Jurnal Syari'ah dan Hukum Diktum*, 16(1), 98-117.

Torkayesh, A.E., Tirkolaee, E.B., Bahrini, A., Pamucar, D., & Khakbaz, A. (2023). A Systematic Literature Review of MABAC Method and Applications: An Outlook for Sustainability and Circularity, *Informatica*, 34, 415-448.

Vasiljeva, T., Shaikhulina, S., & Kreslins, K. (2017). Cloud Computing: Business Perspectives, Benefits and Challenges for Small and Medium Enterprises (Case of Latvia), *Procedia Engineering*, 178, 443-451.

Wibowo, R.A. (2023). Dynamics of Islamic Consumer Behavior and Market Trends. *Advances in Business & Industrial Marketing Research*. 1(3), 146-156.

Yudha, A.T.R.C., Atiya, N., Faidah, A.R., Febriyanti, N., & Masrufah, N. (2025). Maslahah value optimization in exploring Muslim consumption behavior: a study of impulse buying on e-wallet users in East Java, Indonesia. *Journal of Islamic Marketing*. <https://doi.org/10.1108/JIMA-03-2024-0118>.

Zafran, M. (2022). Framework of Islamic Consumer Behavior: Exploring The Foundation of Islamic Consumer Behavior and Motivation. *Journal of Business Administration and Management Sciences*, 04(02), 8-30.