

Pedagogical Values and the Lawful Rules of Islamic Behavior in Consumption

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Abstract

This research delves into the intricate relationship between Islamic pedagogical values and Muslim consumer behavior, drawing upon the timeless wisdom of the Quran and Sunnah. It establishes a valuable theoretical framework, supported by a generalized logistic model, to illuminate how Islamic principles influence spending decisions within permissible boundaries. The research meticulously outlines the lawful rules governing consumption in Islam, categorized by permissible and prohibited actions to guide Muslims in their choices.

Key findings reveal the holistic nature of Islam, highlighting its comprehensive influence on all aspects of life, including consumption. Islamic pedagogical values emerge as a powerful force in shaping behavior, weaving a tapestry of rules encompassing obligations like adhering to Halal principles, and prohibits extravagance, wastefulness, and stinginess. Moderation emerges as a cornerstone, steering consumers away from both extremes and illustrating how the Islamic framework accommodates increased income without necessarily leading to a proportional increase in consumption. The research challenges mainstream economic assumptions, presenting Islam's perspective on spending and shedding light on the religious dimensions that shape consumer behavior within an Islamic framework.

Beyond economic principles, the research highlights the exemplary life of Prophet Muhammad, offering practical examples of simplicity, moderation, and ethical consumer behavior, even in challenging circumstances. It advocates for integrating these values into decision-making processes, particularly in consumption matters, encouraging individuals to align their financial choices with Islamic jurisprudence and contribute to the overall well-being of the Muslim community.

In conclusion, this research significantly enhances our understanding of Muslim consumer behavior, emphasizing the role of pedagogical values and lawful rules. The findings hold valuable implications for stakeholders like marketers, policymakers, and businesses seeking to engage with Muslim consumers, offering insights into product categorization and tailored engagement strategies. The research also introduces practical tools for further analysis and exploration, while acknowledging limitations and encouraging future research to refine our understanding across diverse cultural and religious landscapes.

Keywords: extravagance, Islamic pedagogical values, lawful rules, moderation, stinginess

1. Introduction

The exploration of ethics and values is particularly significant in the modern global economy, especially when addressing economic challenges. Pioneering economist Maurice Allais argued that certain issues, particularly consumer behavior, can only be effectively addressed through this lens (Allais, 1990).

Islam's profound emphasis on ethical and faith-based values plays a crucial role in shaping Muslim consumer decisions, a testament to the enduring relevance of its teachings (Al Razi, 1995). Lawful rules derived from Islamic Sharia sources serve as a cornerstone in influencing this behavior (Qadi, 2002; Zayoud, 2010; Halstead, 2010). Qadi (2002) explores the comprehensive nature of these rules, encompassing concepts like "Halal" and "At-Taiyyibat" Halstead's (2010) work on Islamic educational values illuminates the broader framework shaping consumer decisions. Additionally, Yaseen (2005) provides valuable insights into Islamic economic priorities, moderation, and ethical considerations guiding Muslim consumer behavior. This multifaceted approach, drawing from diverse sources across regions, underscores the rich and varied dimensions of Islamic pedagogical values and lawful rules, and their collective impact on consumer behavior.

Modern Muslim economists have made significant strides in theorizing about Muslim consumer behavior, focusing on the complex interplay between income, consumption patterns, and price changes. They encourage a balanced approach, advising against both extravagance and stinginess, and advocating for moderation within defined limits (Hossain, 2014). However, despite these valuable contributions, a gap remains, particularly in Arabic studies. Existing research lacks a comprehensive and holistic perspective on Muslim consumer behavior, challenging dominant notions within positive economics and highlighting the need for further exploration and theoretical development.

The intellectual and applied framework of Muslim consumer behavior traces its roots to the early Islamic era, where Islamic values and Sharia rules found practical application through concrete examples from the Prophet Muhammad (peace be upon him) and his companions (Aghah, 2006; Tahtawi, 1996; Shehata, 2011). Aghah's (2006) work on Islamic teaching and learning methods sheds light on the educational aspects influencing Islamic values development. Tahtawi's (1996) exploration of educational values in Qur'anic stories further contributes to our understanding of how ethical principles were instilled in the early Muslim community. Furthermore, Shehata's (2011) examination of the Islamic convention of ethics and values for accountants offers insights into applying Sharia rules in specific professional domains. These references provide a comprehensive view of the theoretical underpinnings of Muslim consumer behavior, emphasizing the importance of drawing from historical examples and educational principles rooted in Islamic teachings.

This research aims to provide a comprehensive understanding of Muslim consumer behavior, specifically focusing on the influence of pedagogical values and lawful rules derived from Islamic Sharia sources. The objective is to develop a robust theoretical framework elucidating this behavior through the application of a generalized logistic model (GLM). By exploring the impact of these values and rules, grounded in Islamic teachings, this study aims to contribute an optimal perspective on the factors shaping Muslim consumer behavior patterns within the Muslim community.

2. Literature Review

Prevailing theories in positive economics often assume the autonomy of economics as an abstract science, detached from ethical and religious considerations. These theories rely solely on material values and philosophical concepts, viewing consumer behavior as guided by a set of abstract principles, rules, and theories (Sharifi, 2006; Naughton & Naughton, 2000). The work of Sharifi (2006) delves into the Islamic faith's concepts and practices, shedding light on the ethical dimensions that shape consumer behavior within an Islamic framework. Additionally, Naughton and Naughton (2000) study on "Religion, Ethics and Stock Trading: The Case of an Islamic Equities Market" provides empirical insights into the interplay between religion and economic activities, specifically in the context of stock trading within Islamic equities markets. Together, these studies along with many other studies challenge the conventional separation of economics from ethical considerations, offering a more nuanced understanding of the intricate relationship between faith, ethics, and economic behavior.

However, the conventional perspective, which posits the autonomy of economics as an abstract science detached from ethical and religious considerations, has encountered noteworthy criticism for its limited scope. This criticism has given rise to a new paradigm that accentuates the intrinsic ethical values within the economic realm (Alani, 2022; Iyer, 2010; Benjamin, Choi, & Fisher, 2016; Iyer, 2015). The shift toward this emerging paradigm has prompted a surge of research and literature dedicated to exploring the intricate intersection of economics, religion, and ethics. This evolving field acknowledges the interconnectedness of economic decisions with ethical values and religious beliefs, fostering a more holistic understanding that transcends the conventional boundaries of positive economics.

In the realm of Islamic economics, there is a discernible concentration on the integration of ethics within economic frameworks. Scholars such as Khan (1984) and Chapra (2000) underscore the significance of incorporating ethical considerations into economic analyses from an Islamic standpoint. Khan's survey on the macro-consumption function within an Islamic framework, emphasizes the need to align economic behaviors with ethical principles inherent in Islamic teachings. Similarly, Chapra's (2000) seminal work, "The Future of Economics: An Islamic Perspective," contributes to the concentration on ethics by advocating for an economic system rooted in Islamic values. Additionally, Hardiansyah and Fitrianty's (2021) exploration of "Islamic Business Ethics" and Boutayeba and Souad's (2014) article on "Ethics in Islamic economics" further bolster the focus on ethical considerations within the Islamic economic paradigm. Together, these references underscore the enduring commitment within Islamic economics to integrate ethical values, emphasizing the compatibility of economic activities with the ethical principles derived from Islamic teachings.

Within the burgeoning field of understanding Muslim consumer behavior, a range of scholarly works has contributed valuable insights into the multifaceted dynamics shaping the preferences and choices of Muslim consumers. Mathras, Cohen, Mandel and Mick (2015) present a comprehensive conceptual framework that delves into the various factors influencing Muslim consumer behavior, including religious values and cultural influences. Nawi, Aziz and Shahwan (2022) Investigating the Dual Influence of Religiosity and Islamic Financial Knowledge on Decision-Making in Muslim Financial Behavior. They stated that as outlined in Islamic jurisprudence, Muslim financial behavior must adhere to its principles, demands, and standards. Notably, religious beliefs significantly influence the distinction between permissible and impermissible, particularly in the context of financial dealings. Sherwani et al. (2018) contribute to the literature by investigating the factors guiding Muslim consumers' decisions regarding the consumption of halal meat, shedding light on the intersection of religious beliefs and dietary choices. The work of Ahmad and Haron (2002) examines the perceptions of Malaysian corporate customers towards Islamic banking products, offering insights into how Islamic financial services align with the preferences and values of Muslim consumers in a corporate context. Solomon and Rabolt (2004) delve into the psychological aspects of Muslim consumer behavior, particularly focusing on the influence of self-congruence on relational outcomes from an Islamic perspective. Vongurai (2022) contribute a valuable perspective by studying the determinants of Muslim consumers' purchase intention towards halal food in Thai Muslim consumers. Finally, Sherwani et al. (2018) explore the determinants of trust in halal meat consumption, offering evidence from an emerging market and contributing to the understanding of factors influencing Muslim consumers in their trust-building processes.

Islamic economic thought has played a key role in integrating faith-based and ethical values into all aspects of economic activity, encompassing production, consumption, earning, spending, saving, and investment (Iyer, 2014). These values manifest as pedagogical principles that significantly influence the behavior of Muslim consumers.

The existing literature review has comprehensively explored prevailing theories in positive economics, the evolving paradigm emphasizing intrinsic ethical values, and the integration of ethics within Islamic economic frameworks. However, a discernible gap remains in the direct examination of the influence of pedagogical values and lawful rules derived from Islamic Sharia sources on Muslim consumer behavior. While the review effectively discusses various factors shaping Muslim consumer choices, including religious values, cultural influences, and Islamic financial literacy, the nuanced intersection of pedagogical values and lawful rules within the context of Muslim consumer behavior remains underexplored.

This identified research gap presents an opportunity for the current research to contribute a more specialized perspective, grounded in Islamic principles, through the application of a generalized logistic model. By focusing on the interplay of pedagogical values and lawful rules, the research aims to provide a holistic understanding of the intricate dynamics shaping Muslim consumer behavior within the Muslim community.

2.1 Islamic Pedagogical Values

The concept of Islamic pedagogical values encompasses a comprehensive set of moral, ethical, and spiritual principles derived from Islamic teachings. These principles play a pivotal role in shaping the educational process and fostering holistic development within an Islamic framework. Anchored in the Qur'an, the teachings of Prophet Muhammad, and other sources of Islamic jurisprudence, this framework seeks to instill a robust belief in the principles of Islam across various facets of life. Key components include:

- **Islamic Values:** Characterized by elevated and fair principles that promote societal well-being, with faith, good manners, and ethical behavior serving as guiding elements (Sharifi, 2006; Qutob, 1980). These values influence the intellect, will, and behavior of Muslims, guiding actions such as economic transactions.
- **Faith Values:** An integral aspect, governing the Islamic faith and serving as a framework for the relationship between Muslims and Allah. Adherence to these unchangeable fundamentals demonstrates belief in Allah and his decrees, with the persistence of these faith values across generations emphasized by Islamic scholars like Shehata (2009) and Khalaf (2008).
- **Ethical Values:** Represent inherent good character and natural manners, flourishing in the presence of strong faith values and forming an essential aspect of the Islamic pedagogical values framework (Abu Daff, 2004). True faith values naturally lead to the cultivation of good ethical values.
- **Behavioral Values:** Derived from ethical and faith values, guide a Muslim's interactions in various situations, grounded in ethics and religion. Scholars like Qaradawi (1979), Al Banna (1998), Setiawan (2019), and Khalaf (2008) underscore the importance of ensuring that Muslim behavior aligns with and never contradicts these overarching Islamic values.

This comprehensive framework shapes the educational journey and contributes to holistic development within an Islamic context.

2.2 The Intertwined Influence of Islamic Values on Muslim Consumer Behavior

For Muslim consumers, spending is more than just acquiring goods and services; it's a reflection of their faith, a pathway to fulfill both spiritual and material needs, and a constant reminder of their dual nature as spiritual and physical beings (Khalaf, 2008; Shahata, 2011). This delicate balance is grounded in the fundamental belief that all things ultimately belong to Allah (Qutob, 1980).

This understanding motivates Muslim consumers to engage in both spiritual and material spending, viewing each as integral components of worship. Quranic verses serve as perpetual reminders of Allah's ownership and their responsibility to manage these resources wisely (Chapter An-Nur, Verse 24:33; Chapter Al-Mulk, Verse 67:15). Additionally, the belief that angels record every deed, including economic transactions, fosters self-control and encourages alignment with Allah's laws (Chapter Al-Infitar, Verses 82:10–12).

Furthermore, the belief that livelihood and age are preordained by Allah encourages moderation and discourages extravagance (Halstead & Taylor, 2010). This translates into a disciplined approach to consumption, fostering a sense of compliance with divine laws and promoting economic stability. Ultimately, adhering to these principles provides Muslim consumers with a sense of comfort and tranquility (Baraka), stemming from the satisfaction of aligning their actions with their faith.

The ethical framework guiding Muslim consumer behavior emphasizes moderation, contentment, tolerance, good manners, and the avoidance of prohibited attributes like wastefulness and excessive spending (Zayoud, 2010). This aligns with Quranic teachings advocating for moderation in spending: "And those who, when they spend, are neither extravagant nor stingy but hold a medium (way) between those (extremes)" (Chapter Al-Furqan, Verse 25:67). Prophet Muhammad further stressed the importance of economy, guiding Muslims to avoid extremes and promote economic stability, stating: "A man's understanding (fiqh) of his religion is reflected in his way of earning a livelihood" (Narrated by Imam Ahmad, Hadith No. 24454).

Contentment with Allah's blessings lies at the heart of Muslim consumer behavior, discouraging insatiable desires for excess (Al Sharqawi, 1990). Prophet Muhammad emphasized the success of those who find satisfaction in what Allah provides, highlighting the importance of moderation and the avoidance of extravagance (Muslim, 2006, Hadith No. 2473). This value steers Muslim consumers away from harmful excesses and fosters a sense of inner peace.

Finally, tolerance, good manners, and fulfilling obligations are core attributes emphasized in Muslim consumer behavior. These values are rooted in Quranic verses and Hadiths that stress the importance of treating others kindly, establishing worship, fulfilling commitments, and engaging in fair dealings (Chapters: Al-Baqarah, Verse 2:83; Al-Ma'idah, Verse 5:1; Al-Mu'minun, Verse 23:8). This ethical framework fosters positive interactions, builds trust between buyers and sellers, and contributes to stable and ethical commercial transactions (Kutluay, 2010; Al Qurtuby, 2013). Conversely, behaviors like extravagance, arrogance, and unlawful habits are actively avoided.

In conclusion, the driving force behind Muslim consumer behavior is a delicate balance between fulfilling spiritual and material needs, guided by faith, ethical values, and a sense of responsibility towards Allah. This approach promotes moderation, contentment, and positive interactions within the marketplace, ultimately contributing to a fulfilling and harmonious way of life.

2.3 Lawful Rules

The concept of lawful rules in Islamic consumption behavior establishes a comprehensive framework derived from Islamic Sharia, guiding responsible spending and resource allocation (Al Razi, 1995; Khalil, 2008; Shehata, 2009; Sharifi, 2006). These rules serve as both guidelines and corrective measures, aligning actions with ethical and faith-based values (Chapra, 2008). Comprising principles from the Qur'an, Hadith, Sharia, Islamic legislative purposes, ancestral and contemporary Fiqh scholars' opinions, these rules aim to illustrate Allah's judgment, distinguish between lawful and unlawful practices, evaluate behaviors, and facilitate corrective decisions.

Lawful rules are characterized by stability, universality, continuity, objectivity, applicability, and acceptance, providing a stable, universal, and accepted framework for decision-making (Qaradawi, 1979). The nature of lawful rules in consumption behavior is explored through two categories: permissible things (duties) and avoiding impermissible things. Lawful rules related to permissible things outline duties, including spending on lawful things (Halal), spending on At-Taiyyibat, and practicing moderation in spending. Spending in Halal is considered an act of worship, aligning actions with Allah's commands (Qazwini, 1996). Spending on At-Taiyyibat is a divine

command, aiming for lawful and good things (Chapters: Al-A'raf, Verse 7:32&157). Prohibited categories include intoxicants, Al-Maitah, blood, pork, idols, crosses, and anything harmful to faith, ethics, or the human body (Abdelali & Ngah, 2019).

The ethical value of moderation in spending is emphasized, discouraging extravagance and stinginess. The Qur'an urges moderation (Al-Furqan, 67; Al-Isra, 29), and Prophet Muhammad defines lawful spending as avoiding extravagance and stinginess (Al Bukhari, 2006, Hadith No. 4380; Raedah, 2006). Moderation lies between excessive frugality and wasteful extravagance, promoting responsible consumption within one's means (Imam Al Razi). Compliance with Islamic priorities involves prioritizing spending for necessities, needs, and improvements. Necessities are essential for survival, needs contribute to a comfortable life with moderation, and improvements enhance the quality of life (Lameche & Abdul Rahim, 2008). This prioritization ensures responsible and balanced spending aligned with Sharia purposes, guarding against wastefulness and encouraging self-reliance.

2.4 Impact of Lawful Rules on Muslim Consumer Behavior

The lawful rules of consumption behavior related to the avoidance of prohibited things encompass various principles aimed at aligning Muslim spending with Islamic Sharia objectives. Fiqh Scholars derived these rules to safeguard the values of religion, soul, mind, honor, and wealth (Qazwini, 1996).

First and foremost, the avoidance of stinginess is emphasized, prohibiting spending less than necessary, with the Qur'an urging moderation in spending (Chapter Al-Furqan, Verse 25:67). Stinginess is considered a disease of the soul, and Prophet Muhammad warned against stinginess (Muslim, 2006, Hadith No. 6741). From an economic perspective, stinginess leads to stagnation and economic complications (Qadri, 2019).

Secondly, the avoidance of extravagance is highlighted, prohibiting spending beyond lawful limits. The Qur'an encourages moderation in spending (Chapter Al-Furqan, Verse 25:67) and cautions against prodigality (Chapter Al-A'raf, Verse 7:31). Extravagance is seen as wasteful and harmful economically, medically, and socially (Baloch, Khalid, Saifee, & Moosa, 2012).

Thirdly, wasting is condemned, involving spending on prohibited items and impurities. The Qur'an describes spendthrifts as brothers of devils (Chapter Al-Isra, Verses 17:26–27). Wasting money without lawful benefit is discouraged, and Prophet Muhammad explicitly prohibited it (Agreed upon).

Fourthly, luxury and arrogance are absolutely prohibited in Islamic Sharia. The Qur'an associates luxury with the destruction of societies (Chapter Al-Isra, Verse 17:16), and Prophet Muhammad warned against arrogance and extravagance (Al Bukhari, 2006, Hadith No. 3605). Muslim economists argue that luxury leads to economic corruption and hinders development (Visser, 2019).

Fifthly, imitation of non-Muslims and unlawful novelties are discouraged. Allah forbids Muslims from imitating non-Muslims in habits and traditions (Chapter Al-Mumtahina, Verse 60:9), and Prophet Muhammad warned against following the traditions of antecedents that contradict Islamic principles (Muslim, 2006, Hadith No. 6952).

Lastly, Muslims are encouraged to prioritize dealing with fellow citizens and believers, avoiding transactions with military enemies. The Qur'an prohibits making friends with those who war against Muslims (Chapter Al-Mumtahina, Verse 60:9), and Prophet Muhammad stressed the importance of dealing with fellow believers (Al Bukhari, 2006, Hadith No. 476).

The pedagogical perspective emphasizes the need to nurture the human soul with moderation, avoidance of harmful attributes, and loyalty to Islamic principles. It highlights the responsibility of Muslims to support their homeland, promote social justice, and adhere to the teachings of Prophet Muhammad. Boycotting enemies is presented as a form of struggle (Jihad) and a patriotic necessity, aligning with the duty of hearing and obedience to Allah's orders.

2.5 Prophet Muhammad's Consumption Practices

Islamic texts describe Prophet Muhammad's consumption choices as a beacon of moderation and ethical living for Muslims worldwide. He prioritized basic needs over extravagance, living a simple life that reflected his focus on fulfilling his responsibilities as a messenger and teacher.

Historical accounts paint a picture of his personal belongings: simple, practical clothing often made of wool, and modest meals of barley bread, dates, and milk. Wastefulness was discouraged, with his followers encouraged to consume only what they needed and avoid excess. This principle is echoed in the Hadith where he states: "Eat, drink, and give in charity, but do not waste or be proud" (Al-Bukhari, 2006, Hadith No. 4380).

Despite his own modest life, Prophet Muhammad was renowned for his generosity. He readily shared whatever he had with others, particularly those in need. The importance of Zakat (charity) was emphasized, and his followers

were encouraged to extend compassion to those less fortunate. This generosity stemmed from his deep understanding of the human condition and desire to alleviate suffering.

The Prophet's consumption habits offer a valuable model for Muslims navigating the challenges of modern consumerism. He demonstrates that a fulfilling life does not require material abundance. Instead, true happiness lies in prioritizing spiritual values, practicing moderation, and extending compassion to others. By following his example, Muslims can strive for a balanced and ethical consumption pattern that aligns with their faith and benefits both themselves and the wider community.

3. Theoretical Framework

The theoretical framework for understanding Muslim consumer behavior in the global economy is established by integrating Islamic pedagogical values, lawful rules derived from Sharia sources, and insights from the consumption behavior of Prophet Muhammad. This framework is conceptualized based on the pioneering work of Maurice Allais, who emphasized the pivotal role of ethics and values in comprehending consumer behavior. The infusion of Islamic perspectives, as articulated by scholars such as Al Razi (1995), Qadi (2002), and Yaseen (2005), underscores the significance of faith-based values and Sharia rules in shaping the decisions of Muslim consumers.

The core of the theoretical framework lies in Islamic pedagogical values, encompassing moral, ethical, and spiritual principles rooted in the Qur'an and Hadith. These values, including Islamic Values, Faith Values, Ethical Values, and Behavioral Values, serve as guiding principles influencing the intellect, will, and behavior of Muslims in various facets of life, including economic transactions. The impact of these values is explored through moderation, contentment, tolerance, good manners, and fulfilling obligations, contributing to positive interactions in the marketplace.

Additionally, the framework extends to lawful rules derived from Islamic Sharia sources, providing a comprehensive framework for responsible spending and resource allocation. The stability, universality, and objectivity of these rules, as outlined by scholars like Qaradawi (1979), form the basis for decision-making in consumption behavior. The impact of lawful rules is examined through the avoidance of prohibited things, emphasizing moderation, avoidance of extravagance and stinginess, and prioritization of necessities, needs, and improvements. These rules guide responsible consumption aligned with Sharia objectives, fostering self-reliance and guarding against wastefulness.

The framework is further enriched by examining the consumption behavior of Prophet Muhammad, who serves as a model of moderation, frugality, and generosity. His life provides a practical guide for Muslims navigating consumerism, emphasizing simplicity, avoidance of excess, and a commitment to fulfilling responsibilities. The integration of Islamic pedagogical values, lawful rules, and the exemplary behavior of Prophet Muhammad forms a holistic perspective, contributing to the theoretical development of understanding the intricate dynamics that shape Muslim consumer behavior within the global economic context.

Drawing on prior literature and an examination of pedagogical values alongside Islamic lawful rules governing consumer behavior, the ensuing figure delineates these regulations within the realm of permissible expenditures and prohibited areas.

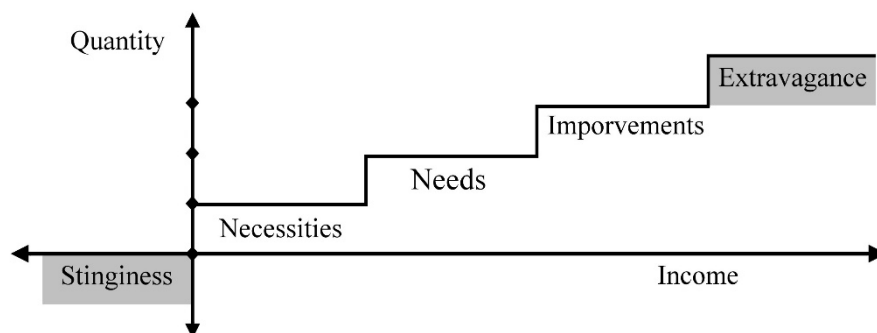


Figure 1. The Islamic Framework for Mapping Spending

The figure portrays the range of permissible spending outlined by Islamic Lawful Rules that guide Muslim consumption behavior. It depicts a gradient of essential expenditures, starting with necessities vital for survival,

then ascending to needs like healthcare and education that contribute to well-being, and finally reaching improvements for enhancing quality of life. Beyond this permissible range, the figure identifies two prohibited areas: extravagance, occurring above the highest allowed spending on improvements, and stinginess, falling below the minimum required for necessities.

4. Research Methodology

This research employs a descriptive-analytical approach to delve into the influence of pedagogical values and lawful rules derived from Islamic Sharia sources on the behavior of Muslim consumers. For the purpose of this research, a Muslim consumer is defined as an individual who aligns their consumer decisions with Islamic principles, manifesting through a series of choices made during the selection, acquisition, and utilization of goods and services.

The primary objectives of this research include identifying and characterizing key pedagogical values and lawful rules that shape Muslim consumer behavior. Moreover, the research seeks to explore the intricate relationships and interactions between these identified values and rules and the actual consumption patterns observed among Muslim consumers. To achieve this, diverse data sources will be utilized, incorporating the examination of Qur'anic verses and Hadiths related to consumption behavior, ethics, and economic principles.

Additionally, the research will draw upon Islamic scholarly works, encompassing academic literature and theological writings that discuss the application of Islamic values in economic activities. The methodology will integrate qualitative analysis techniques, involving thematic analysis and discourse analysis of textual data from religious sources and scholarly works. This approach aims to identify key themes and patterns that underpin the influence of pedagogical values and lawful rules on Muslim consumer behavior.

A crucial aspect of the research involves the utilization of a Generalized Logistic Model (GLM) for statistical analysis. This model will explore the relationship between independent variables, represented by pedagogical values and lawful rules, and the dependent variable, which is Muslim consumer behavior. The GLM facilitates the examination of complex interactions and non-linear relationships between these variables, providing a nuanced understanding of their impact.

The overarching goal of this research is to offer a comprehensive understanding of the factors influencing Muslim consumer behavior, with a specific focus on the role played by pedagogical values and lawful rules derived from Islamic Sharia sources. The findings derived from the GLM analysis are expected to contribute significant insights that can inform marketing strategies and policies targeting Muslim consumers.

Beyond its practical implications, this research aims to provide valuable insights for both academic and practitioner communities interested in the intersections of Islamic economics, consumer behavior, and the integration of faith with economic activities. By bridging these domains, the research seeks to enrich our understanding of the complexities involved in catering to the preferences and values of Muslim consumers in the contemporary marketplace.

5. Results and Discussion

Within the realm of mainstream economic thought, a prevailing assumption asserts a direct correlation between income and consumption. According to this perspective, an augmentation of income tends to trigger unbridled spending, potentially surpassing the bounds of moderation and giving rise to behaviors characterized by extravagance, spendthrift tendencies, and lavish indulgence (Visser, 2019; Yaseen, 2005).

However, the Islamic viewpoint challenges this conventional belief, contending that such an approach is fundamentally flawed. Islam advocates for the imposition of limits and constraints on spending, even in the face of increased income, aiming to prevent engagement in unlawful activities (Qaradawi, 1979). Instead, surplus income is encouraged to be channeled toward responsible endeavors, such as investments for the benefit of future generations or contributions to Zakah and charities, thereby supporting those in need (Al Banna, 1998).

This approach reflects a profound commitment within Islam to maintaining a delicate equilibrium between personal prosperity and societal welfare, exemplifying the emphasis on ethical and responsible financial practices rooted in religious principles. In essence, this Islamic perspective offers a nuanced counterpoint to mainstream economic assumptions, emphasizing the importance of conscientious and socially beneficial financial decisions.

Moderation in spending emerges as a cornerstone of Muslim consumer behavior. Inspired by verse like Chapter Al-Furqan (25:67) "And those who, when they spend, are neither extravagant nor stingy but hold a medium (way) between those (extremes)", and Prophet Muhammad's teachings (Al Bukhari, Hadith No. 4380), this value steers consumers away from both excessive frugality and wasteful extravagance. Scholars like Imam Al Razi emphasize

that moderation promotes responsible consumption within one's means.

Prioritizing spending based on Islamic principles further guides Muslim consumers. This framework distinguishes between necessities, needs, and improvements. Necessities, like food and shelter, are paramount for survival. Needs, such as healthcare and education, contribute to a comfortable life. Finally, improvements, like travel or hobbies, enhance the quality of life. This prioritization ensures responsible and balanced spending aligned with Sharia objectives, encouraging self-reliance and discouraging wastefulness.

Overall, the emphasis on moderation and prioritization within Islamic frameworks suggests a mindful approach to spending among Muslim consumers. This promotes responsible financial management and aligns consumption with broader ethical principles.

The following figure of the conceptual diagram of the Muslim Consumer Behavior illustrates the divergence between mainstream economic perspectives (unlimited spending with increased income) and the Islamic viewpoint, which emphasizes moderation, responsible investment, and social support through Zakah and charities. The Islamic approach aims to ensure that financial prosperity is utilized in a manner that aligns with ethical and moral principles.

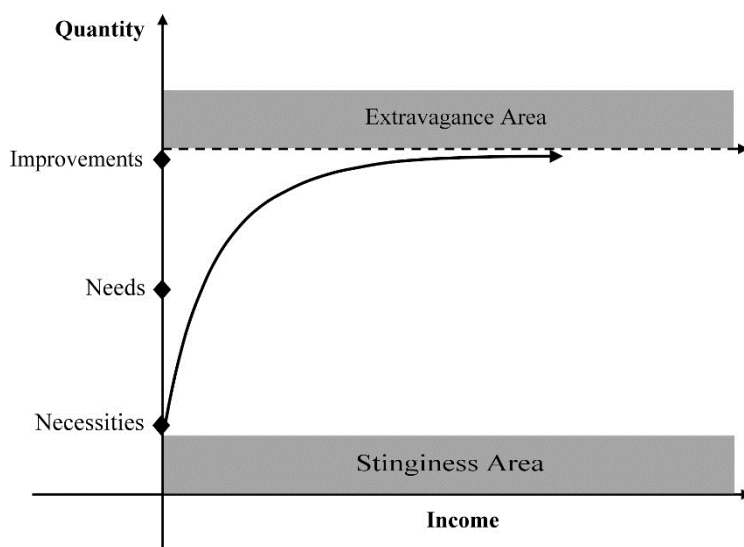


Figure 2. The Conceptual Diagram of Muslim Consumer Behavior

This conceptual diagram illustrates the intricate relationship between income and consumption behavior in Islam, shedding light on the key components that shape this dynamic interaction. At its core, income represents the financial resources earned by an individual, forming the basis for economic decision-making. Islamic Constraints, a crucial element in this framework, encompass the limits and guidelines set by Islamic principles. These constraints ensure that the increase in income is subject to specific restrictions, guarding against extravagance, spendthrift behavior, and lavishness.

Moderation, as indicated in the diagram, represents the ideal state of consumption according to Islamic principles, encouraging individuals to maintain a balanced and moderate approach to spending, even as their income increases. The diagram further emphasizes the Islamic perspective on utilizing increased income for long-term benefits through Investment for Future Generations. This component underscores the importance of investing in ways that contribute to the well-being of future generations.

Finally, Zakah and Charities represent one of the prescribed paths for utilizing surplus income in Islam. The diagram highlights the obligation to allocate a portion of increased income to Zakah (obligatory almsgiving) and voluntary charities, underscoring the ethical and socially responsible dimensions of economic decisions within the Islamic framework.

In conjunction with the conceptual diagram delineating the relationship between income and consumption behavior in Islam, various mathematical models provide a quantitative framework to further comprehend and analyze this intricate connection. One such model is the Logistic Model, characterized by its “S-shaped” curve,

symbolizing the gradual increase in spending that plateaus at the maximum limit.

The generalized logistic model (GLM),

$$Y = a / (1 + b * \exp(-c * X)) + d \quad (1)$$

Parameters:

- a: Maximum Lawful Spending Limit
- b: Scaling parameter
- c: Inflection point location
- d: Minimum Lawful Spending Limit

This model encapsulates the essence of responsible spending, aligning with the Islamic principles of moderation and ethical financial practices. Additionally, the (GLM) with Saturation offers insight into spending patterns by gradually increasing and approaching a saturation point.

The Piecewise Functions are:

- Necessities to Needs: $Y = m1 * X + b1$,
- Needs to Improvements: $Y = m2 * X + b2$ (where $m2 < m1$),
- Improvements to Maximum: $Y = \text{Maximum Lawful Limit}$

On the other hand, employ distinct linear segments to represent different areas, reflecting the transition from subsistence to necessities, necessities to improvements, and ultimately reaching the maximum limit of the improvements. These mathematical models complement the conceptual diagram, providing a quantitative perspective to enhance our understanding of the intricate dynamics between income and consumption behavior within an Islamic framework.

In conclusion, our discussion on the lawful rules governing the behavior of Muslim consumers has highlighted the significant role these rules play in guiding individuals toward righteous conduct. These rules, drawn from the sources of Islamic Sharia, can be categorized into two types: those concerned with permissible actions, emphasizing Halal, At-Taiyyibat, adherence to Islamic priorities, and moderation in spending; and those concerned with avoiding prohibited actions, including stinginess, extravagance, spendthrift behavior, luxurious spending, and the avoidance of imitating non-Muslim practices.

The pedagogical perspective of these rules encompasses various aspects, such as achieving Allah's satisfaction for psychological relief, recognizing the blessings of Allah, restraining the niggardly soul from engaging in harmful deeds, fostering loyalty and belonging to the homeland, contributing to social justice, and earning respect within society.

Additionally, our examination included a diagram illustrating the relationship between increased income and consumer behavior, comparing the perspectives of positive economists and Islamic economic principles. It was concluded that while mainstream economic thought suggests that increased income leads to unlimited spending, Islamic principles advocate for moderation, avoidance of unlawful practices, and the allocation of surplus income to investments for future generations, Zakah, and charities to support the less fortunate.

We also touched upon historical examples of the application of these rules in the early Islamic state, which resulted in prosperity for individuals, families, and the state. The consumption behavior of Prophet Muhammad and his followers serves as a model to be emulated.

While Islamic lawful rules establish a framework for permissible spending, Muslim individuals have some flexibility within their means to choose their spending priorities. However, it's important to keep in mind that exceeding allowable limits, either through overspending or excessive frugality, can deviate from the intended purpose of this framework.

Some Muslim individuals with greater financial resources might be tempted to justify excessive spending on non-essentials by attempting to fit it within the "improvements" level. This approach, however, risks overlooking the importance of moderation and ethical considerations within permissible spending. Similarly, neglecting essential needs to save excessively can also be contrary to the underlying values of permissible spending in Islam.

It's crucial to emphasize that such individual behaviors don't reflect a flaw in the proposed model itself but rather point to the importance of personal understanding and their application of Islamic lawful rules. Ultimately, these principles serve as a valuable resource for Muslims, encouraging informed decision-making and mindful consumption practices.

Instead of viewing religious guidance as restrictive, it's more accurate to see it as a supportive framework

empowering individuals to make responsible choices aligned with their values and circumstances. In conclusion, it is important to remember that Islamic financial principles provide guidance and support for Muslims, serving as a tool for ethical and responsible financial decision-making.

6. Conclusions

This research investigated the influence of Islamic pedagogical values on Muslim consumer behavior. By drawing insights from Islamic Sharia sources, including the Quran and Sunnah, the research explored the lawful rules outlined in Fiqh that guide consumption decisions. These rules, categorized into permissible and prohibited actions, serve as a compass for Muslims navigating economic choices. The followings are the main conclusions:

- 1) Holistic Islam: Islam is presented as a comprehensive way of life, encompassing faith, ethics, and laws. It integrates ethical principles with faith values to shape Muslim behavior, emphasizing responsible decision-making in all aspects of life, including consumption.
- 2) Pedagogical Values: It significantly influence consumption behavior by motivating individuals to make choices aligned with Sharia objectives. These values, promoting right faith, good ethics, and virtuous conduct, should be foundational in educational settings and societal contexts, especially in the face of globalized influences.
- 3) Rules for Consumption: Islamic scholars and jurists have established rules governing consumption at both individual and societal levels. These rules, akin to a constitution for consumer decisions, include duties like prioritizing Halal, moderation, and adherence to Islamic priorities, as well as prohibitions against extravagance, spendthrift behavior, and unlawful practices.
- 4) Motivations for Compliance: Several factors encourage Muslims to adhere to lawful consumption rules. Compliance is viewed as an act of worship, leading to rewards and potential consequences for breaches. Additionally, adherence is considered a lawful necessity and a fundamental need in Muslim life, contributing to ethical market practices and preventing social and economic injustice.
- 5) Prophetic Guidance: The life of Prophet Muhammad serves as a source of guidance, particularly during challenging times. His teachings emphasize the prohibition of certain dealings to ensure prosperity and well-being for all. Muslims are encouraged to follow his example and seek guidance from the Quran and Sunnah to avoid straying from the right path.

In conclusion, this research encourages the integration of Islamic pedagogical values into decision-making, particularly in consumption behavior. By navigating economic choices through the lens of Islamic jurisprudence, individuals can contribute to both their own well-being and the broader societal good.

7. Research Implementations

The research holds broader implications for diverse stakeholders, such as marketers, policymakers, and businesses seeking effective engagement with Muslim consumers. By unveiling the unique considerations and motivations shaping Muslim consumer behavior, the findings offer valuable insights. They significantly contribute to the ongoing discourse on the intersection of faith, ethics, and economic practices, enhancing our understanding of the intricate complexities and nuances inherent in consumer behavior, particularly within diverse cultural and religious contexts.

For instance, strategies targeting Muslim consumer markets should prioritize products classified as necessities and needs. These items typically constitute the primary expenditures for a majority of Muslim consumers, aligning with permissible spending. Furthermore, products falling within the category of improvements can be specifically designated for a smaller segment of Muslim consumers. This nuanced approach recognizes the diversity within the Muslim consumer base and allows for tailored engagement strategies based on varying spending patterns.

Moreover, the research provides practical tools for further analysis and exploration of Muslim consumer behavior through the development of quantitative models and conceptual frameworks. These tools pave the way for future research endeavors in this field, offering a foundation for continued investigation into the dynamics of consumer choices within the Muslim community. In essence, the research presents a comprehensive and insightful exploration of Muslim consumer behavior, underscoring the pivotal role played by faith-based values and ethical principles in influencing consumption choices and economic decisions on a global scale.

8. Research Limitations and Future Considerations

While this research offers a valuable contribution to understanding Muslim consumer behavior from the perspective of faith, ethics, and economic practices, it acknowledges certain limitations that call for further investigation. Notably, the research primarily focuses on the collective “Muslim consumer,” while Muslim populations extend across a vast array of cultures, regions, and socioeconomic backgrounds. Therefore, it is crucial

to recognize the dynamic and evolving nature of cultures within the Islamic framework, allowing for potential shifts in consumer preferences over time. Further research focusing on specific regional contexts could shed light on how economic development, political stability, and local cultural influences shape consumer behavior within the broader Islamic framework.

Additionally, the research focuses mainly on Muslim consumer behavior. Although the findings contribute valuable insights, it would be beneficial to explore the applicability of these insights to non-Muslim contexts. This could involve investigating how the interplay of faith, ethics, and economic practices operates in different religious and cultural frameworks, enriching our understanding of consumer behavior as a whole.

By acknowledging these limitations and building upon these considerations, future research can further refine our understanding of the intricate dynamics shaping consumer behavior across diverse cultural and religious landscapes.

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