

Muslim Consumer Behavior: Emphasis on Ethics from Islamic Perspective

Mohd Zaid Mustafar and Joni Tamkin Borhan

Department of Syariah and Economics, Academy of Islamic Studies,
University of Malaya, 50603 Kuala Lumpur, Malaysia

Abstract: Consumerism is one of the aspects that need to be addressed to achieve the goal of becoming a developed country. In conventional economics, consumer behavior refers to how a user allocates an amount of money on various combinations of goods or services in order to maximize their satisfaction. However, Islam as a complete way of life acts to control and restrict human behavior as consumers, to achieve prosperity, peace and happiness in this world and hereafter. Therefore, this paper will try to delve into the ethics that should be considered by every individual Muslim in selecting, purchasing and using the products or services of any kind. Among those are referring to the priority of needs, preserving and keeping the *maqasid al-shari'ah*, complying with the principles of 'halal' and 'haram', quality consumption, celebrating individual and society *maslahah* and the practice of moderation.

Key words: Consumer Behavior • Muslim Consumer Behavior • Islamic Ethics • Consumer ethics

INTRODUCTION

Discussion on ethics is not a new thing in Islam as it is also part of the religious claim that every Muslim individual should be equipped with noble characteristics. Each individual has a desire to fulfill their level of self-satisfaction. To ensure that every human action is self-preserving and according to the community norms, Islam acts as a guideline and indicator so as not to conflict with the *Shari'ah* set.

Interaction between users and producers of goods and services is something very important in daily business transactions. Both parties are bound to certain ethics and procedures that should be followed while carrying out their responsibilities. Therefore, this paperwork focuses on the discussion of ethics should be served as the guideline for every Muslim consumers in carrying their Islamic transactions on the face of the earth of Allah.

The Definition of Ethics: In terms of language, ethics means characteristics, behavior and moral principles that govern the behavior and values of both individual and groups [1]. A more defined terminology of ethics, it also means a set of values, norms and moral basis on individual behavior in a social group that allows them to

determine and distinguish a human action is right or wrong, good or bad [2]. Generally, ethics refers to the science that relates to the question of right or wrong in the arena of human life [3].

From the Islamic perspective, ethics defines as a term that has a meaning similar to *al-akhlaq*. In terms of language, *al-akhlaq* is derived from the word *khulq* which means copyright. Whereas from a more defined terminology, *akhlaq* is defined as a trait that is embedded in the soul of a person, which will act naturally without the need for consideration of thought beforehand [4]. This definition clarifies that the character starts from the heart and is translated through the conduct of an individual.

Therefore, a person should have the moral ethics proposed in Islam. In greater detail, the spiritual and physical aspects should be consolidated and be given equal emphasis [5]. Philosophy of *tawhid* is also served as the basis for the development and implementation of a Muslim's ethics in the context of their relationship with Allah (*habl min Allah*), human relations (*habl min al-nas*) and also the relationship with the environment [6]. Islamic principles and humanitarian values that are intrinsic (internal) and extrinsic (external) should be emphasized in all three of these relationships.

Corresponding Author: Mohd Zaid Mustafar, Department of Syariah and Economics,
Academy of Islamic Studies, University of Malaya, 50603 Kuala Lumpur, Malaysia.

Muslim Consumer Ethics: Up till now, many Islamic scholars have discussed ethical and moral values that should be emphasized in daily transactions. In short, ethical consumerism in Islam can be divided into seven main parts. Among them are referring to the priority of needs, preserving and keeping the *maqasid al-shari'ah*, complying with the principles of *halal* and *haram*, quality consumption, celebrating individual and society *maslahah* and the practice of moderation.

Referring to the Priority of Needs: The jurists hold differing views in the distribution of the basic requirements for consumption according to Islamic perspective. Muhammad 'Abdul Mun'im al-Jammal [7] states that the requirements of consumption level according to Islamic perspective is divided into three main stages which are *daruriyyat* (basic), *hajiyyat* (needs) and *tahsiniyyat* (complementary). For most Islamic economists; for example, MA Mannan and Muslehuddin, they are generally divided into three types of consumption level which are *daruriyyat*, *hajiyyat* and *kamaliyyat* [8]. Abdul Karim Zaydan [9] who shares similar views with Muhammad Abdul Mun'im categorizes the consumptions to *daruriyyat*, *hajiyyat* and *tahsiniyyat*. He did not include *kamaliyyat* (perfection) as an element in the division.

Dr. Wahbah al Zuhaili [10] also divides consumption to *daruriyyat* and *hajiyyat* while *tahsiniyyat* and *kamaliyyat* are placed under one category. For Muhammad Tarmizi [11], he explained that for model of ethical consumerism in Islam, they must be measured by its ability to meet and ensure the three basic needs of human life *daruriyyat*, *hajiyyat* and *tahsiniyyat* depending on their level of need.

In short, *daruriyyat* is an absolutely necessary for human beings [12]. If these basic requirements don't exist, then one's life will be damaged, causing chaos and journey of life will be disrupted [13]. While Mustafa Ahmad al-Zarqa stated that *daruriyyat* is an action or doing to keep the five needs (*daruriyyat al-khams*) which are religion, soul, intellect, lineage and property [14]. On the other hand, *hajiyyat* is something that is not related to the basic human needs [15]. If these requirements are not present, one's life will not be interrupted [16]. However, it will cause hardship and inconvenience to other people. Meanwhile, *tahsiniyyat* is regarded as complementary to life and with it, human life would be more perfect [12]. Its absence will not be an inconvenience to human life not will it cause hardship, but they will be excluded from commendable ethics [17].

Therefore, consumers should consider the right methods of spending their daily income and consumption so that their basic needs can be thoroughly fulfilled [18]. Due to that, the best steps to be carried out by each consumer are to plan in advance what they want to buy because without any plan or purpose, consumers often spend on impulse. For example, in terms of consumerism, the consumer should follow their own affordability and needs and not be blinded by desire. It is clear as the word of Allah s.w.t:

O Children of Adam! Take your adornment (by wearing your clean clothes), while praying [and going round (the Tawaf of) the Kaabah] and eat and drink but waste not by extravagance, certainly He (Allah) likes not those who waste by extravagance. Surah Al-A'raf (7): 31

Preserving and Keeping the Maqasid Al-Shari'ah: Most of the previous Islamic scholars have discussed about the doctrine of the *maqasid al-shari'ah* without giving a specific definition [19]. However, some of the contemporary scholars such as Ibn 'Asyur has given a clear definition of *maqasid al-shari'ah*. This is evident in his description that the *maqasid al-shari'ah* is;

"An observation that has a purpose and shari'ah compliance in all or a substantial part thereof, in which the observations prove that they are not specific to the shari'ah" [20].

For a more detailed understanding, the principles stated in the *maqasid al-shari'ah* view to the goals of an individual must meet the five outlined requirements, which are preserving and maintaining the sanctity of religion, guaranteeing the safety of life, taking care of the dignity of the mind and thoughts, securing honor and dignity of oneself and ensuring one's wealth [21]. However, these five elements are not equal in terms of priorities. Some of these elements are more important than the other, but all of them have their own importance.

According to Maliki and Shafi'i, the elements in the *maqasid al-shariah* are in order of importance from most important to the least; religion, life, intellect, lineage and property. While according to Hanafi, the order of priority is religion, life, lineage, intellect and property [22]. Afar [23] shares the same view as Maliki and Hanbali. In the meantime, Anas Zarqa' [24] likened these five elements in a term that is very important which is as

custody and preservation of all obligations in Islam. Al-Qaradawi has given a better explanation on this issue and he is more inclined to the opinion of Maliki and Shafi'i.

The preservation of *maqasid al-shari'ah* is very important in the aspect of consumerism. Izzuddin [17] believes that expenditure and utilization can maintain and preserve the five main requirements of *daruriyat al-khams* (religion, life, intellect, lineage and property). Salzalena [25] in her study of ethics also states that the most important thing in consumerism is to preserve the *daruriyat al-khams*. Accordingly, every man, especially consumers must be careful in consumerism aspects that can violate the terms of the five elements.

If these five elements are followed closely by each individual, it will give out good results as what has been described by Sanep Ahmad and Rosbi Abd Rahman [21]. The first element in the *maqasid al-shari'ah* which is preserving sanctity of every human being will ensure that people will adhere to the teachings of Islam even in terms on making a living and improving standard of living while preventing them from doing something that is against the teachings of Islam. For the second element, which is keeping one's life safe, the behavior on an individual will be centered upon keeping harmony of life and will not try to do anything that can harm them. The third element is meeting the needs of keeping their common sense and mind intact can encourage each individual to gain knowledge and skills to ensure the well-being of the individual, their family and also the community. An individual is also required to fulfill the fourth element which is securing their self-respect and dignity. This means that each individual is capable to observe their own personal limits and is not tempted to do something that can ultimately ruin their dignity and descent. For the fifth element, the preservation of property does not mean that Islam prevents Muslims to pursuit their wealth. They are allowed to do so as long as the property acquired is from legitimate sources and methods.

Complying with the Principles of Halal and Haram:

The word halal is derived from the Arabic word 'halla', 'yahillu', 'hillan' and 'wahalalan' which mean allowed or permissible by the Islamic law. From Islamic terminology, *halal* means something that should be, that is permissible by Allah s.w.t and the Islamic law [26]. Al-Qaradawi defines *halal* as something permissible, which tends to break from bond of prohibition and permitted by Islamic law to do so [27]. It can be concluded from the definition stated that *halal* refers to something that is given permission by Allah; be it to eat, to use, to deal and so forth [28].

On the other hand, *haram* literally means something that is forbidden or prohibited. Islamic Scholars define *haram* as something that is enjoined by the *shara'* on every *mukallaf* to stay away from them with the claims based on the propositions of *qat'i* or *zanni*, according to the majority of scholars [29]. Those who commit illegal acts are sinful and belong to those who are involved in vices [30].

Islam has laid down clearly what is permissible and what is forbidden as the guidance for humanity. Azzah Kamri [5] states that every Muslim consumer must choose products and services which are lawful and good and avoid products and services that are prohibited and do not follow Islamic specifications. Allah says:

O mankind! Eat of that which is lawful and good on the earth and follow not the footsteps of Shaitan(Satan). Verily, he is to you an open enemy.
(Surah al-Baqarah, 2: 168)

In reality, the halal-haram principles do not only apply to food products alone, but also to all kinds of products and services [5]. In business, activities that clearly involved with usury must be avoided by Muslims. This is due to Islam only legitimize taking profits through trade but prohibits usury. Allah clearly mentioned in the Qur'an through His words;

“And Allah has permitted trading and forbidden Riba...” (Surah al-Baqarah, 2: 275)

To clarify the concept of halal and haram to the society from the perspective of Islam, al-Qaradawi [27] has described in his writings entitled *al-halal wa al-haram fi al-Islam* about eleven principles that underlie the issuance of *halal* and *haram*. The first is the origin of a matter is permissible. Secondly, the power to legalize and to ban something is the absolute right Allah. Thirdly, banning the lawful and legalize the illegal is the same as shirk. The fourth is the banning of the lawful can lead to abomination and harm. The fifth is the lawful does not need the illegal. Sixth, the things that lead to the unlawful are illegal. Seventh, veiled in illegal things is forbidden. Eighth, having good intentions cannot legalize the prohibited. The ninth is abstaining from doubt for fear that they can lure into what is *haram*. Tenth, what is unlawful is forbidden for everyone. Finally, in a state of emergency, the things forbidden (*haram*) are allowed.

As earlier described by al-Qaradawi in the ninth principle, Azzah Kamri [5] has also suggested that Muslim consumers should keep away from doubtful matters which

rulings are unclear. This is because there are various types of goods and services offered today that are exposed to extreme uncertainty and *gharar*. This matter has also been described in a hadith that suggest to people to be careful on doubtful things so that they will be blessed by Allah s.w.t

Narrated An-Nu'man bin Bashir: I heard Allah's Apostle saying, 'Both legal and illegal things are evident but in between them there are doubtful (suspicious) things and most of the people have no knowledge about them. So whoever saves himself from these suspicious things saves his religion and his honor. And whoever indulges in these suspicious things is like a shepherd who grazes (his animals) near the Hima (private pasture) of someone else and at any moment he is liable to get in it...' [31]

Quality Consumption: Quality is generally defined as the most favorable conditions, ideal, conforms to the requirements specified and to the satisfaction of all parties. Islamic scholars have provided a multi-dimensional view of the definition of quality. What is evident is that the meaning of quality from an Islamic perspective is decidedly different from the usual meaning given by Western researchers. Some of the difference is Islam views the quality as not only to productivity alone, but involves questions of morality and character development. This means that material rewards (materially) and reward (spiritually) must be combined in order to achieve the pleasure of Allah s.w.t.

Asyraf Wajdi Dusuki [32] argues the same thing, which is that quality is not measured by rating scales of human or "utilitarian" but also depends on the condition and measurement towards the pleasure of Allah. For Muhammad Shukri Salleh [33], the term 'quality' from the Islamic perspective is very closely associated with the concept of blessings. A more specific explanation has been submitted by Azzah Kamri [5] in defining quality as the ability to meet customer requirements in terms of service delivery and ability to meet requirements or standards that have been set in terms of production. He also added that the services offered must be included with ethical values such as courteous, punctuality, speed and accuracy with no defects.

Afzal al-Rahman [34] also explained that the standard of purity is one of the important aspects in consumption. He concluded that Islam urges its followers to only use

items that are pure and good. In addition, he also stated his opinion that all words referring to the good products as stated in the Quran means every matter that brings pleasure and joy to the consumer is subjected to the limitations of law. In this case, Nik Mustapha Nik Hassan [35] explained that Islam views quality as a process that brings positive changes towards excellence in every human effort as our prophet words:

"Narrated Syaddad bin Aws:the two of Allah's Apostle (pbuh)that I've taken care if has said: "Verily, Allah commands excellence in all things..." [36]

In addition, Nik Abdul Aziz Nik Mat and Mohd Fadli Ghani have talked about the importance of quality based on the hadith of the Prophet, which means:

"Verily, Allah loves us when we do things with itqan." (Hadith Narrated by Baihaqi)

Based on the above proposition, they argue *itqan* intended as diligence in doing things will finally be able to produce high quality, no fraud and embezzlement and plating goods. It is clear that whether in consumption or production, Islam is not only concerned in term of halal goods and services, but the goods and services should also have the quality. The quality intended is as what has often mentioned in the Qur'an, which is the word comes in line with the *halal* word, which is *thoyyiban* (good).

Celebrating Individual and Society Maslahah: In summary, *maslahah* means benefits or interest. *Maslahah* can also be understood as the need to balance between the benefits for the individual and for the public benefit, which is for the purpose of harmonizing *shariah* (*maqasid al-shariah*) [37]. According to Mohd Salleh Ahmad (1999), *maslahah* is the objectives comprised in the Islamic law based on the principle of bringing benefit and refusing damage [38]. When examined from the goal of conventional consumer who wants to maximize his or her satisfaction, it is seen as contrasting from Islamic point of view, especially on the *maslahah* when the user makes the aspect of Allah's pleasure as the main goal.

In the aspect of consumerism, *maslahah* is seen as very important to ensure the harmony of oneself and the society. Allah s.w.t says:

“But seek, with that (wealth) which Allah has bestowed on you, the home of the Hereafter and forget not your portion of lawful enjoyment in this world; and do good as Allah has been good to you and seek not mischief in the land. Verily, Allah likes not the Mufsidun (those who commit great crimes and sins, oppressors, tyrants, mischief-makers, corrupts).” Surah Al-Qasas (28): 77

Based on the above verse, there are four commandments of God in matters of *muamalat* that should be embraced by every Muslim. Firstly, an order that every man should find pleasure hereafter from everything that is given by Allah on this earth. Secondly, an order that man should not forget that all the pleasure in the world is only temporary. Thirdly, an order that man should help one another as Allah has helped them with all the pleasures of the world given to them and an order for them to not make any chaos and damage as they are included in the things that are repugnant to Allah s.w.t.

In the previous discussions on ethics, an ideal Muslim consumer will only use certain product or service that is really halal and in good quality. However, Wan Mohd Yusof Wan Chik [39] argues that goods and services that are halal and high in quality do not necessarily return to its users' interests. For example, a Muslim who has a certain amount of money and of has no interest to use it, while the people around him need it more than him for their daily needs. To maximize the returns' interests, the money can be lent by using contract *qard al-hasan* (interest free loan). Therefore, Ahmad Azrin Adnan and Wan Yusof Wan Chik [40] in the deciding frame construction for banks selection criteria in Islamic perspective must put *maslahah* returns factor as one of the most important factors to be considered by a consumer in terms of consumerism.

In other words, the returns' interests are also seen as the ultimate goal to be achieved by a Muslim consumer. This is clear as the view has been put forward by Saiful Azhar Rosly [41], who agrees with the view that is appointed by Anas Zarqa that the real aim of a consumer is to maximize one's rewards rather than maximizing their self-satisfaction. This opinion is actually a continuation of the consuming principles from Islamic perspective that have been discussed by Monzer Kahf [42], in which three principles that can control consumers behavior are believing in the hereafter and the principles of success and wealth.

The Practice of Moderation: Moderation is a value that is urged in Islam. However, the act of moderation claimed by Islam does not prohibit its followers from obtaining the human wealth but they are urged to not overdo it either in acts of worship or in *muamalah* [5]. Islam strongly emphasizes the concept of moderation in all things and prohibits the act of excessive wealth. This is due to the attitude can lead to the act of waste. It is clearly stated in the Quran as the word of Allah:

O Children of Adam! Take your adornment (by wearing your clean clothes), while praying [and going round (the Tawaf of) the Kaabah] and eat and drink but waste not by extravagance, certainly He (Allah) likes not those who waste by extravagance. Surah Al-A'raf (7): 31

Luxury here refers to the attitude of being too careless regarding one's wealth and the efforts of extending the aspects of grandeur [5]. Thus, in some aspects, Islam prohibits the use of the products that become the symbol of luxury such as tableware that is made from gold or silver, mattresses and pillows made entirely of silk and prohibiting men from wearing gold ornaments and silk clothes [43]. This is based on the hadith of the Prophet p.b.u.h, narrated by Barra 'bin Azib, which means:

“Allah's Messenger (may peace be upon him) commanded us to do seven things and forbade us to do seven (things). He commanded us to visit the sick, to follow the funeral procession, to answer the sneezer, to fulfill the vow, to help the poor, to accept the invitation and to greet everybody and he forbade us to wear rings or gold rings, to drink in silver (vessels) and to use the saddle cloth made of red silk and to wear garments made of Qassi material, or garments made of silk or brocade and velvet.” (Shahih Muslim, hadith no.3848)

Muhammad Abdul Mu'im [44-47] in his book titled *"Iqtisad al-Islami"* explained that being moderate in consumption can stimulate savings and increase the production of goods to the community. He also stated that by this act, it can meet the demand of both the rich and the poor in terms of dealing with reasonable living needs in the present and future. The aspects of moderation are also one of the ethical values in the usage

developed by Arif Pujiyono. He felt that the consumer should ensure that the quantity of goods and services is not used excessively or even not too little or stingy but must be at the intermediate level. Allah s.w.t says:

“And those who, when they spend, are neither prodigal nor grudging; and there is ever a firm station between the two” Surah al-Furqan (25): 67

CONCLUSION

Overall, the aspects of consumerism should be emphasized in a more detailed manner in order to achieve the ultimate goal of economic success in Islam which is the success in the world and hereafter. Thus, this paper has provided some general insight about the actions need to be taken by every Muslim consumer as how it is asserted in Islam. If ethics is not considered in conducting everyday business, the society is likely to follow the whims of overspending. Therefore, Islam has provided a complete guideline on consumer behavior for Muslims to be more motivated to achieve well-being not only of the world but also for the hereafter.

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