

Consumer Behavior Theory From In Islamic Perspective (In the Thoughts of Muhammad Fahim Khan)

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ABSTRACT:

Conventional consumer behavior theory is largely based on rationality and utility maximization, often overlooking ethical and spiritual dimensions. This article examines consumer behavior from an Islamic perspective through the thoughts of Muhammad Fahim Khan, who emphasizes maslahah (welfare) rather than satisfaction of unlimited desires. The study aims to analyze Fahim Khan's theoretical framework and its relevance to contemporary economic conditions. Using a qualitative descriptive approach with library research, this study analyzes primary and secondary literature, including Fahim Khan's works, academic journals, and Islamic economic references. The findings show that Islamic consumer behavior is grounded in maslahah and guided by a hierarchical structure of needs (daruriyyat, hajiyat, and tahlisiyyat), which distinguishes needs from desires. Unlike conventional theory, Islamic consumption is not oriented toward utility maximization but toward achieving balanced welfare in accordance with maqasid al-shariah. The framework also highlights the role of Islamic institutions – both voluntary and enforcement-based – in shaping ethical consumption and ensuring compliance with sharia principles. This study concludes that Fahim Khan's theory provides a normative and ethical alternative to conventional consumer behavior theory and contributes to a more comprehensive understanding of Muslim consumer behavior.



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INTRODUCTION

In Islam, a consumer's behavior should reflect their relationship with Allah SWT. Consumer satisfaction depends on the religious values they apply in their daily lives. If they practice their religion well, they will avoid waste, and maintain balance in their consumption, and only spend their wealth in permissible ways (Putri, O. M. P. 2023). At the rationalist stage, consumers will behave self-interestedly and individualistically without regard for social balance and harmony. Hedonism is the teaching or view that pleasure or enjoyment is the goal of life and human action (Razali, Ramadhan. 2020).

There are differences between consumer behavior from a conventional economic perspective and Islamic economics. Islamic economics places greater emphasis on ethical factors and social sensitivity, while capitalism emphasizes only individual interests in maximizing satisfaction. Fulfillment of the need for goods and services must provide real benefits for consumers, in the consumption process the utility value obtained must be commensurate with the costs or sacrifices incurred, so that a rational balance is created between what is spent and the benefits received (El Wafa, F. 2022).

When it comes to meeting needs, there is a microeconomic scale of priorities. Many consumers fail to prioritize their daily needs, impacting societal well-being because they fail to distinguish between urgent needs and those that can be postponed worse still, they fail to distinguish between needs and wants that must be fulfilled (Hidayat, et al. 2020). Consumption is an important activity for everyone, so knowledge is needed to consume wisely.

For the past few decades, conventional theories based on the assumptions of rationality and utility maximization have dominated our understanding of how consumers make decisions. However, with the increasing awareness of the richness of cultures and religious values within global society, there has been a need to develop theories that are more inclusive and relevant to various consumer groups, including the growing number of Muslim consumers (Marusnia, et al. 2024). The basis of thinking about consumer behavior from an Islamic perspective is maslahah, which is a key element that distinguishes Islamic consumer theory from conventional theory.

The primary objective of this study is to develop a comprehensive theoretical framework for Islamic consumer behavior, specifically based on the thinking of M. Fahim Khan, that is relevant to the current global economic context. Based on the existing literature, this study is expected to make a significant contribution to the development of Islamic economic theory and a better understanding of Muslim consumer behavior within an increasingly complex global economic context.

M. Fahim Khan is a leading economist in the field of Islamic economics, making significant contributions to the development of consumer behavior theory, production theory, and Sharia-based macroeconomic analysis. Born in 1946, he earned his B.A. and M.A. degrees from the University of the Punjab, Pakistan (1960s), and then pursued his Ph.D. in Economics at Boston University, USA. He served as a senior economist and researcher at the Islamic Research and Training Institute (IRTI) – Islamic Development Bank (IsDB). His works, emphasize the importance of developing economic theory aligned with Islamic values. Fahim Khan is known for formulating the theory of Islamic consumer behavior, a theory that focuses on meeting needs and welfare, rather than satisfying wants.

METHODS

This research is categorized as library research with a qualitative descriptive approach. The research method involves collecting, processing, and analyzing data from various library sources or written references, including books, scientific journals, articles, official documents, and relevant previous research. The purpose of this method is to explore in-depth information from the available literature to formulate new concepts or develop a more comprehensive understanding of the research topic (Abdussamad, H. Z., 2021).

In this context, the research focuses on the Theory of Consumer Behavior from an Islamic Perspective in the Thought of Muhammad Fahim Khan. In addition, this study also utilizes various additional scientific references to strengthen the analysis, such as the Quran, national and international journals, scientific articles, and previous research results relevant to the Theory of Consumer Behavior from an Islamic Perspective. All sources were selectively selected based on their relevance, credibility, and contribution to the discussion.

Data collection was conducted through a literature study or library research method, which involves reading, understanding, and analyzing available reading materials, both physically in libraries and digitally through online databases. This method is not limited to books as the sole source, but also includes policy documents, scientific articles, research reports, and content found in official online media. The literature selection was carried out carefully to ensure that all collected data was directly related to the research focus.

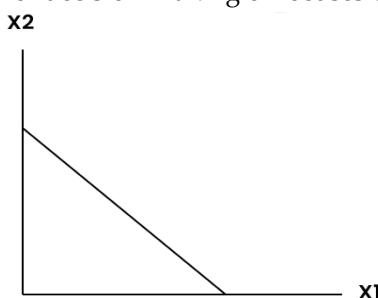
After the data collection process, the information obtained is then categorized based on the topic or material being studied. This arrangement aims to facilitate researchers in identifying patterns, relationships, or interconnections between the various pieces of information available. In the next stage, the compiled data is analyzed qualitatively for in-depth interpretation, allowing conclusions to be drawn that support the research objectives. The data presentation in this study is carried out in the form of a descriptive narrative, namely a systematic and logical explanation to explain the findings obtained from the literature review. In this way, the research results are expected to provide a clear, comprehensive, and critical picture of the issue being studied.

FINDINGS AND DISCUSSION

1. A Capitalist or Laissez-Faire Perspective

The Capitalist Economic System is the implementation of the values of secularism that underlie the ideology of Capitalism. Secularism is the creed (principle) of this ideology, as well as its qaidah fikriyah (rules of thought) and qiyadah fikriyah (leadership of thought). For the sake of the integrity and continuity of secularism, the ideology of Capitalism must guarantee and maintain individual freedom, namely freedom of belief, freedom of expression, freedom of ownership, and freedom of behavior (Maulana, A. 2017).

The basic principle of the Capitalist Economic System is freedom of ownership built on three basic frameworks scarcity, value, and price. In summary, productive activities carried out by humans in the view of Capitalism are human sacrifices driven by material incentives. Preferences are depicted by indifference curves (assuming perfect substitutes). The concept of utility becomes the center of decision-making or focuses on "utility maximization."



More goods = more preferred (assumption: non satiation), All income must be spent (value judgment). The optimal point is the maximization of utility at the intersection of the highest indifference curve and the budget line.

2. Islamic Perspective

The theory of consumption from an Islamic economic perspective will have a different point of view than the conventional system (Putri, O. M. P. 2023). This is because Islam teaches us to consume things that are halal and good. Islam prohibits consumption that is aimed at accumulating wealth, wastefulness (israf), or for the sake of showing off, self-interest (putting oneself first) without regard for the surrounding environment.

According to Khan, how much income is spent on worldly needs and how much on the path of Allah (infaq fi sabilillah). The actions that can be taken may be of the first or second type, depending on the intention of the perpetrator. However, in this context, what we mean by 'spending in the way of Allah' is spending that is not for the worldly interests of the person concerned (Hidayat, et.al 2020).

Over the past few decades, conventional theories based on assumptions of rationality and utility maximization have dominated our understanding of how consumers make purchasing decisions. However, with growing awareness of cultural diversity and religious values in global society, there is a need to develop a more inclusive and relevant theory for various consumer groups, including Muslim consumers, whose numbers are becoming increasingly significant (Marusnia, et. all 2024).

Therefore, Islam rejects desires as the main driver of behavior. Islam sets standards for needs based on maslahah. Not all desires are considered equal. There is a hierarchy of needs (daruriyyat → hajiyat → tahsiniyyat). Muslim consumers are not always oriented towards maximizing utility. Islam eliminates desire as a driving force behind consumer behavior. Islam provides an alternative basis for consumer behavior, called 'needs'.

3. Needs in an Islamic Perspective

In Islam, consumption is inseparable from the role of faith. Faith is one of the most important benchmarks because it provides a perspective that tends to influence human behavior and personality (Sada, H. 2017). Faith easily influences the quantity and quality of consumption, whether in the form of material or spiritual satisfaction, which then shapes the nature of consumer behavior tendencies in the market. The concept of needs in Islam is dynamic, considering the economic level of society.

Needs are determined by problems, not individual satisfaction. Maslahah according to Al-Shatibi is related to the protection of 5 basic elements: Religion (din), Soul (nafs), Intellect (aql), Property (mal), and Heredity (nasl). The goal of Sharia is human welfare (Maslahah al-Ibad). Therefore, all goods and services that provide maslahah are considered necessities. And the formulation of human needs in Islam has three levels, first Daruriyyat (minimal protection), second Hajiyat (strengthening protection), third Tahsiniyyat (perfection).

Needs are valued alongside desires. Desires are determined by the concept of satisfaction. From a conventional perspective, needs are determined by the concept of satisfaction. From an Islamic perspective, needs are confused with the concept of maslahah. Discussion of the concept of needs in Islam cannot be separated from the study of consumer behavior within the framework of maqasid shari'ah (the objectives of sharia)(Syahrial, M. 2021).

The goal of Islamic law is to achieve human welfare (maslahah al-'ibad). Therefore, all goods and services that fulfill maslahah are considered human needs. Gaining benefits and avoiding harm. Because human well-being in this life consists of several essential elements (daruriyah, hajiyah, and tahsiniyah) has been fulfilled, meaning their well-being has been realized.

Khalaf further stated, "The most important of these three main objectives is the daruriyah and must be maintained. Hajiyah may be abandoned if maintaining it violates the laws of the daruriyah, and tahsiniyah may be abandoned if maintaining it violates the laws of the daruriyah and tahsiniyah. Therefore, all goods and services that have the power to fulfill the basic elements (daruriyah) can be said to provide benefits for humanity. All needs are not equally important.

4. The Advantages of The Maslahah Concept Over Utility

A person's desire to own or purchase goods and services arises from either needs or desires. Needs are associated with human perfection and genuine well-being, whereas desires are driven by personal wants or expectations, the fulfillment of which does not necessarily lead to true perfection. In economic activity, humans seek both quality and quantity; however, conventional consumer behavior tends to emphasize satisfaction alone as its primary objective. This orientation explains why earlier consumer behavior theories focused predominantly on utility and personal gratification rather than comprehensive welfare (Huda, 2017).

In Islamic economics, problems arise from the obligation to properly fulfill human needs, not from the pursuit of unlimited desires. The concept of efficiency is measured by maximizing the fulfillment of priority needs and the benefit (maslahah). It is also analyzed using the principles of balance, hierarchical preferences (the hierarchy of needs), and the Islamic rule of necessity. As a result, the concept of maslahah provides a more ethical, socially oriented, and sustainable foundation for consumer behavior compared to the individualistic utility framework of conventional economics.

In conventional economics, economic problems are primarily viewed as the result of resource scarcity in the face of unlimited human wants. Efficiency is therefore defined by the ability to maximize satisfaction through utility maximization. This approach relies on analytical tools such as optimization techniques, mathematical calculus, and indifference curve analysis to explain consumer choice. Based on this framework, consumer behavior is assessed in terms of preferences and levels of satisfaction, as illustrated in the following comparison between wants and needs.

Table 1. Needs vs Wants

Characteristics	Wants	Needs
Sources	Human desires (lust)	Human nature
Results	Satisfaction	Benefits and blessings
Measures	Preference or taste	Function
Characteristics	Subjective	Objective
Islamic guidance	Limited/ controlled	Fulfilled

Source: Center for Islamic Economic Research and Development 2025

Therefore, the superiority of the concept of maslahah over utility is evident in its more subjective nature; the standard of assessment is determined by sharia, not individual taste. It aligns with social interests, unlike individual utility, which can conflict. It then underlies all economic activity, including consumption, production, and distribution. Maslahah allows for comparisons between preferences in several contexts.

5. Resource Allocation Rules Based on Needs

Maslahah is divided into three levels based on its substantial strength: (a) dharuriyyat (primary needs), which are essential for human existence, or human life would be incomplete without fulfilling these needs; (b) hajiyat (secondary needs), which complement primary needs and thus enhance human life; and (c) tahsiniyyat (complementary or perfecting needs), which aim to enhance life (Huda, M. 2017).

Essential needs are essential needs. If these needs are not met, humanity's safety will be threatened, both in this world and in the afterlife (Harahap, et. all 2024). The primary human needs, as we have described, are based on five things: religion, life, intellect, honor (lineage), and wealth. Islam has prescribed laws for each of these five things that guarantee their realization and maintenance. Because of these two legal guarantees, humanity's primary needs are met.

As for hajiyat, it means something that is very necessary to eliminate difficulties that can lead to the loss of something needed, but not to the point of destroying the public benefit. Meanwhile, the meaning of tahsiniyyat is taking something that is better than good according to custom and avoiding bad things that are not accepted by common sense, or in another sense, tahsiniyyat is what is gathered within the boundaries of noble morals.

This Hajjiyyat applies well to various kinds of worship and customs habit, mu'amalat and crime or jinayat. During worship, for example, in light dispensations due to illness or travelling, it is permissible to abandon fasting and make prayers plural and short (Susilo, E. 2020). Tahsiniyyat in matters of worship, such as removing impurities, carrying out various methods of purification, as well as in customs, such as eating and drinking etiquette.

Fulfill the daruriyyat first, then the hajiyat, then the tahsiniyyat, and there is no room for israf (waste). The behavior of tabdzir, as explained above, refers to excess and is classified as wasteful behavior. This behavior reflects excessive behavior, especially in consuming goods or services. As Allah explains in His word in Surah Al-A'raf, verse 31, the goal is to prevent humans from excessive behavior, especially in matters of consumption (Adi, K et. all (2023).

6. Islamic Institutional Framework

The socio-economic life that occurs in society, including Muslims, has been subject to many violations and abandonment of religious values or teachings, in this case Islam (Syamsuri, et. al 2024). Islamic teachings in economics such as the prohibition of maisir, gharar and usury, hoarding or manipulating offers (ikhtikar), manipulating demand (najasy), deception (tadlis), taghrir, selling what is not one's property (bai' al ma'dum), cheating on the scales, reckless exploitation of natural resources, wastefulness, greed and so on have been widely practiced in everyday economic life and seem to have become truth and necessity.

The Islamic economic model of the application of the basic Islamic economic law is in the form of the development of institutions/organizations (banking, insurance, pawnshops, and instrumental thoughts in the form of patterned ideas in the form of Islamic economic applications, such as; social security, decent wages, health insurance, halal food and drinks and others (Hasan, H. A. 2021).. The implementation of the basic Islamic economic law is in the form of intentions, rules and objectives. The intention is sincere for Allah, the rules are in the form of laws and other regulations, while the goal is the pleasure of Allah to worship Him.

In Fahim Khan's thinking, the Islamic institutional framework includes voluntary institutions and enforcement institutions. Voluntary bodies : based on islamic society and values, it functions to shape moral awareness and consumption. It guides consumers to avoid excess, maintain consistency with the hierarchy of needs, and avoid deviations from Sharia law. These include Sharia education, social control, Islamic traditions and culture, and the promotion of social obligations (fardhu kifayah).

Enforcement bodies : Originating from the state, these institutions function to unite and take action against various forms of deviation. These institutions foster understanding when individual awareness is insufficient, including preventing the consumption of illicit goods, prohibiting excessive consumption (tabzir and israf), controlling the priority of needs to prevent deviations, and ensuring that all consumption activities are carried out in accordance with sharia principles. Thus, law enforcement agencies act as external control instruments that maintain social order and realize sharia goals in people's consumption behavior.

CONCLUSION

This study concludes that Muhammad Fahim Khan's theory of consumer behavior offers a fundamental shift from conventional utility-based frameworks toward an Islamic model grounded in *maslahah* and *maqasid al-shariah*. Consumer behavior in Islam is not driven by unlimited desires but by the fulfillment of prioritized needs through a structured hierarchy (*daruriyyat*, *hajiyat*, and *tahsiniyyat*), ensuring balance between material, social, and spiritual dimensions. The findings also highlight the importance of Islamic institutional frameworks, both voluntary and enforcement-based, in guiding ethical consumption and maintaining social order. Fahim Khan's perspective provides a normative foundation for Islamic economic theory that integrates moral responsibility and social welfare into consumption decisions. Future research may expand this study by empirically testing the application of this framework in contemporary Muslim societies or comparing it with other Islamic economic thinkers to strengthen its practical relevance in modern economic systems.

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