Islamic Consumer Behavior Theory

Sakinah Azzahra
Universitas Islam Negeri Alauddin Makassar
Email: sakinahazzahra2002@gmail.com

Muslimin Kara
Universitas Islam Negeri Alauddin Makassar
Email: muslimin.kara@uin-alauddin.ac.id

Corresponding Author: Sakinah Azzahra

Article history: Received: June-30-30| Revised: July-05-2026| Available Online: July-10-2026

ABSTRACT

The development of modern lifestyles has given birth to different views on the purpose of consumption, where conventional economics places material satisfaction (utility) as the main orientation, while Islamic economics emphasizes the benefit and welfare of the world-hereafter (falah) as the goal of consumption. This research aims to analyze Islamic consumer behavior theory, its basic principles, factors that influence it, and its implementation in modern life. This research uses a qualitative approach with a descriptive-analytical method through a literature review of books, scientific journals, and relevant Islamic economic sources. The findings of the study show that Islamic consumer behavior is built on the principles of halal and thayyib, balance (wasathiyah), justice and utility, as well as the prohibition of israf and tabzir, so that consumption is not only seen as an economic activity, but also as a form of worship that has social and spiritual responsibility. In addition, religiosity, social environment, culture, economic conditions, and psychological factors have been proven to influence a Muslim's consumption patterns in the face of globalization and digitalization. The implications of this study show that the application of Islamic consumer behavior can be an alternative in building wiser, ethical, and sustainable consumption patterns, while strengthening the development of the Islamic economy in the midst of modern society.

Keywords: Islamic Consumer Behavior; Islamic Economics; Halal Consumption; Falah; Mass.

INTRODUCTION

The development of the modern economy in the era of globalization has brought major changes to people's consumption patterns. Advances in technology, social media, and digital commerce have made it easier for people to obtain various goods and services to meet their living needs. In these conditions, consumer behavior is one of the important aspects of economic studies because it is related to how a person determines consumption choices (Padjadjaran and Padjadjaran 2021). However, the consumption patterns of modern society today often tend to lead to a consumptive lifestyle, excessive, and prioritize worldly gratification without considering moral or ethical values. Therefore, a concept of consumption is needed that is not only oriented towards material satisfaction, but also pays attention to spiritual values and benefits.

From an Islamic perspective, consumption activities are not only economic activities to meet the needs of life, but also part of the worship of Allah SWT. Islam regulates human consumption behavior through sharia principles in order to create a balance between physical and spiritual needs (Faculties, Islam, and Langsa, n.d.). A Muslim consumer is required to consume goods that are halal, good (thayyib), not excessive, and pay attention to the benefits for themselves and the community. Thus, Islamic consumer behavior theory exists as a guideline that directs humans to carry out consumption activities wisely, responsibly, and in accordance with Islamic teachings. Islamic consumer behavior theory differs from conventional consumer behavior theory. In a conventional economy, the main goal of consumption generally focuses on achieving material personal satisfaction (utility). Meanwhile, in Islamic economics, consumption behavior is not only aimed at obtaining satisfaction, but also achieving the benefits and welfare of life in this world and the hereafter (falah) (Perspective, Islam, and Conventional 2006). Therefore, Islam prohibits excessive consumption behavior (israf), extravagance (tabzir), and actions that can harm oneself and others. This concept shows that Islam provides moral limits and values in every economic activity carried out by humans.

Understanding Islamic consumer behavior theory is very important to study, especially in the midst of the development of an increasingly complex modern lifestyle. Through this understanding, the community is expected to be able to implement a wiser, more balanced, and in accordance with Islamic values. In addition, the study of Islamic consumer behavior can also contribute to building an economic system that is fair, ethical, and oriented towards common welfare. Therefore, this paper will discuss more about Islamic consumer behavior theory, its basic principles, the factors that influence it, and its implementation in modern life (Syh, Anwar, and Riqqoh 2024).

In modern life, the implementation of Islamic consumer behavior can be seen through increasing public awareness in consuming halal products. A Muslim not only pays attention to the taste, quality, and price of a product, but also ensures that the product is halal and in accordance with Islamic law. This awareness can be seen in the increasing public interest in food, beverages, cosmetics, medicines, and Islamic financial products that have halal certification. By choosing halal products, Muslim consumers seek to maintain faith, health, and blessings in their lives (Diva, Rembulan, and Firmansyah 2020). Islamic consumer behavior is also applied through a simple lifestyle and not excessive use of wealth. Islam teaches its people to live in balance by distinguishing between needs and wants. In modern life filled with consumptive culture, a Muslim is required to be able to control himself so as not to be easily tempted by trends and luxurious lifestyles. A simple attitude helps a person use wealth more wisely, avoid waste, and grow gratitude for the blessings they have.

The development of technology and online commerce has made digital shopping activities part of the life of modern society. From an Islamic perspective, online shopping must still be done with regard to ethical values and honesty. A Muslim consumer must ensure that transactions are made clearly, do not contain fraud, and that the products purchased are halal and useful. In addition, consumers must also be wise in using digital platforms so as not to make impulse purchases that can lead to waste and consumptive behavior. The implementation of Islamic consumer behavior can also be seen from the increasing public awareness of the use of sharia-based products and services. Nowadays many Muslim consumers are starting to use Islamic banking services, Islamic insurance, Islamic investments, and various other Islamic economic products (Padjadjaran and Padjadjaran 2021). This awareness shows that people are beginning to understand the importance of carrying out economic activities in accordance with Islamic principles. By choosing sharia products, consumers not only get economic benefits, but also peace of mind because the activities carried out are in accordance with religious teachings.

METHODS

This research uses a qualitative approach with the type of library research. The qualitative approach was chosen because it aims to comprehensively understand, study, and interpret the concept of Islamic consumer behavior based on an Islamic economic perspective. Literature research is carried out by examining various relevant scientific sources so that a deep understanding of the concepts, principles, theories, and implementation of Islamic consumer behavior in modern life is obtained.

The data sources in this study consist of primary data and secondary data. Primary data were obtained from the main literature that discusses Islamic economics and Islamic consumer behavior, such as books by Monzer Kahf, M. Umer Chapra, Muhammad Abdul Mannan, Adiwarman A. Karim, and Nur Rianto Al Arif. The secondary data were obtained from scientific articles published in SINTA-accredited national journals as well as reputable international journals, scientific proceedings, laws and regulations related to the Islamic economy, and various other supporting documents relevant to the research topic.

The data collection technique is carried out through documentation studies by identifying, collecting, reading, recording, and classifying various literature related to Islamic consumer behavior theory. The literature used was selected based on the level of relevance, credibility, and novelty of the publication in order to provide a comprehensive picture of the development of consumer behavior studies from an Islamic economic perspective.

RESULTS AND DISCUSSION

Islamic Consumer Behavior Theory

1. Consumer Behavior

Consumer behavior is a study that studies how individuals, groups, or communities choose, buy, use, and evaluate goods and services to meet their needs and desires (Need et al. 2025). In economics and marketing, consumer behavior is an important aspect because it relates to a person's decision-making process before consuming. Each consumer has different considerations, such as price, quality, needs, lifestyle, and the influence of the social environment. Therefore, consumer behavior is often influenced by internal and external factors that shape a person's consumption patterns. In general, consumer behavior describes the actions of humans in allocating their income to obtain satisfaction. In conventional economic theory, consumers are considered rational beings who always try to maximize the satisfaction or utility of the goods and services consumed. The greater the benefits obtained, the higher the level of consumer satisfaction.

This concept makes personal satisfaction the main goal in consumption activities, so that a person is free to make choices according to their desires as long as they are economically able ("1460-Article Text-3990-1-10-20160428.pdf," n.d.). In addition, consumer behavior is also related to people's habits and lifestyles. Changes in the times, technological developments, and globalization trends cause people's consumption behavior to continue to develop. Nowadays, many consumers are not only buying items based on need, but also because of trends, prestige, or the influence of social media. This condition can give rise to excessive consumptive behavior if it is not accompanied by self-control. Therefore, understanding consumer behavior is very necessary so that a person can consume wisely and responsibly.

2. **Definition of Islamic Consumer Behavior**

Islamic consumer behavior is consumption behavior that is carried out based on Islamic teachings and principles. In Islam, consumption activities are not only aimed at meeting the needs of life, but also become part of worship to Allah SWT. A Muslim must pay attention to sharia rules in choosing and using goods and services, such as ensuring the halalness of products, paying attention to their benefits, and avoiding things that are prohibited by religion (Angel et al. 2016). Thus, Islamic consumer behavior is not only oriented towards worldly satisfaction, but also on spiritual values and the blessings of life. In the Islamic economy, consumption is carried out in a balanced manner and not excessively. Islam teaches the principle of moderation and prohibits extravagant behavior (tabzir) and excesses (israf). Muslim consumers are encouraged to prioritize needs over wants, and use their wealth responsibly.

In addition, consumption in Islam must also pay attention to the common good, so that it not only provides benefits for oneself but also for the community. This concept shows that Islamic consumer behavior has a strong moral and social dimension. Islamic consumer behavior also emphasizes the importance of ethical values in economic activities. A Muslim is not allowed to obtain or use goods from sources that are haram or harmful to others. Therefore, Islam provides clear guidelines regarding good consumption patterns so that humans can achieve prosperity in this world and the hereafter. By applying Islamic consumption behavior, a person will be better able to control himself from consumptive nature and be wiser in using the blessings given by Allah SWT.

3. **Views of Islamic Economists**

Islamic economists are of the view that consumer behavior should be based on sharia values and the goal of benefit. According to Monzer Kahf, consumption in Islam is not only an economic activity, but also part of worship that has moral responsibility. A Muslim should use his wealth in a good way and not excessively. The consumption carried out must provide benefits for oneself while supporting the creation of social welfare in society. In addition, Muhammad Abdul Mannan explained that Islamic consumer behavior is oriented towards a balance between material and spiritual needs (Angel et al. 2016). In his view, man should not only pursue physical satisfaction, but also consider religious values in every consumption activity.

Therefore, consumption in Islam is limited by halal and haram rules and the principle of justice. This concept shows that freedom of consumption in Islam still has limits so as not to cause damage or social inequality. Meanwhile, M. Umer Chapra argued that Islamic consumer behavior aims to achieve falah, namely happiness and welfare in this world and the hereafter. According to him, good consumption is consumption that is able to meet needs reasonably without causing waste (Need et al. 2025). Islam encourages people to live simply, be grateful, and use wealth productively. The views of these experts show that Islamic theories of consumer behavior have different characteristics from conventional economics because they emphasize more moral, spiritual, and social aspects of consumption activities.

The Basics of Consumer Behavior in Islam

1. **Halal and Thayyib Principles**

In Islam, the principles of halal and thayyib are the main basis in the consumption behavior of a Muslim. Halal means something that is permissible according to Islamic law, while thayyib means good, healthy, and beneficial for the body and human life (Need et al. 2025). A Muslim consumer is not only required to consume goods that are halal in terms of religious law, but also must ensure that the goods are of good quality and do not endanger health. This principle shows that Islam pays great attention to human welfare in consumption activities. The Qur'an has given commands to humans to consume halal and good food and drink. This shows that Islam does not only look at the spiritual aspect, but also pays attention to the aspects of health and social welfare.

Halal products are obtained through the correct way and do not violate sharia rules, while products that are thayyib provide benefits and do not cause harm. Therefore, a Muslim must have awareness and caution in choosing the goods and services to be consumed. The application of halal and thayyib principles in modern life is very important, especially in the midst of the growing food, cosmetics, and digital products industries (Scientific and Islamic 2022) . Currently, people are often faced with various product choices that are not necessarily halal. Therefore, Muslim consumers need to be more selective and critical in choosing products by paying attention to halal labels, quality, and ingredients used. By applying the principles of halal and thayyib, consumption behavior will become healthier, safer, and in accordance with Islamic teachings.

2. **The Principle of Balance (Wasathiyah)**

The principle of balance or wasathiyah is one of the important bases in Islamic consumer behavior. Islam teaches its people to be moderate in all things, including in consumption activities. A Muslim is encouraged to meet the needs of life reasonably without being excessive or too miserly. This balance aims to ensure that humans can use their wealth appropriately and not get trapped in a consumptive lifestyle that harms themselves and others. From an Islamic perspective, excessive consumption can lead to waste and have negative impacts on social and economic life. Islam prohibits the attitude of israf, which is to use wealth excessively beyond reasonable needs. On the other hand, Islam also does not advocate being too stingy to ignore the needs of oneself and family.

Therefore, the principle of balance teaches humans to use income proportionally according to their needs and abilities. In modern life, the principle of wasathiyah is very relevant to be applied in the midst of the increasing consumptive culture of society. Many people today buy things not based on need, but to follow trends and lifestyles. This condition often leads to waste and economic difficulties in the future. By applying the principle of balance, a Muslim can be wiser in managing expenses, prioritizing basic needs, and avoiding excessive consumption behavior ("3 1,2,3" 2024). This attitude can also help create a simpler, calmer, and blessed life.

3. Principles of Justice and Utility

The principle of justice and usefulness in Islamic consumer behavior emphasizes that consumption activities must provide good benefits for oneself and society ("3 1,2,3" 2024). Islam teaches that the property owned by humans is not only for personal interests, but also has a social function that must be considered. Therefore, a Muslim must use his property fairly, not harm others, and not cause damage to social or environmental life. The principle of justice is also related to the way of obtaining and using goods or services. Islam prohibits practices that contain fraud, exploitation, usury, or actions that harm others. In consumption, a Muslim must ensure that the goods used come from halal sources and are obtained in the right way.

In addition, consumption should also provide real benefits, both economically, socially, and spiritually. Thus, consumption behavior is not only oriented to individual interests, but also concerned with the common welfare. In modern life, the principle of usefulness can be applied by choosing products that are really necessary and have good use value. Muslim consumers are also encouraged to support products that are beneficial to the community and do not damage the environment. For example, choosing halal products, supporting small businesses, and avoiding the consumption of goods that have negative impacts. By applying the principles of justice and utility, consumption behavior will become more responsible and able to create social balance in people's lives (Akhmad and Bawafie 2024).

4. Prohibition of Israf and Tabzir

Islam prohibits the behavior of israf and tabzir in consumption activities. Israf means to use something excessively beyond the limit of necessity ("3 1,2,3" 2024), while tabzir means wasting or wasting wealth on things that are not useful (Faculties, Islam, and Langsa, n.d.). Both behaviors are considered actions that are displeasing to Allah SWT because they can cause damage, social disparities, and loss of gratitude for the blessings given. Therefore, a Muslim must be able to control himself in using his wealth and avoid excessive lifestyle. The prohibition of israf and tabzir shows that Islam teaches a simple and frugal lifestyle. Excessive consumption not only impacts the economic condition of individuals, but can also trigger materialistic behavior in society.

Many people are willing to spend large sums of money just to fulfill prestige or follow trends that are not really needed. This attitude is contrary to Islamic teachings which emphasize the importance of balance and responsibility in the use of property. In the modern era, the prohibition of israf and tabzir has become increasingly important because the development of technology and social media often encourages people to live consumptive lives. Advertising and digital trends make it easy for a person to be tempted to buy things in excess without considering their actual needs. Therefore, a Muslim needs to have the awareness to distinguish between needs and wants. By avoiding israf and tabzir behavior, a person can live more simply, manage finances well, and use wealth for things that are more useful and worth worship.

Islamic Consumer Behavior Theory

1. **Maslahat Theory**

Maslahat theory is one of the main concepts in Islamic consumer behavior. Maslahat means everything that brings benefits and goodness to human life, both in this world and in the hereafter. In Islam, the purpose of consumption is not only to obtain personal satisfaction, but also to achieve wider benefits. Therefore, a Muslim consumer must consider the benefits of the goods or services consumed, both for himself, his family, the community, and the surrounding environment. The concept of maslahat in consumption behavior emphasizes that every economic activity must be in accordance with the goals of sharia (maqashid sharia), which is to protect religion, soul, intellect, descent, and property. The goods or services consumed must provide real benefits and not cause damage or harm. For example, eating halal and healthy food is a form of protecting one's soul and health, while avoiding haram goods is a form of maintaining religion (Salmah and Shikur 2023).

Thus, the theory of maslahat teaches that consumption must be done responsibly and oriented towards the good. In modern life, the theory of benefits can be applied by choosing products that are beneficial and do not harm others. A Muslim is advised to avoid consuming items that only provide momentary pleasure but have a detrimental impact on health, morals, or the environment. In addition, the concept of maslahat also encourages consumers to be more concerned about social welfare, such as supporting local products, helping small businesses, and using property for activities that have worship value. By applying the theory of benefit, consumption behavior will become wiser and have a positive impact on life.

2. **Theory of Necessity in Islam**

In Islam, human needs are divided according to their level of importance so that consumption can be carried out in a balanced and not excessive manner. Islamic economic scholars divide needs into three levels, namely dharuriyat (basic needs), hajiyat (complementary needs), and tahsiniyat (needs for perfection). This division aims to enable humans to be able to determine priorities in meeting their life needs. Thus, consumption in Islam is not only based on desires, but rather prioritizes really important needs. The needs of dharuriyat are basic needs that must be met to maintain human survival, such as food, clothing, shelter, education, and health. If this need is not met, then human life can be disrupted.

Furthermore, the need for hajiyat is a complementary need that helps make human life easier, while tahsiniyat is a need that beautifies or perfects life. Islam allows the fulfillment of these three needs as long as it does not exceed the limit and remains in accordance with sharia principles. The theory of needs in Islam provides guidelines for consumers to be wiser in managing spending. In the modern era, many people prioritize lifestyle and desires over basic needs. This can lead to consumptive and wasteful behavior. Therefore, Islam teaches the importance of determining the priority scale so that the use of wealth becomes more effective and useful. By understanding the theory of needs in Islam, a person will be better able to control himself and live a simple and balanced life.

3. The Concept of Utiliy and Falah

In the conventional economy, the main goal of consumption is to obtain utility or personal satisfaction as much as possible (Need et al. 2025). Consumers are considered rational if they are able to maximize the satisfaction of the goods and services consumed. However, in Islamic economics, the concept of utility is not the only purpose of consumption. Islam introduces the concept of falah, which is happiness and welfare of life in this world and the hereafter. Therefore, a Muslim's consumption behavior is not only oriented towards material pleasures, but also considers spiritual and moral values. The concept of falah shows that true satisfaction is not only obtained through the fulfillment of physical needs, but also through peace of mind, the blessings of life, and the pleasure of Allah SWT. A Muslim is encouraged to use his wealth on things that are good, useful, and in accordance with the sharia. Consumption that is carried out in a halal and balanced manner will have a positive impact on the lives of individuals and communities.

On the other hand, excessive consumption and violating religious rules can bring harm and distance people from the true purpose of life. In modern life, the concepts of utility and falah have become very relevant in the midst of the increasing culture of materialism (Need et al. 2025). Many people measure happiness based on the amount of possessions and possessions they have, so they often get stuck in a consumptive lifestyle. Islam teaches that happiness does not only come from material wealth, but also from gratitude, simplicity, and the usefulness of life. By applying the concept of falah, a Muslim will be wiser in consuming goods and not easily influenced by excessive trends or lifestyles.

4. Consumption as Worship

In Islam, consumption is seen as part of worship if it is done in accordance with sharia rules and is intended because of Allah SWT. Eating, drinking, dressing, and using property activities are not only to meet the needs of life, but can also be worth worship if done in the right way. Therefore, Islam provides guidelines on how a Muslim should manage and use his wealth in order to obtain blessings in life. The concept of consumption as worship requires a Muslim to pay attention to the halal, benefits, and purpose of the goods consumed. Consumption should not be done excessively or used for things that are prohibited by religion.

In addition, a Muslim is also encouraged to be grateful for the blessings given by Allah SWT and share with others through alms and zakat. Thus, consumption in Islam has a spiritual dimension that distinguishes it from the concept of consumption in conventional economics. In modern life, the application of consumption as worship can be done by getting used to a simple and responsible lifestyle. A Muslim needs to realize that every property he owns will be held accountable. Therefore, the use of wealth must be directed to things that are useful and bring good. For example, choosing halal products, avoiding waste, and using some of their wealth to help others. By making consumption as worship, a person not only obtains worldly satisfaction, but also the rewards and blessings of life from Allah SWT.

Factors Influencing Islamic Consumer Behavior

1. **Religious Factors**

   Religious factors are one of the main factors that influence the behavior of Islamic consumers. A person's level of faith and understanding of religious teachings will determine how he chooses and uses goods and services in daily life. A Muslim who has a good understanding of religion tends to be more careful in consuming (Syh, Anwar, and Riqqoh 2024). He will ensure that the goods consumed are halal, useful, and do not contradict Islamic law. Thus, religious values become an important guideline in consumption decision-making. In Islam, consumption behavior is not only related to worldly needs, but also has a spiritual dimension. Muslim consumers believe that every activity carried out, including consumption, will be accountable before Allah SWT.

   Therefore, religious factors encourage a person to avoid consumptive behavior, wastefulness, and the use of haram goods. In addition, religious teachings also teach the importance of gratitude, simplicity, and social care in the use of wealth. In the modern era, the influence of religious factors is increasingly visible through increasing public awareness of halal products and Islamic lifestyles. Many Muslim consumers are starting to choose products that have halal certification and pay attention to the company's business ethics. Social media and the development of digital da'wah also influence people's consumption patterns to be more in line with Islamic values. Thus, religious factors have a big role in shaping Islamic consumer behavior that is more responsible and oriented towards the blessings of life.

2. **Social Factors**

   Social factors also greatly affect the behavior of Islamic consumers because humans live in a society environment that interacts with each other. Family, friends, social groups, and the surrounding environment are often a source of influence in determining a person's consumption patterns. For example, family habits in choosing halal food, dressing modestly, or prioritizing needs over desires can shape Islamic consumption behavior from an early age. Therefore, the social environment has an important role in building a person's consumption habits. In addition to family, friend groups and communities can also influence consumption decisions (Padjadjaran and Padjadjaran 2021). A person often adapts his consumption patterns to the environment in which he is located in order to be acceptable in his social group.

   In some conditions, social influences can have a positive impact, such as encouraging a person to choose halal products or adopting a simple lifestyle. However, social influence can also cause consumptive behavior if a person follows social trends and prestige too much without considering their actual needs. In today's digital era, social factors are getting stronger because of social media that affects people's lifestyles. Many people buy certain items because they are influenced by trends, advertisements, or the lifestyle of influencers. This condition can lead to excessive consumption behavior if it is not accompanied by self-control. Therefore, a Muslim needs to be wise in dealing with social influences in order to be able to apply the principles of Islamic consumption in daily life.

3. **Cultural Factors**

Culture is one of the factors that affect consumer behavior because it is related to the habits, values, and traditions that develop in society (Padjadjaran and Padjadjaran 2021). Each region or community group has a different consumption culture according to the environment and traditions. In the context of Islamic consumer behavior, culture can influence the way a person chooses food, clothing, and lifestyle. Culture that is in line with Islamic values can support the formation of good consumption behavior and in accordance with sharia. Cultural factors also affect people's mindset towards needs and lifestyles. In some societies, simple culture and mutual sharing are still highly upheld so that consumption is done reasonably and not excessively.

However, there are also cultures that tend to judge a person's social status based on the goods they have. Such a culture can encourage the emergence of consumptive behavior and unhealthy social competition. Therefore, Islam teaches that a developing culture should remain adjusted to moral values and sharia principles. In modern life, globalization causes foreign cultures to enter very easily through technology and social media. Modern lifestyles that are all luxurious and consumptive often affect society, especially the younger generation. As a result, many people prioritize appearance and trends over actual needs. To overcome this, Muslim consumers need to have a strong understanding of religion in order to be able to filter cultures that are in accordance with Islamic teachings and avoid cultures that are contrary to sharia values.

4. **Economic Factors**

Economic factors are factors related to the level of income, price of goods, work, and a person's financial ability to consume. The income a person has greatly affects the type and number of goods that can be consumed. In Islamic consumer behavior, the use of income must be done wisely by prioritizing basic needs and avoiding waste. Islam teaches that wealth is a mandate from Allah SWT that must be used responsibly. A person's economic condition can also affect consumption priorities. High-income consumers may have more options in meeting their living needs, while low-income consumers should be more selective in managing spending.

Nevertheless, Islam teaches that consumption should not be done excessively, both in rich and poor conditions. Every Muslim is encouraged to live a simple life and use his wealth for useful things. In modern life, economic factors are increasingly complex due to technological developments and the ease of digital transactions. Currently, people can easily buy goods through online platforms and digital payment systems (Syh, Anwar, and Riqqoh 2024). This convenience often encourages consumptive behavior if it is not accompanied by good financial management. Therefore, a Muslim needs to have awareness in managing finances, making priority scales, and avoiding consumptive debt in order to still be able to implement Islamic consumption behavior in a balanced manner.

5. **Psychological Factors**

Psychological factors are related to a person's mental state, emotions, motivation, perception, and personality in consuming. Each individual has different motivations and desires in choosing goods or services. Some people buy things out of necessity, but others buy because they want to gain emotional satisfaction or social recognition. In Islamic consumer behavior, psychological factors must be controlled so that consumption is not influenced by lust alone. A person's motivation and perception greatly influence consumption decisions (Padjadjaran and Padjadjaran 2021). For example, a person may be interested in buying a product because they feel that it can increase their self-confidence or social status. Advertising and social media also often influence consumer psychology by displaying luxurious and modern lifestyles. If not controlled, it can lead to consumptive behavior and extravagance that is contrary to the teachings of Islam.

Therefore, Islam teaches the importance of self-control and gratitude in life. In daily life, psychological factors can significantly affect people's consumption patterns. Many people make impulse purchases when they are happy, sad, or affected by the environment. Islam teaches that a Muslim should be able to control his emotions and not overdo it in fulfilling his desires. By having spiritual awareness and a wise mindset, a Muslim will be better able to regulate consumption behavior according to the needs and values of Islam.

Comparison of Islamic and Conventional Consumer Behavior

1. Consumption Objectives

In a conventional economy, the main goal of consumption is to obtain personal satisfaction or utility as much as possible (Perspective, Islam, and Conventional 2006). Consumers are considered successful if they are able to fulfill their desires and get satisfaction from the goods and services used. Therefore, consumption behavior in conventional systems tends to be oriented towards material aspects and individual freedom in determining consumption choices. As long as a person has economic ability, he is free to use his income as he wishes, without any special binding moral or spiritual restrictions. Meanwhile, in Islamic economics, the purpose of consumption is not only to obtain worldly satisfaction, but also to achieve the benefits and blessings of life. Consumption is seen as part of worship that must be done in accordance with sharia teachings.

A Muslim not only considers the material benefits, but also pays attention to the halal value, goodness, and impact of the goods consumed. Thus, the purpose of consumption in Islam is broader because it includes the welfare of life in this world and the hereafter or known as the concept of falah. The difference in consumption goals shows that there is a fundamental difference between Islamic and conventional consumer behavior. Conventional consumers focus more on individual satisfaction, while Islamic consumers prioritize a balance between material and spiritual needs. In Islam, consumption must provide benefits for oneself and society and not violate religious rules. Therefore, Islamic consumption behavior tends to be more controlled, simple, and responsible compared to conventional consumption behavior that is freer.

2. Decision Making Policy

In conventional consumer behavior, consumption decisions are generally based on rational considerations and personal satisfaction (Perspective, Islam, and Conventional 2006). Consumers will choose goods or services that are considered the most profitable and able to meet their needs. Factors such as price, quality, trends, and taste are the main considerations in determining purchasing decisions. In addition, advertising and the development of modern lifestyles also greatly affect consumer behavior in the conventional system. In contrast to conventional economics, decision-making in Islamic consumer behavior is based on religious teachings and sharia principles. A Muslim not only considers the economic benefits, but also pays attention to halal and haram, the benefits, and the social impact of the goods consumed.

Islamic consumers must ensure that the goods or services chosen do not contradict Islamic values and do not cause harm to themselves or others. Thus, consumption decisions in Islam have moral and spiritual dimensions. These basic differences in decision-making cause Islamic consumption behavior to be more cautious and directed. Muslim consumers are not easily influenced by trends or social prestige if it is contrary to religious teachings. In contrast, in a conventional system, consumption decisions are influenced more by personal desires and market developments. Therefore, Islam provides guidelines for consumption to be carried out wisely, balanced, and in accordance with the purpose of a Muslim's life.

3. The Concept of Satisfaction

The concept of satisfaction in conventional economics is known as utility, which is the level of satisfaction a person gets after consuming goods or services. The more needs and desires that are met, the higher the level of consumer satisfaction. In this concept, satisfaction is material and subjective because each individual has different standards of satisfaction. Therefore, consumers are often encouraged to continue to increase consumption in order to obtain greater satisfaction (Perspective, Islam, and Conventional 2006). In Islamic economics, the concept of satisfaction is not only measured from material aspects, but also from spiritual values and life blessings. Islam views that true satisfaction is obtained when a person is able to meet his needs in a halal, balanced, and in accordance with religious teachings. In addition to obtaining worldly benefits, good consumption must also bring peace of mind and the pleasure of Allah SWT. Thus, the concept of satisfaction in Islam is broader than the concept of utility in the conventional economy.

These differences in the concept of satisfaction affect people's consumption behavior patterns. In a conventional system, one can continue to increase consumption in pursuit of unlimited gratification. This often gives rise to consumptive and materialistic behavior. On the contrary, Islam teaches gratitude, moderation, and self-control so that people do not get caught up in excessive desires. By applying the concept of Islamic satisfaction, a person will be better able to enjoy life in a balanced manner and not easily influenced by a consumptive lifestyle.

4. Consumption Patterns

Consumption patterns in the conventional economy tend to be influenced by market developments, trends, and people's lifestyles. Consumption is often used as a symbol of social status so many people buy goods to show prestige or keep up with the times. As a result, the consumption behavior of modern society often leads to waste and excessive use of goods. In addition, conventional consumption patterns are usually more oriented towards the fulfillment of desires rather than actual needs. Meanwhile, consumption patterns in Islam emphasize the principles of simplicity, balance, and responsibility ("1460-Article Text-3990-1-10-20160428.pdf," n.d.). A Muslim is encouraged to prioritize basic needs and avoid israf and tabzir behavior. Consumption is done reasonably according to economic ability and is not used for useless things. Islam also teaches that some of the wealth is used to help others through zakat, infaq, and alms so that consumption patterns are not only individual, but also have social value.

In modern life, the difference between Islamic and conventional consumption patterns is increasingly apparent. Conventional consumption patterns are often influenced by a culture of materialism and lifestyle competition, while Islamic consumption patterns are more conducive to the usefulness and blessings of life (Rizki, Wahab, and Masse 2023). Muslim consumers are required to be more selective in choosing goods and be able to control themselves from consumptive influences. By applying Islamic consumption patterns, a person can live more simply, be wise in managing finances, and still maintain a balance between the needs of this world and the hereafter.

Implementation of Islamic Consumer Behavior in Modern Life

1. **Consumption of Halal Products**

   In modern life, the implementation of Islamic consumer behavior can be seen through increasing public awareness in consuming halal products (Sahib and Ifna 2024). A Muslim not only pays attention to the taste, quality, and price of a product, but also ensures that the product is halal and in accordance with Islamic law. This awareness can be seen in the increasing public interest in food, beverages, cosmetics, medicines, and Islamic financial products that have halal certification. By choosing halal products, Muslim consumers try to maintain faith, health, and blessings in their lives.

   In addition to being a form of obedience to Allah Swt., the consumption of halal products also has a positive impact on the development of the national and global halal industry (Maulizah 2024). The increasing demand for halal products encourages business actors to implement better, transparent, and in accordance with sharia standards. This not only increases consumer confidence, but also strengthens the competitiveness of the halal industry in the international market. Therefore, the behavior of choosing halal products is not only worth worship, but also contributes to the sustainable growth of the sharia economy.

2. **Temporary Lifestyle**

   Islamic consumer behavior is also applied through a simple lifestyle and not excessive use of wealth. Islam teaches its people to live in balance by distinguishing between needs and desires (Rizki, Wahab, and Masse 2023). In modern life filled with consumptive culture, a Muslim is required to be able to control himself so as not to be easily tempted by trends and luxurious lifestyles. A simple attitude helps a person use wealth more wisely, avoid waste, and grow gratitude for the blessings they have.

   The application of a simple lifestyle also has great economic and social benefits. Individuals who are able to manage their expenses proportionately will have a more stable financial condition and avoid consumptive behavior that can trigger debt (Firmanto et al. 2024). On the other hand, simplicity allows a person to allocate part of his wealth for zakat, infaq, almsgiving, and other social activities. Thus, a simple lifestyle not only reflects the morals of a Muslim, but also becomes a means of creating equal distribution of welfare in society.

3. **Digital Shopping Etiquette**

   The development of technology and online commerce has made digital shopping activities part of the life of modern society. From an Islamic perspective, online shopping must still be done with regard to ethical values and honesty (Mufarrochah et al. 2025). A

Muslim consumer must ensure that transactions are made clearly, do not contain fraud, and that the products purchased are halal and useful. In addition, consumers must also be wise in using digital platforms so as not to make impulse purchases that can lead to waste and consumptive behavior.

In the digital era, consumers are also required to have good digital literacy in order to be able to distinguish between true and misleading information. Many promotions, discounts, and digital marketing strategies are designed to influence purchasing decisions emotionally ("No Title" 2023). From an Islamic economic perspective, these conditions must be faced with a critical attitude and self-control so that consumption decisions remain based on needs, not just momentary impulses. Therefore, digital shopping ethics is a form of implementation of Islamic values in the face of information technology developments.

4. Awareness of Sharia Products

The implementation of Islamic consumer behavior can also be seen from the increasing public awareness of the use of sharia-based products and services. Nowadays many Muslim consumers are starting to use Islamic banking services, Islamic insurance, Islamic investments, and various other Islamic economic products (Syh, Anwar, and Riqqoh 2024). This awareness shows that people are beginning to understand the importance of carrying out economic activities in accordance with Islamic principles. By choosing sharia products, consumers not only get economic benefits, but also peace of mind because the activities carried out are in accordance with religious teachings.

Increasing awareness of sharia products is also an indicator of the development of Islamic economic literacy in society. Support from the government, Islamic financial institutions, academics (System et al. 2026), and religious organizations have encouraged the public to better understand the benefits of the Islamic economic system. This condition opens up great opportunities for the development of the halal industry and Islamic finance in Indonesia. The higher the level of public literacy towards sharia products, the greater their contribution to building an economic system that is fair, ethical, and oriented towards the common good.

CONCLUSION

The transformation of the School Literacy Movement (GLS) through the integration of a digital-based reading literacy ecosystem is a strategic step in answering educational challenges in the digital era. The role of teachers is the main factor in developing a literacy culture that is not only oriented towards conventional reading skills, but also on the effective, creative, and responsible use of digital technology. Through the selection of appropriate digital media, the management of innovative literacy activities, and collaboration with parents and school residents, teachers are able to create a literacy ecosystem that is more interactive, interesting, and relevant to the characteristics of elementary school students.

Islamic consumer behavior theory is a concept of consumption based on the teachings of the Qur'an and As-Sunnah with the aim of realizing benefits (maslahah) and welfare in this world and in the hereafter (falah). In contrast to conventional consumer behavior theories that are oriented towards maximizing satisfaction (utility), Islamic consumer behavior places spiritual values, ethics, and social responsibility as the foundation of every consumption decision.

Therefore, consumption activities in Islam are not only seen as fulfilling economic needs, but also as a form of worship that must be carried out in accordance with sharia principles.

Islamic consumer behavior is built on various fundamental principles, namely consuming halal and thayyib goods, applying balance (wasathiyah), upholding justice and utility, and avoiding israf and tabzir behavior. In addition, Islamic consumer behavior theory is also supported by the concept of maslahat, the hierarchy of needs in Islam, the concept of falah, and the understanding that consumption is part of worship. The implementation of these principles is influenced by various factors, such as religiosity, social environment, culture, economic conditions, and psychological aspects that shape the decision-making pattern of a Muslim consumer.

In modern life, the implementation of Islamic consumer behavior is reflected through increasing public awareness in choosing halal products, implementing a simple, ethical lifestyle in digital transactions, and utilizing sharia-based products and services. On the other hand, the development of digital technology presents challenges in the form of increasing consumptive culture, impulse purchases, and the influence of social media on consumption decisions. However, the digital era also opens up great opportunities for the development of the halal industry, increasing Islamic economic literacy, innovating Islamic financial services, and expanding education about consumption patterns in accordance with Islamic values.

Thus, Islamic consumer behavior theory remains highly relevant in answering contemporary economic dynamics. The application of Islamic consumption principles is expected to be able to form more rational, ethical, responsible, and sustainable consumption behavior. In addition to providing benefits for individuals, this concept also contributes to the realization of a fair economic system, strengthens the sharia economic ecosystem, and supports the achievement of the goals of sharia maqashid in community life.

BIBLIOGRAPHY

Akhmad, A., & Bawafie, A. (2024). *PERILAKU KONSUMEN : WORLDVIEW QS. AL-*. *5*, 69–80.

Angel, J. F., Loudon, D. L., Gerald, M., & Stanton, M. W. J. (2016). *TEORI PERILAKU KONSUMEN PERSPEKTIF EKONOMI*. (1979), 45–52.

Diva, N., Rembulan, R., & Firmansyah, E. A. (2020). *Perilaku Konsumen Muslim Generasi-Z Dalam Pengadopsian Dompet Digital*. *17*(2), 111–128.

Fakultas, D., Islam, B., & Langsa, I. (n.d.). *Teori konsumsi islam dalam peningkatan ekonomi umat*. 204–216.

Firmanto, Y., Shaqila, S., Kamila, A. N., Anggi, Y., Pardede, K., & Adrial, Z. (2024). *Optimalisasi Pengelolaan Sistem Keuangan dan Anggaran Keluarga: Solusi Praktis bagi Ibu Rumah Tangga di Kota Malang*. *6*, 419–432.

Ilmiah, J., & Islam, E. (2022). *Eksistensi Brand Love Terhadap Perilaku Konsumen Produk Makanan Halal: Peran Islamic Marketing Literacy*. *8*(02), 1145–1152.

Kebutuhan, A., Kemaslahatan, D. A. N., Aliy, H. El, Muhammadiyah, U., & Hamka, P. (2025). *TEORI PERILAKU KONSUMEN DALAM EKONOMI ISLAM : 3*(11), 155–161.

Maulizah, R. (2024). *Pentingnya Produk Halal di Indonesia: Analisis Kesadaran Konsumen , Tantangan Dan Peluang The Importance of Halal Products in Indonesia: An Analysis of Consumer Awareness , Challenges and Opportunities*. *1*(2), 129–147.

Mufarrochah, S., Putri, F. F., Murtadho, A., & Assari, E. (2025). *Etika Bisnis dalam Hukum Islam: Implikasinya terhadap Praktik Bisnis Modern Business Ethics in Islamic Law: Implications for Modern Business Practices*. *8*(1), 17–32.

No Title. (2023). *12*, 464–480.

Padjadjaran, U., & Padjadjaran, U. (2021). *Muslim Consumer Behavior and Purchase Decisions of Halal Cosmetic Products Rizkyka Choirunnisa*. *5*(1).

Perspektif, D., Islam, E., & Konvensional, D. A. N. (2006). *LANDASAN FILOSOFIS PERILAKU KONSUMEN DALAM PERSPEKTIF EKONOMI ISLAM DAN KONVENSIONAL Oleh: Akhmad Nur Zaroni* . *18*(2), 55–68.

Rizki, A., Wahab, A., & Masse, R. A. (2023). *Teori Konsumsi Islami Sebagai Pedoman Perilaku dan Penerapannya dalam Kehidupan*. *11*.

Sahib, M., & Ifna, N. (2024). *Urgensi Penerapan Prinsip Halal dan Thoyyib dalam Kegiatan Konsumsi*. *6*, 53–64.

Salmah, S., & Shikur, A. A. (2023). *The Relationship of Attitude , Perceived Behavioral Control , Subjective Norm on Halal Food Purchasing Behavior on Indonesian Muslim Millennials*. *5*(1).

Sistem, E., Syariah, K., Pertumbuhan, T., & Nasional, E. (2026). *Indonesia Economic Journal*. *2*(1), 1311–1323.

Syh, S. N., Anwar, A. N., & Riqqoh, H. S. (2024). *Analisis Perilaku Konsumen Dalam Memilih Produk Perbankan Syariah Indonesia*. *02*, 77–92. https://doi.org/10.22515/jmd.v2i1.8402