

Epicureanism and Global Consumerism in Shaping Muslim Buyers' Consumption Pattern: An Islamic Perspective

Abstract:

The present paper attempts to shed some light on the Islamic view of consumption. Particularly, this paper seeks to answer; (i) what is the situation of present day consumerism? (ii) How does Islam perceive consumption and worldly possession? (iii) What are the *Islamic* ordains regarding consumption? (iv) What are the shortfalls of present day Muslim consumers? And (v) what are the reasons behind these shortfalls? Relevant literatures are reviewed and the guidance of Holy Quran and Sunnah are discussed to answer the research questions. A Muslim consumer tries to conform his/her consumption to the dictates of the Islamic ethical standard (*shariah*). He/she spends consciously only on *halal* (permitted) purpose and avoids *haram* (prohibited) ones. An Islamic consumer spends to meet *dharuriyah* (necessities), *hajiyyah* (conveniences) and *tahsaniyah* (refinements). Unfortunately many Muslims of the present day are, in most cases, not abiding by the *Shariah* injunctions. For instance, (i) many Muslims consume alcoholic drinks, (ii) solvent Muslims get their fill while their poor neighbors remain hungry, (iii) many are extravagant and spend in ways not permitted by the *Shariah*, and (iv) there are many who seldom care for interest-based investments and transactions. The present paper tried to identify the causes. These are: (i) lack of adequate knowledge of the Islamic *Shariah*, (ii) absence of a moral filter, (iii) strong provocation for epicurism, (iv) wanton electronic media aggression for consumption, and (v) lack of proper understanding about the duties and obligations of a Muslim as an Islamic consumer. The present paper contributes to the knowledge by discussing consumption phenomenon from Islamic perspective and by clearly distinguishing Islamic view of consumption from traditional view of consumption. Furthermore, pointing on the nature of shortfall of present day Muslim consumers, the present research calls for more research to consider Islamic ethical standards in the field of marketing.

Keywords: Islamic consumer, Conventional consumer, Islamic ethical standard, Shariah violation, Present day consumerism

- Farzana Quoquab

International Business School,
Universiti Teknologi Malaysia,
54100 Kuala Lumpur, Malaysia
Email: fgbhabib@ibs.utm.my

- Nor Liza Abdullah

Faculty of Management,
Universiti Kebangsaan
Malaysia, Bangi 43600,
Selangor, Malaysia
Email: iza@ukm.edu.my

- Maisarah Ahmad

Faculty of Management,
Universiti Kebangsaan
Malaysia, Bangi 43600,
Selangor, Malaysia
Email: sara@ukm.my



1. Introduction

Muslims are a sizeable majority in many countries which constitute a major part of global consumers. Yet, marketers have limited understanding of Muslim consumers and their consumption pattern. Typically, consumption has two sides; one is *constructive* side, while the other one is *destructive* (Godazgar, 2007). It is useful because it provides comfort, leisure and pleasure, and solves need related problems. On the other hand, in its destructive sense consumption allures extravagance, wastage and luxury, and sometimes even moral corruption (Wilk, 2004). Global trend of consumerism and Epicureanism play a great role in this regard in alluring and shaping conventional consumption pattern. In general, Epicureanism and global consumerism both provoke hedonism since it declares pleasure to be the sole intrinsic good and believe that absence of pain is the greatest pleasure. However, an Islamic consumer spends to meet *dharuriyah* (necessities), *hajiyyah* (conveniences) and *tahsaniyah* (refinements). Unfortunately many Muslims of the present day are, in most cases, not abiding by the *Shariah* injunctions. As such, it is the utmost necessity to identify the root causes.

An Islamic consumer distinctively differs from the conventional consumer based on the adherence to the dictates of the *Shariah* (Islamic ethical codes of conducts for living) (Quoquab and Rahman, 2010). A consumer can be considered as an Islamic consumer (or Muslim consumer) who follows the *Shariah* principles, whereas, a conventional consumer is a person who has little or no obligation as such. Even a Muslim consumer may not take extra care to shape his/her consumption in the light of the *Shariah* injunctions for either lacking of the aware of the existence of such injunctions or

because of paying a little attention to the importance of following them (Abd Rahman, 2010). These may engender serious social maladies such as extravagance, wasteful expenditure, no attention to the needy and so on.

Indeed the research related to consumer behavior is at its matured stage. However, the role of religion in consumer research is not fully acknowledged yet (Essoo and Dibb, 2004). Although the issues related to Islamic branding (Alserhan, 2010; Tournois and Aoun, 2012), *halal*¹ food (Tih *et al.*, 2008; Wilson and Liu, 2011), and advertisement in the view of Islam (Fam *et al.*, 2002; Rashid and Ho, 2003) have evoked some scholarly interest, the area of understanding consumption and consumerism from Islamic standpoint is still lacking. Considering this research gap, the present paper attempts to discuss the Islamic view of consumption and examines the nature of *Shariah* violations and finds out the causes, both explicit and implicit, thereof. More specifically, this paper seeks to answer the following questions:

1. What is the situation of present day consumerism? How does it vary from the traditional view of consumerism?
2. How does Islam perceive consumption and worldly possession?
3. What are the *Islamic* ordains regarding consumption?
4. What are the shortfalls of present day Muslim consumers?
5. What are the reasons behind these shortfalls?

It is expected that the present research contributes new knowledge in the existing body of literature in the field of consumer behavior by understanding it from the religious point of view. The rest of the paper is five fold. *First*, Islamic

¹ The word *Halal* represents the things or activities permitted by the *Shariah* law.



view of 'consumption' and 'worldly possession' are discussed in brief. *Second*, the Islamic dictates regarding consumption are highlighted. *Third*, the shortfalls of present day Muslim consumers are examined followed by addressing the possible reasons for this shortfall. *Lastly*, a conclusion has been made based on the overall discussion.

2. Consumption and Consumerism: Modern View versus Traditional View

Consumption fulfils larger aspects of purposes which includes basic needs and/or modified desire fulfilment, status acquisition and identity formation, social class identification and the like (Pink, 2009). Pink (2009, p. ix) has described the notion of mass consumption as "the availability and affordability of a broad spectrum of differentiated and ever-changing commodities far exceeding the consumers' basic needs both in substance and in variety".

Typically, consumption has two sides; one is *constructive* side, while the other one is *destructive* (Godazgar, 2007). It is *useful* because it provides comfort, leisure and pleasure, fulfils the human needs, and solves need related problems. On the other hand, in its *destructive* sense consumption allures extravagance, wastage and luxury, and sometimes even moral corruption (Wilk, 2004). Additionally, some researchers have made a clear distinction between 'traditional consumerism' and 'modern consumerism' (Ahmed, 1992; Campbell, 1994; Turner, 1991). According to this school of thought, the traditional consumption is not only useful, but also essential since it fulfills the human needs, holds 'satisfaction-seeking' orientation, and derived from utilitarianism. Indeed it is very much compatible with any

religious faith (Campbell, 1994). Conversely, the notion of modern consumption is originated from hedonism and thus, holds 'pleasure-seeking' orientation. In his paper *Consuming Goods and the Good of Consuming*, Campbell (1994) has stated that the traditional consumerism focuses to fulfill the fixed needs whereas, the modern consumerism focuses on endless wants and can be the source of vices such as greed, pride, arrogance, jealousy and materialism obsession. Now, the question is how does Islam view consumption? The following section attempts to answer this question.

3. How Does Islam Perceive Consumption and Worldly Possession?

As mentioned before, the notion of consumption can be viewed from two perspectives; 'basic need fulfilment with satisfaction-seeking orientation' and 'pleasure-seeking orientation with gratifying desires and wants by possessing lavish, excessive and unnecessary goods and services' (Godazgar, 2007). Godazgar (2007) has attributed the later approach as consumerism. Based on this categorization and explanation, the former approach falls under all religious boundaries, whereas, the second form of consumption contradicts with many religious teachings.

Indeed Islam suggests its followers to acquire the necessary materials for living, to find one's comfort and to be engaged in work so that he/she can earn money (Ali and Al-Owaihan, 2008; Al-Ghazali, 1978). However, in Islam, too much indulgence in the worldly possession is considered as a great vice and source of many social and moral problems (Abd Rahman, 2010; Quasem, 1975). As such, it is stated in the holy *Quran*² that:

² *Quran* is the central Islamic scripture which was revealed to the Prophet Mohammad (saw) through angel Jibril.



“O ye who believe! make not unlawful the good things which Allah hath made lawful for you, but commit no excess; for Allah loveth not those given to excess” (Al-Quran, 5:87).

To emphasize in this matter, the Prophet Mohammad (saw³) advised: “Leave the world to the worldly addicted man. He who takes from the world in excess of what is necessary for him, takes the path of destruction without his knowledge” (Muttaqi 1981, p, 181).

It is believed that, love for excessive wealth can destroy one’s life and may cause the destruction to people’s morality (Ghazanfar and Islahi, 1998). Furthermore, too much materialism may engender other vices like hostility, greed, pride and so on (Abd Rahman, 2010). By considering the negative aspect of too much worldliness and materialism Islam teaches its followers to avoid excessive consumption and materialistic orientation. In this respect, the Prophet Muhammad (saw) stated that:

“As two hungry tigers cause harm to the goats by entering their fold, so also love of riches and greed for power and for name and fame make destruction by entering into the religion of a Muslim” (Quoted in Al-Ghazali, 1978, p. 212).

All monotheist religions (e.g., Islam, Christianity, and Judaism) believe in the life of hereafter. Muslims view this world as a temporary platform and considers the hereafter life as eternal. Therefore, it is crucial to satisfy Allah (SWT⁴) in all respect even in consumption. Islamic code of conducts encompasses every aspect of human life including personal life,

family, occupation, social relations and the like. As such, a Muslim consumer should and needed to be abiding by the *Shariah* injunctions in regard to consumption pattern and behavior.

4. What are the Islamic Ordains Regarding Consumption?

Indeed, the Islamic code of ethics positively influences every aspect of a Muslim’s life. Islamic ethics guide its followers to live morally and help them to understand what is good and what is bad. In respect to consumption, Islam teaches its believers to maintain a medium path, i.e., neither to be a miser nor to be an extravagant. Furthermore, it is very important to abide by the *Shariah* principles and therefore, it is crucial to consume the *halal* (permitted) things and to avoid which is *haram*⁵ (prohibited). Moreover, it is important to spend to please Allah SWT to get divine reward in this life as well as in the hereafter. However, it is believed that following these dictates depends on one’s level of *iman*⁶ (faith). Thereby, in the light of the *Shariah* injunctions an Islamic consumer needs to adhere to the following ordain:

(a) To consume under the dictates of the *Shariah* and to spend to please Allah SWT

The Islamic consumers needed to conform their consumption to the dictates of the *Shariah* to please Allah SWT. This is treated as an act of worship (*ibadah*) both satisfying the need of the present life (worldly spending) and rewarding the life Hereafter (*akhirah*) (Mannan1984).

In the Islamic way of life the distinction between worldly spending and spending for the sake of Allah (*infaq fi sabil Allah*⁷) (Al-Quran, 2: 3) is

³ It is the short form of Sallallahu Alaihi Wa-salam which implies ‘peace be upon him’.

⁴ SWT is the short form of ‘Subhanahu Wa Ta’ala’ which means ‘Glorious is He and He is Exalted’.

⁵ *Haram* is opposite of *halal* and implies the things or activities prohibited by the *Shariah*.

⁶ *Iman* is an Arabic work which denotes one’s faith in the Oneness of Allah (SWT) and prophet-hood of Muhammad (saw).

⁷ It denotes spending for the sake of Allah SWT such as giving Zakat and/or charity to the needy and poorer.



not only very important but crucial. The term 'worldly spending' is understood by everyone. This simply refers to spending for the present or for the future to satisfy the worldly need. The consumer is assumed to derive full satisfaction out of this type of spending. But what does 'spending for the sake of Allah' mean? Allah SWT has Himself provided an answer to the question. "And they feed for the love of Allah, the indigent, the orphan, and the captive (saying) "We feed you for the sake of Allah alone, no reward do we desire from you, nor thanks" (Al-Quran, 76: 9). This neither implies that if somebody spends money for the poor and the needy without expecting any benefit nor even thanks either directly or indirectly from the beneficiaries that would be regarded as spending for the sake of Allah. He would, of course, expect benefit or reward in the life hereafter.

(b) To spend to meet basic needs

Usually, spending varies according to the needs of life. Based on the teaching of the holy Quran and the Sunnah⁸, the renowned Islamic scholar Imam Al-Shatibi has categorized one's need into three groups; (i) necessities (*dharuriyah*), (ii) conveniences (*hajiyah*) and (iii) refinements (*tahsaniyah*) (Hamid 2009; Khan and Ghifari 1992). An Islamic consumer therefore, spends on these grounds. Following Imam Al-Shatibi's view, these three spending sectors are discussed in brief below.

i. Necessities (*Dharuriyah*)

According to Islam, necessities comprise all such activities and things that are essential to the preservation of the five foundations of good individual and social life. According to Al-Shatibi these are: (a) *al-iman* (faith), (b) *al-nafs* (life), (c) *al-ma'al* (wealth), (d) *al-aqal* (intellect)

and (e) *al-nasal* (offspring). These necessities of all human beings are to be fulfilled and if one fails to attend to these needs the state must come forward to help.

ii. Conveniences (*Hajiyah*)

Conveniences comprise all activities and things that are not vital to the preservation of the above mentioned five foundations, but they are required to relieve or remove impediments and difficulties of life.

iii. Refinements (*Tahsaniyah*)

This category includes those goods and services that go beyond the limits of conveniences. It includes things that complement or make life easier or comfortable. For example, a car may be considered refinement or luxury item for a common man but it may be essential for a civil engineer. Furthermore, the things that beautify life also fall under this category, such as eating delicious food or wearing nice clothes.

(c) Moderation in expenditure

The Islamic consumers spend in moderation i.e., they are neither extravagant nor miser in their consumption behavior (Al-Quran, 25: 67). Miserliness is considered is a blameworthy conduct and thus it is condemned. In the holy Quran about miserliness it is mentioned that:

"...For Allah loveth not the arrogant, the vainglorious (nor) those who are niggardly or enjoin niggardliness on others or hide the bounties which Allah has bestowed on them ..." (Al-Quran, 4: 36-37).

Again, Islam also prohibits from being an extravagant. Regarding the extravagant behavior it is stated in the holy Quran that:

⁸ *Sunnah* implies the practice of Prophet Muhammad (saw) that he preached and practically demonstrated as a teacher of the *shariah*.



“...but squander not (your wealth) in the manner of a spendthrift. Verily spendthrifts are brothers of the Evil Ones and the Evil One is to his Lord (himself) ungrateful” (Al-Quran, 17: 26-27).

Therefore, it is obvious that Islam teaches its followers to be moderate in spending.

(d) To distinguish between Halal and Haram

The Islamic consumers are required to consciously spend only on *halal* (permissible) things and avoid *haram* (prohibited) things however soothing or pleasant those may be. They do so only to please Allah SWT. The Islamic ethical code of conducts pertaining to halal and haram includes food and drinks consumption as well as the source of income. For example, Muslims are not permitted to consume pork, dog, un-slaughtered animals, intoxicating beverages and so on (Fischer 2009). Moreover, Muslims should not indulge in any prohibited livelihoods which involve cheating, stealing, bribery, fortune telling or processing and selling any prohibited goods (Abd Rahman, 2010).

(e) Allocating the expenditure depending on one's Iman

The allocation between ‘worldly spending’ and ‘spending for the sake of Allah’ is left to the rational behavior of an Islamic consumer. This, in effect, is the level of *Iman* (faith) they maintain. According to Zarqa (1992), if a Muslim wants great reward from Allah SWT in the *akhirah*, he/she will spend heavily, as did the great companions (*sahaba*) of the Prophet (saw), for purposes dictated in the Quran and the Sunnah. Conversely he/she will spend high on material consumptions if he/she seeks highest worldly pleasure.

(f) To feel contentment rather un-satisfaction

Islam commands its followers to cultivate contentment instead of being greedy and obsessed regarding worldly possession. Every

Muslim is suggested to be satisfied with whatever he/she has since it is believed that material possession alone cannot provide eternal peace and peace lies on one's feeling of contentment. The Prophet Muhammad (saw) portrayed contentment as ‘riches’ and advised that: “Riches does not mean having a great amount of property, but riches is self-contentment” (narrated by Al-Bukhari in Abd Rahman, 2010). In support of this view, a famous Islamic scholar Al-Ghazali (1978, p. 225) stated that: “if a man has got no wealth, he should remain contented and curtail his greed”.

(g) To be grateful to Allah SWT for the sustenance (rizq)

Indeed Islam encourages its followers to strive for the work and sustenance (Abuznaid, 2009; Ali, 2005; Yousef, 2000). Moreover, the works that are in-favor of self-development and social welfare are also considered as praise worthy act (Abeng, 1997; Ali 1988, 2005). However, Muslims believe that the Creator Allah SWT provides substance to all of His creatures. And thus, Muslims should be grateful with what they have and not to be greedy or too much materialistic. In the holy Quran it is stated that: “Say: ‘Verily my Lord enlarges and restricts the sustenance to such of His servants as He pleases...’” (Al-Quran, 34: 39).

(h) To cultivate generosity and benevolence

The people who possess wealth and capable to spend money to meet up their worldly needs, Islam suggests them to inculcate generosity and benevolence by giving charity and alms and by helping the needy and poorer (Al-Quran, 2: 83). Charity is considered as the way of showing gratitude to Allah SWT for His invaluable gifts (as sustenance) to His creations (Al-Quran, 2: 274). In doing so, one not only pleases Allah SWT, but also benefits his/her own soul (Al-Quran, 2: 272). Al-Ghazali (1978) also stressed that if any person possesses significant amount of



wealth, he/she should adopt *Isar* (sacrifice for others), and needed to cultivate generosity and benevolence since generosity is the root of salvation.

Generosity and benevolence are perceived as the way to express gratitude to Allah SWT for His invaluable gifts to the mankind. Moreover, whoever spends for the sake of Allah SWT will be rewarded. In this regard the holy Quran says: "...and nothing do ye spend in the least (in His cause) but He replaces it: for He is the best of those who grant sustenance" (Al-Quran, 34: 39).

5. What are the Shortfalls of Present Day Muslim Consumers?

After highlighting the *Shariah* ordinance in regard to consumption it is important to understand what is the condition of present day Muslim consumers; whether they are abide by these prescribed ethical standard or any shortfall persist? This section examines this issue.

In the past two decades Muslim societies have experienced remarkable transformations (Pink, 2009). The flow of globalization particularly, 'increased use and availability of internet and satellite', and 'availability of information and global consumer goods' contributed significantly in changing the lifestyle, identity formation process as well as gender roles (Ahmed, 1991). As such, Muslim consumers do not exhibit same interest or similar consumption pattern around the globe (Pink, 2009). Furthermore, violations in consumption behavior of present day Muslims in most Muslim countries are notable. Most governments of Muslim countries do not impose the *Shariah* injunctions/restrictions in consumer behavior. On top of this most wealthy Muslims have a general trend of wasteful consumption, extravagance and lavish expenditure on luxuries while millions of Muslim children all over the world suffer from malnutrition, illiteracy and a shelter to take refuge.

a) To serve and to consume alcoholic beverage

It is noted that in many Muslim countries alcoholic drinks are served in hotels while many Muslims consume such drinks both in public and private places violating the Quranic injunctions (Al-Quran, 5: 90). Many young Muslim youths consume alcoholic beverages only to be 'modern' or in most case to be 'western'. In a comparatively recent report it is found that during 2003-2005, annual consumption of alcohol (litter) per person in some of the Islamic countries were 2.23 litter in Lebanon, 1.87 litter in Turkey, 1.02 litter in Iran, 0.59 litter in Indonesia, 0.37 litter in Egypt, 0.25 litter in Saudi Arabia, 0.11 litter in Libya and 0.06 litter in Pakistan (*The Economist* 2012).

b) Extravagant expenditure

A rational Islamic consumer cannot be extravagant. But now-a-days when Muslims acquire wealth most of them spend in ways not permitted by the *Shariah*. Generally they indulge in wasteful expenditure which is strongly condemned by Allah SWT (Al-Quran, 17: 27). Money that could be utilized for capacity building of the society or fulfilling the basic needs of the have-nots are just spoiled to show off ones rich and wealth. Instead of cherishing the intention to be amply rewarded by Allah SWT in the life hereafter by spending for the cause of Allah (*infaq fi sabil Allah*) newly acquired wealth is spent lavishly on wedding receptions, birthday parties, sumptuous dinners and feasts, purchase of villas and holidaying and so and so forth. Money spent by the rich of the Middle East countries is a case in point.

c) Interest-based consumption, investment and transactions

Interest-based consumption, investment and transactions have become the go of the day because of the overwhelming dominance of the capitalist system of economy. But Allah SWT has prohibited interest in unequivocal terms (Al-



Quran, 2: 275). That is why eminent *Fuqaha* and Islamic scholars together have evolved *Shraiah*-based finance, banking, investment and insurance system during the third-quarter of the last century. *Alhamdulillah*. The system has earned credence within a short period of only three decades. In most Muslim countries under private initiatives Islamic financial institutions are being established but the governments have shown least interest to promote Islamic banking and financial system. It is now a hard fact that economy based on interest leads to economic jeopardy, speculation, market distortion and fall in real purchasing power. The severe economic crisis and deep depression that brought the US economy, and for that matter the European economy also, to a near collapse situation was the outcome of a mechanism that is both backed and geared by interest system. Muslim countries were lucky not to be caught in the melee because they had no sophisticated money market based entirely on interest; there is no frenzied speculation in share markets and no spending spree beyond real capacity.

d) To ignore the rights (haq) of the neighborhood

It is imperative on the Muslims to inquire about their poor and needy neighbors and relatives and help them in times of need. Allah SWT ordains “In their wealth there are rights of the needy and the deprived” (Al-Quran, 51: 19). Prophet Muhammad (saw) told that one cannot be a Muslim if he gets his fill and sleeps at night while his neighbor remains hungry (Khan 1989). Unfortunately most Muslims will fail miserably if judged by this standard. This is one of the basic reasons why millions of Muslims remain starved, underfed and unclad all over the world.

6. What are the Reasons behind These Shortfalls?

The above mentioned features of consumer behavior emerge among the Muslims over a

period of last three centuries. Two very important historical events took place during this period: (i) the industrial revolution in Europe, and (ii) imperialist subjugation of the Muslim world by Europe (Quoquab and Rahman, 2010). The imperialist powers waged war on Muslim economy, politics, education, intellect and culture. When the Muslims were kicked out of power and position, their economy ruined and most of their higher seats of learning either were seriously devastated or closed. Indeed the modern consumerism is fueled by the flow of globalization. As such, another two influential factors contributed in this shortfall: increased use and availability of internet and satellite and availability of information and global consumer goods (Ahmed, 1991; Pink, 2009). Furthermore, lack of proper knowledge of Islamic *Shariah* and absence of a moral filter also gave birth to this problem.

(a) Lack of adequate knowledge of Islamic Shariah

With this scenario in the backdrop Muslims tried to gain independence from the beginning of the last century. When finally they got freedom serious damages were done to them by the imperialists in the form of brain washing their most intellectuals and implanting secular education, cultural disharmony and capitalist system of economy thus perpetuating the psychological and socio-political subjugation of the previous masters. Moreover, many of them have lacking of adequate knowledge of Islamic *Shariah*.

(b) Absence of a moral filter

Next important cause identified is the absence of a moral filter (Chapra, 1992). A person with strong moral filter can overcome the anti-*Shariah* consumption activities however gainful or lucrative they may seem to be. It is the total submission to Allah SWT that acts as the moral filter for a Muslim. Islamic consumer cannot



forsake their belief and faith, duties and obligations to mankind and responsibilities to their family. Neither they can be greedy nor a miser, an extravagant or a bankrupt. They act in moderation and their sole goal is directed to please Allah SWT, gain His mercy in this world and forgiveness in the world hereafter. Thus he cannot be an exploiter by charging interest, alcohol consumer, gambler, speculator, miser or extravagant. While all these are permitted acts in the capitalistic way of life they are totally prohibited in the Islamic way of life.

(c) Strong provocation for epicurism

Epicurism is the ultimate form of consumerism and unrestricted consumerism is the result of three major acts combined together. These are: (i) installment purchase system, (ii) facilities of buying through credit cards that creates unbound spending spree, and (iii) constant psychological pressure created by the cleverly prepared advertisements ‘to keep with the John’s’. These forces create tremendous pressure on consumers to buy continuously and borrow when cash is not adequate and thus forced to live beyond means with the ultimate result of neglecting the poor and the needy, the relatives and the neighbors thus violating the dictates of the Quran and the Sunnah.

(d) Wanton electronic media aggression for consumerism

Electronic and print media are now playing the crucial role in the decision making process covering almost all aspects of life of which financial matters occupies a major portion. People are now overwhelmingly motivated, educated and guided by the electronic and print media. These include talk shows, debates, reality shows, fashion shows, tele-films, well designed and carefully made advertisements, nationwide competition of songs and dance (for both juniors and adults), beauty competition and so and so forth. Constant watching of TV has a definite

impact on minds, thoughts and life styles, especially on the youths. The programs they watch on the screen for day in and day out have a lifetime imprint on their minds and thoughts. Unless and until governments of the Muslim countries check this wanton cultural and intellectual aggression the Muslim youths are sure to be deviated from the true path of Islam. Fortunately the governments of the Kingdom of Saudi Arabia and Malaysia have recently imposed restrictions on TV channels to halt this aggression.

(e) Lack of proper understanding of the duties and obligations of an Islamic consumer

Most Muslims, be in the developed or in developing countries, lack in proper understanding of the duties and obligations of an Islamic consumer. To be a true Muslim one is to acquire proper knowledge about his/her duties and obligations in economic sphere in the light of the *Shariah*. As a Muslim consumer he/she is supposed to know the do’s and don’ts in matters relating to earning and spending, investments and savings in addition to the duties he/she is to discharge towards the neighbors, kith and kins, wayfarers and strangers. As the youths in most Muslim countries are educated in a secular system they can hardly integrate Islamic teachings with the widely practiced behavioral patterns imbued with capitalist way of life. Inevitable contradiction and chaos arises and in most cases a compromise formula is arrived at, generally at the cost of Islamic values and teachings.

7. Conclusion

From the above discussion one can rightly conclude that the consumption behavior pattern of today’s Muslims falls far short of the teachings of the Quran and the Sunnah. Efforts have been made to highlight the *Shariah* ordains of consumption and to pinpoint major areas of



Shariah violations while reasons underlying the scenario are also examined.

Typically, marketers are driven by the profit motive which leads them to satisfy customers' needs and wants. Moreover, customers are keen to fulfil their needs and wants. However, sometimes this mutual goal between marketers and consumers may pose question to some ethical standard (Brenkert, 2008). For example, when consumers want tobacco or junk food with questionable qualities, and marketers provide them such products, the ethical standard might hamper (Klein and Phillips, 2011). Under this chaotic situation, modern concept of consumerism brings personal and social hazards in the long run. Furthermore, it is argued that, marketers also sometimes overlook the moral consequences of many of their decisions and fail to address the ethical standard. In this regard, Islamic ethical code of conducts regarding consumption teaches its followers to behave ethically from within, so that a consumer should and will abide by the ethical standard without any help of external influence.

It is needless to say that in the recent years, the religious and ethical aspects in business practice have received significant research attention (Ardichvili *et al.*, 2012; Buchholz, 1983; Ibrahim *et al.*, 1992; Micewski and Troy, 2007). However, research pertaining to religious and ethical issues in consumer behaviour is comparatively less numerous (Essoo and Dibb, 2004). The present study is an effort to address this gap. It is hoped that, this research not only opens the eyes of Muslim consumers, but also it calls for more research in considering the religious and ethical aspect in consumer research.



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