

FRAMEWORK OF ISLAMIC CONSUMER BEHAVIOR: EXPLORING THE FOUNDATION OF ISLAMIC CONSUMER BEHAVIOR AND MOTIVATION

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ABSTRACT

This research paper critically evaluates the key concepts in consumer behavior such as needs, wants, consumerism, self-concept and motivation from Islamic perspective and propose Islamic framework to understand consumer buying behavior. The study uses an integrative review method to synthesize and summarizing the previous literature related to the phenomenon. The content/critical analysis of literature across multiple studies is conducted to summarize and draw the conclusion. The sources reviewed in the paper include holy verses from Quran & Hadith (prophetic narration), peer-reviewed journal articles and other online resources. Findings from content analysis reveals that process of needs and wants satisfaction in Islam is mainly governed by Islamic values, traditions, and principles contrary to rational economic theory. Consumption and satisfaction are broadly lay down on the principles and values derived from Islamic traditions (Quran and Hadith) which are up to some extent contrary to the modern conception of commoditization culture. However, Islamic consumption is meaningful and linked with greater purpose such as well-being, responsibility, moderation, and conservation of resources which equates with the concept of corporate social responsibility (CSR) and sustainability.

Keywords: Islam and consumerism, Islamic consumption, Islamic Motivation Theory, Islamic Marketing.

1. INTRODUCTION

“Allah has bought from the believers their persons and their wealth in exchange for the Paradise Garden they shall possess” (Al- Quran 9: 111).

Halal Food marketing is growing phenomena and growth in Muslim population has increased the popularity of topic. (Bashir, 2019; Amalia et al., 2020). Halal refers what is lawful, allowed, or permitted in Islam (Hosseini et al., 2019). Previous studies indicate profound effects of religion on individual belief, attitude, and behavior (Ali et al., 2020). However, religiosity is not the only reason that drives consuming halal food; rather it attracts non-Muslims as well because of cleanliness and high quality (Wibowo et al., 2021, Khan et al., 2020; Shahzad et al., 2020). Understanding consumer behavior in Muslim countries is necessary for development of Islamic marketing as well growth of the halal consumption. Accordingly, the topic is getting attention of researchers to enrich the understanding of consumer behavior towards halal marketing (Karoui and Khemakhem, 2019). Most studies Islamic marketing remained focused on halal products (food, travel, cosmetics items, and banking sector). However, the research in Islamic marketing lack focus on theoretical framework of Islamic consumer behavior. Therefore, this study aims to explore the theoretical background and key concepts in Islamic consumer buying behavior. Exploring key factors that affect consumer attitude, purchase intention and buying of halal or Islamic products in the context of Islamic teachings and principles. This paper reviews the literature to explore how does Islam influence consumption behavior. The key concepts including consumption, need, wants, satisfaction and motivation are discussed in the light Islam and compared to modern theories. Belk (1988) commented a long time ago that religion has not only become a consumption object but a religion in which wealth and opulence are valued. However, Islam is more pragmatic that demands his followers to adhere to Islamic teachings and values in all aspect of life. For Example, Muslims not only offers prayers five times a day but also follow Islamic principles in trading commerce, and law (Rice & Al-Mossawi, 2002; Bari & Abbas 2011).

It can be inferred that Islamic values and religiosity affects consumer buying behavior and purchase criteria. It also poses a big challenge for companies to gloss over the interplay between culture and religion, believing them mutually exclusive and ignoring a critical factor for success in the region (Mahajan, 2013). However, Islamic consumption is not mere fulfilment of individual wants and utility maximization (Furqani, 2017).

As Allah says in Qur’ān: Eat from what Allah has provided you as good and lawful, and fear Allah in whom you believe (Qur’ān, 5:88).

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The main research question in this study is to investigate “how does Islam influence consumption behavior and what constitute the basis of Islamic consumer behavior?”. This research particularly focus establishing the theoretical framework of consumer needs, wants, desires, satisfaction, motivation, and consumption, how does Islamic values effects consumerism? What is the concept of consumerism from the Islamic point of view? How does belief of life hereafter and “*Jannah*” (paradise) change consumer perception of reward and satisfaction? The first of this paper explores key concepts and theories surrounding needs, wants, self-concept, motivation, and satisfaction in the light of Islam. The main theories including Maslow’s theory, Expectancy theory, and Freud’s theory are used to explain Islamic consumerism and motivation. However, the objective of this research is not to validate or reject those theories, rather use them for comparison and explaining Islamic consumerism.

Method: The study review research articles, mainly published in *International Journal of Islamic Marketing and Branding*, *Journal of Islamic Marketing*, *Journal of Consumer Marketing*, and other Journals related to Islamic marketing and consumer behavior. This study uses content analysis and integrative review method to synthesize and summarizing the results from previous studies. This method allows us to summarize and draw conclusion.

1.1 Current Trends in Islamic Marketing

Halal marketing or branding is the most investigated research phenomena in Islamic marketing. Consumer perceptions of halal significantly influence consumer buying behavior. Khan, Iqbal, & Azam (2020) indicates that both positive attitude and societal perceptions towards halal effects halal buying behavior. Islamic marketing is more than marketing religion or marketing to faithful (Wilson, 2012). In the past, Islamic marketing remained focused on “meat and money” (Wilson and Liu, 2010); but now the conceptualization of halal marketing also includes marketing strategy, branding, particularly segmentation, targeting and positioning (Shah et al, 2020). Halal procurement strategy and halal supply chain management is getting attention of researchers (e.g., Tieman et al.,2020; Noorliza, 2020) which is demanding heal certification and local procurement. Current literature reveals that Covid-19 fear influence compliance with health protocol and religiosity intensity. In addition, increasing demand for halal products, even though halal sportswear’s (Soygüden, 2020) is classic example of expansion of Islamic marketing.

Koko (2020) performed content analysis of articles published in *Journal of Islamic Marketing* and the *International Journal of Islamic Marketing and Branding* to find the scope and coverage and topics/themes. The study reveals that Islamic banking and finance was the highly investigated topic in both journals following new product development. However, little attention was paid on comparative analysis and theory development. The demand for *halal* products is significantly increasing in Muslim society and Muslim consumer actively enquire about halal ingredients when buying products (Alsharari, 2018). Halal branding is one of the current trends in Islamic marketing especially in food industry and the concept focus on legal and practical issues (Shahnazari, 2018). Attitudes and religiosity play significant role in purchase intention of halal branded products (Hodzic et al, 2020). It implies that purchase intentions have a positive relationship with the actual purchase of halal branded products. Given the context, consumer preference for Islamic banking, halal tourism, halal food, and Islamic fashion is growing in Muslim countries. It is very common to observe a wide range of products promoted under the umbrella of *halal* and Islamic marketing such as food, clothes, perfumes, magazines, TV channels, music, social website, mobile apps, sports, and tourism. Brands like Haute Hijab, Halal trip Singapore based website, Netflix-style video platform Alchemiya, Zilzar online halal shopping, Tekbir clothing in Turkey, Fulla dolls, Burqani swimsuit (a term derived from burqa and bikini), and Junaid Jamshed fashion brand in Pakistan are the success stories of Islamic entrepreneurship. There is growing recognition of Muslim middle class, who are keen on blending Islamic values with consumerism to create a unique identity (Nasr, 2009). In fact, Muslim consumer show positive attitude towards halal and sharia compliance products including hotels (Haque et al., 2019).

Halal simply means pure, and the opposite term “Haram” means impure. More precisely, halal is defined as all those things, which are wholesome, legal (Shari’ah compliant) and satisfy the soul-faculty of a human being (Crow, 2015). The roots of halal and haram are deeply embedded in Quran and Sunnah (life of Prophet Muhammad PBUH), (Abuznaid, 2009). The principles regarding halal and haram are clearly mentioned in the Quran and Sunnah (Riaz, 1992; Akhter et al. 2011). The concept of halal and haram has a great role to play in the formation of consumer attitude and behavior. Nevertheless, Islam has categorically declared certain things as Haram (prohibited) such as intoxicants and gambling (Q: 5:90), flesh of swine, drinking blood, un-slaughtered animals (Q: 2:173, 6:145, 5:3), gambling, interest, or usury (Q: 2:275), and adultery (Q: 24:3). This concept is perhaps the most debated in the history of Islamic literature and among contemporary scholars given the ambiguity and interpretation issues on certain things. The concept of Halal entails legal, economic, and social dimensions, which is equivalent to concept of corporate social responsibility. Therefore, this research draw attention of researcher to study the concept of Halal in relation to Islamic CSR. Kamassi, (2021) assert that customer and community pressure have non-significant influence on Islamic CSR. Muslim countries have different set of traditions and culture, which effects consumption behavior and Muslim society is at the marginal position of creating a universal stylistic identity. Literature reveals that Islamic ethics and social

norms effects advertising productions when targeting Muslim consumers. (Bukhari et al, 2021). Raza (2021) commented Islamic religiosity have positive correlation with ethical perceptions of advertisements and brand credibility. The findings suggest that Islamic values influence consumer ethical perception of advertisement and brand credibility. For instances, Islamabad high court of Pakistan has ordered to ban all the circus type TV shows suggestive of containing lottery, gambling during the holy month of *Ramadan*. It was stated that "It is [the] responsibility of the State to provide an atmosphere in accordance with the teachings and requirements of Islam as set out in the *Quran and Sunnah*. As such indecency, morality and obscenity of any kind and nature are against the injunctions of Islam and the constitution of the country". (Dawn, 2018). Further, in Malaysia, the advertisements colliding with Islamic values such as ad of female hygiene products are banned to broadcast before 10:00 pm (Waller et al, 2005). Literature clearly is indicating that Islamic values and system significantly effects advertising process. The institution of Islamic marketing system has some fundamental differences with advertising style or system of Western countries, which leads to the complexity of devising advertising strategies in Muslim countries (Razzaque, 2020). In branding and marketing process, a careful consideration must be carried out when making association with sacred name, image, character, symbol, or logo i.e., "Allah", "Muhammad", "lā'ilāha'illā l-Lāh, Muhammadun rasūlu l-Lāh" (kalma shahada in Islam), name of holy cities, books, personalities, and objects. Islam gives no margin about dramatizing Allah and Holy Prophets in advertisements unlike the use of Bible and Jesus in Honda Accord advertisement and illustrating the story of Adam and Eve in many advertisements in Western countries. In past, Danish brand Arla, suffered in the Middle East in 2006, after the Danish Newspaper published an inappropriate material about prophet Muhammad (PBUH). Muslims feel offended by such incidents and react through boycotts and demonstrations, which can destroy the brand reputation overnight.

In 21st century, advertising agencies use manipulative techniques such as showing synthesized and non-real version of products, seductive and subliminal marketing, celebrity endorsement and pressure selling techniques. The Prophet (PBUH) narration emphasized truthfulness and prohibited deception in business (Bukhari, vol. 3, book 34, no: 293). Further, it is narrated in hadith; one should refrain from taking oaths unnecessarily, for although, it helps in the sale of one's products, but it reduces the blessings (Bukhari, vol. 3, book 34, no.300). The term "*Ikarah*" means coercion in the Quran (23:7; 24:33) and it is strongly discouraged because it clouds the ability of customers to rationally evaluate their choices, which is a prerequisite of Islamic Law. Similarly, modern literature also suggests that sharing fake news conveys the sender's sociability but creates a negative perception of narcissism (Mishra and Samu, 2021). The Quran emphasize key dimension of personality traits including trustworthy (*ameen*), honesty (*sadiq*), sincerity (*ikhlas*) and sophistication (*ikhlaq*), and responsibility (*fard*), and intelligence (*aql*). These dimensions correspond to Aaker's brand personality framework (Aaker, 1997) and provide guidelines for effective brand positioning. One hadith illustrate the importance of honesty, trust, and sophistication as follow. There are four characteristics, whoever has all of them is a true hypocrite, and whoever has one of them has one of the qualities of a hypocrite until he gives it up: when he is trusted, he betrays; when he speaks, he lies; when he makes a promise, he breaks it; and when he disputes, he resorts to slander. (Bukhari 53: A394). Islamic marketing literature also establishes positive relationship between personal religious values and business practices (Shaikh & Rashid, 2019). They further comprehend that personal trait of business leader including gratitude to Allah, Islamic Knowledge, and authority level influence industry's ethical practices. Islamic perspective on brand personality dimensions supports the previous research and endorse the principle of ethics and morality into the marketing process, which influences consumption behavior. Labeling Halal not only attract Muslim consumers but also non-Muslim consumers for cleanliness and authenticity of products.

In conclusion, review of literature suggests that the concept of Islamic marketing has enlarged over time from marketing halal meat to money to multiple disciplines such as halal tourism, halal fashion, halal entertainment & virtual experience, halal drama serial etc. Islamic or halal marketing has been over branded, used a token for niche marketing. The growing power and size of Muslims consumers and contemporary Islamist movements giving rise to Islamic political branding, Islamic entrepreneurship, Halal tourism, education, and social networks. Muslim consumers are sensitive to their religious believes and disrespect to holy books and prophets can inflict great harm to business. Halal products are not only being targeted to Muslim consumers but also attracts non-Muslim consumer for certified, cleanliness and authenticity. The concept of halal is compatible or equivalent to with CSR encompassing legal, economic, ethical, and social elements. Halal procurement and supply chain strategy needs standardization and simplification of process to create consumer trust and credibility on halal certified products. Islamic teachings and values system not only influence consumption but also advertising process, ethical practices of business and branding activities.

1.2 Defining Consumerism

The consumption of material objects and luxury goods have become the means for self-expression. Jhamb et al, (2020) commented that consumers perceive luxury goods as a means of displaying wealth and prosperity and the phenomena is considered the prerogative of the Western world. The concept of “consumerism” captures the sense that how consumption is more than simply buying goods in a market, rather serve as means of circulating symbols, meanings, identities and belonging (François, 2017). Consumption culture provides a formidable vehicle for the democratization of the culture of authenticity and expressivity. Literature reveals that personal values drive consumption of luxury goods and consumption values, which affect consumers’ involvement level or engagement with luxury brand (Atkinson and Kang, 2021). Consumer goods provide user with a perceived status and ownership through sign value (Shukla & Purani, 2012). Engaging in leisure activities express membership to upper social class, status symbols, social mobility as well as the importance of interpersonal relations via consumption choices. Millennials feel authentic pride in sustainable luxury brand consumption (Islam, Ali & Akhar, 2022).

Bernays (1947) described influencing of consumer behavior as “engineering of consent”. He pioneered the idea of consumption, mass marketing, democratization of fashion, and celebrity endorsement. Bernays transformed the society from “need-based” to a “desire-based” to increase the consumption. Frances (2017) criticized consumerism by stating that what was once an exciting novelty quickly becomes a boring necessity. The human desire for abundance fails to please him because things lose their charm once acquired. While Wright (2000) view consumerism as the synthesized activities of independent organizations, government, and businesses designed to protect the consumer right.

In developed economies, the promotion and protection of customer rights is the main priority (Pattaro, & Setiffi, 2017), while in developing society, consumers are concerned with the acquisition of goods (Ger et al, 1993). Pattaro and Setiffi (2017) attempted to divide the whole literature of consumerism into three key concepts: a) “critical consumption”, like “political consumerism” in which consumer avoid certain products; b) “responsible consumption”, it is more like product orientation, in which focus is on the product features; and c) “conscious consumption”, in which consumer is fully aware of his purchase action. In recent times, customers make purchase decision based on lifestyle, shopping convenience, well-being, and purchase experience. In contrast, literature also indicates that the tendency to spend more money and enjoying buying does not translate into a low score on consumer ethics (Ali & Wisniesk, 2010). In fact, there is a positive correlation between consumerism and consumer ethics scales. This clearly indicate that religion does play a role in shaping consumers' orientations and attitudes. Thus, empirical findings suggests that religiosity has positive and significant influence on consumer attitude and purchase intentions (Wang and Zhang, 2020).

1.3 Islam and Consumerism

Previous literature shows that Islamic consumption is more than simply being a Muslim and concept of halal consumption involves not only religious affiliations or religiosity but also product attributes, cultural attributes cultural, social, and psychological characteristics (Karoui and Khemakhem, 2019). Literature also reveals that attitude toward Halal-labeled products positively affects purchase intention and perceived usefulness in halal -labeled detergent category (Rizkitysha and Hananto, 2022). Research findings also reveals that customer loyalty for halal products(cosmetics) is driven more by emotional attachment and product quality than by religiosity (Suhartanto et al. 2021). Another study revealed that attitude, subjective norms, and perceived behavioral control positively influence the purchase intention of Halal food products amongst non-Muslim consumers in Malaysia (Lim et al, 2022). Consumers who are religious and non-religious vary in their product selections and expectations, instigating a variety of shopping behaviors (Patel, 2012). Spika et al (2003) suggested that there is big difference between religion per se and religious behavior, motivation, perception, and cognition. He further comprehends that people made religious consumption through three different ways: a) through behavior (rituals); b) belief (supernatural); and c) experience (mystical state). Considering the Spika notion of consumption, Islamic consumerism can be explained is the realm of those three elements as 1) behavior (five pillars of Islam); 2) belief (believe in one God and life after death); 3) experience (life of Prophet Muhammad (PBUH) and Sufism as source of mystical experience). These three sources contribute to influence consumption behavior. Spirituality and religiosity play important role in individuals’ self-perceived well-being, psychosocial and health-related outcomes (VanderWeele, 2017). Religiosity refers to beliefs and practices associated with a specific religious group or community (Iannello et al., 2019). All major religions hold a critical position against consumption, the greed, waste, and self-indulgent hedonism seen to be inherent in consumption. (Belk, 1983).

In general, Islam advocates moderation and simple lifestyle, which corresponds to human nature. Islam strictly define the code of conduct in relation to fulfilments of needs and desire. The Quran elaborate this in the story of Adam and Eve: “Greed and temptation was built into the creation of Adam himself”. (20:120). Freud (1915) explained that seeking pleasure or avoiding pain is the basic motivational impetus underlying psychodynamic activity. Islam

fundamental argument to seek pleasure and happiness is to adopt *taqwa* (fear) which is synonymous to avoidance approach. All three elements *Taqwa* (fear), *Tazkia -e-Nafs* (lessening of self) and *Rida* (temporal satisfaction) play a key role in refraining the *Nafs* (self) from indulgence. The Quran use the term "*Isaraf*" which means exceeding limits and it is prohibited (Hasan, 2005). The Quran talks about *Israf* as "And the day those who disbelieved are exposed to the Fire [it will be said], "You exhausted your pleasures during your worldly life and enjoyed them (46:20). Imam Ghazal, one of the eminent scholars of Islam also emphasized to follow 'fear-based 'Islam (Soroush, 2000). In conventional economics, consumers have freedom and enjoy sovereignty with regard to consumption, where Islamic consumption is not free and have intervention with regards to maximization of utility(Hossain, 2014). The argument of fear-based consumption is much-debated topic in Islamic marketing and some researchers view a tradeoff between the pleasures of this world and the gains in the hereafter not convincing. Similarly, Khan (1984) concluded that Islam advocate God-fearing approach in consumer spending. Fear based Islam (*taqwa*) closely monitor everyday life activities of Muslim consumers. Imam Ali (A.S) also classify the life of Prophet Muhammad (PBUH) on feared based approach (Nahj-al- balagha, cermon, 159). Prophet Muhammad (PBUH) said; "Nothing fills (satisfies) the son of Adam except Dust" (Bukhari, book 76, no. 445).

In addition, Prophet Muhammad (PBUH) warns of excessive consumption to two interior cavities: the stomach and the genital (Bukhari). On the other hand, many Muslim societies in the 21st century eagerly embrace the waves of modern consumerism as central piece of their lifestyle (Crow, 2015). Contrary to fear-based approach, Islam also advocates object orientation approach that shows God blessing on people. One hadith narrates, "Allah loves to see the traces of His blessings on His slave" (Tirmidhi, 2963). As Islamic tradition promotes generosity, spending, sharing, and giving money to poor. Sandikci and Ger (2009) concluded that Islam and consumerism embrace each other within mundane restrictions. It means Islam has its own way to define and shape consumption rather having contradiction with the phenomena.

In contrast to Ghazali fear-based theory of Islam, Ottoman Sufism supported leisure consumption. (Karababa and Ger, 2011). Fashion is on the mainstream trend in consumerism. Praising and adopting beautiful things remained at the heart of Islamic traditions. Prophet Muhammad (PBUH) also preferred to spend more money on perfumes than on food. (Makarim al-Akhlaq p. 66). It indicates Islam orientation of adopting beautiful things and suggestive of fashion. Research on fashion consumerism in Muslim societies clearly shows that fashion pervades even in Islamic dress and head covering (Sandikci, 2011). Change in global trends such as innovation in technology, flow of ideas and information helping to construct consumer values and action and Muslim society is one of them. However, Quran refers to the material objects to challenge the human conscious about creation of this world. For instance, Allah reminds people of His sign in the creation of seven heavens, sky, sun, moon, stars, land, and sea (Q: 2:29,10:16) and His blessing on people such as water, crops, olives, date-palm, grapes, fresh meat (Q: 10:16). This notion implicitly invokes the feelings and leads to consumption orientation. In fact, consumption in moderation and sustainable way is the fundamental argument of Islamic consumerism. This is illustrated as "O Children of Adam! Dress properly whenever you are at worship. Eat and drink, but do not waste. Surely, He does not love the extravagant. Who hath forbidden the beautiful (gifts) of Allah, which He hath produced for His servants, and the things, clean and pure, (which He hath provided) for sustenance? (31-32). The essence of Islam is to live organized, happy, healthy, and prosperous life that would then lead humanity to eternal salvation (Jafari, 2010). Hence, Islam promotes moderate lifestyle allowing the consumerism to the limits, and reflect the bounties of Allah in their dressing, eating, and everyday life activities. Prophet (PBUH) of Islam said, moderation in expenditure is half of the livelihood, love for people is half of the wisdom, and good questioning is half of the learning (Bukhari). Previous research also suggests that Islam is the religion of modesty, and Islamic lifestyle contradicts with modern consumerism theory (Khan, 1984; Javad & Ali, 2013). However, flexibility in religion on the face of interpretation, and different school of thoughts allow the followers to go and forth either direction.

Spiritually and ethical orientation are the key elements of Islamic consumption. The consideration of halal and haram as key Islamic value differentiate the Islamic consumption, which promotes larger interest and well-being of the society. Islamic consumption is based on the principle of equity, moderation sustainability. Islam does not put limitation on satisfying human needs and wants, rather make it legal, ethical, and meaningful to avoid waste of resources for future generations. The basic idea of consumption in an Islam is not to seek personal satisfaction and fulfil desires; rather the consumption goal should be directed towards achieving the individual and social wellbeing for seeking God's pleasure. Consumption in Islam is viewed as a positive thing that contribute to wellbeing of society (Furqani, 2017). Several places in Quran, Allah address the mankind to enjoy His bounties and sustenance as a reflection of His blessings. The main idea of consumption in Islam is not mere fulfillment of wants and desire enterprise; instead, it should be guided by principle of morality, social norms and above all to please Allah. Consumer buying behaviour in the light of Islamic guided by the principle of *Taqwa* (Allah's consciousness), Halal & Haram (what is permissible), *Tayyib & Rijs* (purity& impure) which creates a balance between the two extremes and makes

the concept of consumption more sustainable. Islam view excessive consumption as an act or form of wasteful consumption (Israf) and demands its followers to adopt balance approach. In contrast, Bukhl- under-consumption-or miserliness consumption is not allowed in Islam and purpose-based consumption is viewed as the obedience of Allah. Under-consumption or miserly consumption behaviour is not encouraged in Islam. As the Qur'an says, and those, who, when they spend, are neither extravagant nor niggardly, but hold a medium (way) between those (extremes) (Qur'an, 25:67). Further, the Qur'an says: And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully. Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful (Qur'an, 17:26-27). It clearly suggests that wasteful consumption is prohibited in Islam. In contrast to conventional economics, Islamic consumer behavior adopts functional or realistic approach, which propagates well-being, sustainability, and perseverance. Consumption among Muslim consumer is not only influenced by religiosity and spirituality, but also individual characteristics also determine the values people give importance and consider them worth pursuing in their life to achieve satisfaction. (Diener et al., 2018; Schwartz and Sortheix, 2018). The consideration of halal and haram as key Islamic value differentiate the Islamic consumption, which promotes larger interest and well-being of the society. Islamic consumption is based on the principle of equity, moderation sustainability.

In conclusion, empirical findings show that Islamic values positively influence Muslim consumers' consumption behaviour and belief in instrumental materialism (Belhadj & Merdaoui, 2017). It can also be summarized that stronger the inclination toward Islamic values, lower the materialistic tendencies. Religiosity play important role in consumer awareness and consumer attitude (Junaidi, 2021). Muslim buyers show concerns about Islamic obedience when assessing attributes of a product before purchase decision (Mukhtar and Butt, 2012). Islam does not put limitation on satisfying human needs and wants, rather make it legal, ethical and meaningful to avoid waste of resources for future generations. As Allah says in Qur'an: Eat from what Allah has provided you as good and lawful, and fear Allah in whom you believe (Qur'an, 5:88). It clearly implies Islamic consumption have principle of permissibility to ensure that the resources and blessings God should be preserved and passed on to future generations. The Qur'an reminds us that Allah has created the universe and the earth in a state of equilibrium, which itself is composed of innumerable equilibriums (Qur'an, 55:1-9). Muslim marketers can target the pious Muslim consumers with Islamic products. For positioning, the halal certification has been suggested for the non-Muslim marketers and Islamization is for Muslim marketers (Islam, 2021). Strengthening consumer halal buying behaviour is dependent on attitude, religiosity, and personal norms. Literature establishes a clear connection between product attributes and Muslim consumer purchase intentions. The concept of consumption in Islam is based on moderation and ethics. Thus, the topic of Islamic consumption involves integration of environmental, ethical and social issues and it play an important role in consumer preferences. In fact, Islamic consumption is viewed as a positive action, which contribute to human wellbeing and fulfil moral agenda.

2. KEY ELEMENTS OF ISLAMIC CONSUMER BEHAVIOUR

This section explores the concepts *connected with* consumer behavior such as needs, wants, desire, motivation, satisfaction, self- concept in the light of Islam. The review of literature and analysis is divided into five main categories as: 1) Self-concept; 2) Needs and wants; 3) Satisfaction and happiness; 4) Spirituality & moral development; 5) Reward and motivation. By and large, these categories build the foundation of Islamic consumer behavior and evaluates Freud's and Maslow's and Expectancy theories from Islamic point of view.

2.1 Nafs as Self

Self-concept captures central place in marketing literature as well in Islam. The word nafs appeared in holy Quran 293 times in 265 verses. Key concepts, which can be used to explain self-concept and identity includes *Nafs, Qalb, Ruh, Aql, and Fitrah*. All these elements are combined to explain and operationalize the self-concept from Islamic point of view. Nafs is derived from the word nafs, which means breathing. Nafs is equivalent to "self or person". Similarly, the term ruh means breath. In Islam, the concept of soul (ruh) denotes as Nafs. Islamic literature clearly differentiates between *nafs and ruh*. For example, the Arabic term *ruh* is equivalent to the English word "spirit," which means "life principle," breathed into Adam by God Himself (Dastagir, 2018). The Quran also describes Ruh as command (Amr) or Sprit of Allah (see Qur'an, XVII:85; XL:15; XLII:52). Kader (2021) assert that Islamic perspective of human well-being and happiness is closely linked with five essential elements: Religion (Din), Self (Nafs), Intellect (Aql), Progeny (Nasl) and wealth (Mal). The literature reveals that self (Nafs) and Intellect (Aql) serve as a vehicle for wellbeing and happiness. Self-concept is defined as what comes to mind when we think of ourselves (Neisser, 1993), including personal and social identity (Stryker, 1980; Tajfel, 1981). It addressed the basic question: Who am I And where do I belong? Every person is unique and different from others, so is the self-concept. It is important for the human being having conscious of self and nature of self (Lewis, 1990). Self-concept is defined as the composition of both, self-relevant knowledge, and tools we use to make sense of our experience, the process that constructs, defend and maintain this knowledge (Epstein, 1973; Markus, 1977). Further, Markus and Wurf, (1987) view the self-concept four-layer

construct: 1) as a repository of autobiographical memories; 2) as organizer of experience; 3) as an emotional buffer, and 4) as a motivational source. Self-concept influences our information processing, sense of reality, behavior, motivation, and effective response (Trafimow & Smith, 1998). In short, self-concept theory organizes experiences, motivates, regulates emotions, and guides social interaction (Oyserman, et al., 2012). The word *Nafs* (pl. *anfus/nufus*) has a variety of meanings, and some of them have no such direct link with the original meaning of the verb (Picken, 2012). Given the multiple connotations, *Nafs* and *Ruh* are synonymous to the term soul. Abd Allah b. Abbas (d. c. 67-8/686-8) states, "Every human being has two *nafs*, the first, intellect (*aql*), which he discriminates and the other is the *Nafs* of the soul (*ruh*) through which life exists". Intellect-*nafs* is not consistent and permanent in life as it temporarily lost during sleep, age, or accident.

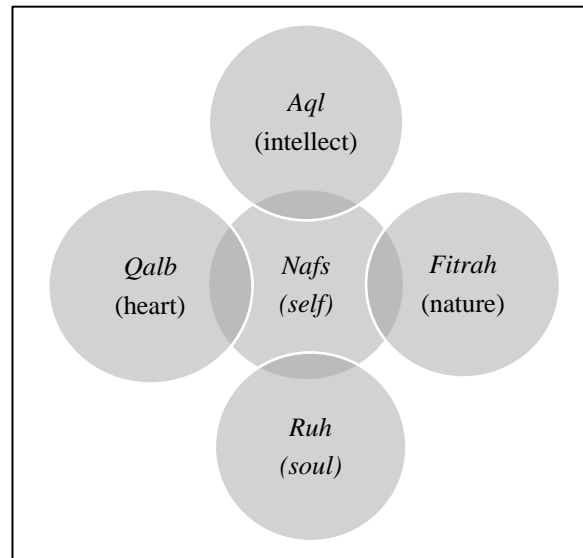
Nafs is considered as an invisible entity based on the Quranic verse (5: 116), which describe the story of Jesus (Picken, 2012). Soul-*nafs* only end with the death and end of life. Quran describes it, as "Every soul shall taste of death. [3: 185, 21: 35 and 29: 57]. Thus, *Nafs* captures the psyche, ego, heart, or mind of a person. Inayat (2005) argue that *Nafs* (self) is better understood combined with the concepts of heart, spirit, and psyche in Islam. Mustafa and Nike (2016) state that *Qalb* (heart) is the most important, refers to individually the deepest spiritual wisdom. The heart is the sources of rational intelligence and provides a profound understanding of the world for Muslim (Smither & Khorsandi, 2009). The *Ruh* (spirit) is defined as the breath of Allah in the Quran, forming innate nature of human (Haque, 2002), the energy of life (Abu-Raiya, 2012), affect one's behavior (Mustafa and Nike (2016). The Quran explanation of *ruh* (spirit): "is one of the things, the knowledge of which is only with Lord" (17:85). The Quran gives very little knowledge on *Ruh* (soul) that is why many Muslim scholars interchangeably use it with *Nafs*. Ibn-Al Qayyim & Anjum (2015) explains, *Ruh* is an entity, which differs totally from the physical body. It is a subtle, ecclesiastical, enlightened living and moving body which penetrates the depths of the organs and flows into them like the water in the rose or the oil in the olive or the fire in the coal". *Fitrah* is an Arabic word which means 'constitution,' 'disposition,' 'nature', or 'instinct. Haque and Mohamed (2009) define the concept of *Fitrah* as the "innate and natural disposition of man to believe and worship God. Prophet Muhammad (PBUH) Said, "Every child is born on the state of *fitrah*" (Al-Bukahri). Mohamed (1998) claimed, "Fitrah, in conjunction with divine revelation, allows the human to attain all levels of perception, even the knowledge of Allah in a direct and immediate way" (p.97). Figure 2.1 depicts self-concept and identity theory in Islam.

2.1.1 Al-Ghazali view of *Nafs*

Much of the work on Tasawwuf (Sufism) and tazkia nafs relates to post Ghazali period. Tasawwuf in Islam deals with field spirituality and moral psychology. Sufism is the adaptation to every prophetic characteristic (*khuluq Sunni*) and departure from every base characteristic (*Khuluq Daani*). Picken (2005) reported that spirituality and moral psychology owes much to the work of al-Muhasbi who worked on *tazkiyat ul- nafs* which means purification of *Ruh* (soul). In other words, it means self-control. Later this field emerged as *Tasawwuf or Sufism*. It is defined as the development of moral character and behavior (*ikhlaq*) (Baraka, Abd al-Fattah, p.59). Khan (1976) concluded that Ghazali view the *soul* as *Latifah* (immaterial object); while other scholars regard only *Qalb* (heart) as *Latifah*. Imam al-Ghazali(1058-1111), one of the great Muslim scholars, defines *ruh* (soul) as '...that perfect, simple jewel-like substance whose only business is recollection, memorization, contemplation, discrimination, and careful consideration, and it accepts all branches of knowledge and does not grow weary of receiving abstract images free of matter. This jewel-like substance or the rational soul (*nafs al-naṭiqah*) is the leader of the spirits and the commander of the faculties, and all serve it and comply with its command' (Al-Ghazali, Ihya,4). Thus, Al-Ghazali definition of *ruh* points out similar characteristic, which is highlighted in the definition of self-concept. This study finds a strong analogy between *Nafs*, and self-concept based on al-Ghazali definition of *ruh* that encompasses salient features of self-concept and identity theory defined by the social psychologist.

Ghazali definition of *nafs* as self-concept seeks support from current literature. For example, Ghazali points out: a) recollection and memorization which serve as memory function; b) contemplation which resonate with organizing of life experience; c) discrimination and careful consideration serve as control function of emotions ; d) accept all branches of knowledge, andconstruction of image free of matter work as information processing function. The *ruh* is referred to have two meanings; the first applies in the context of material thing within the heart, such as energy and life force. While second relates to the immaterial and subtle thing, also referred to the soul that distinguishes life from the lifeless (Al-Ghazzli, Ihya, 5). Further, Al-Ghazali viewed *Qalb* (heart) in two sense, first physical chamber containing flesh and blood; while second, the cavity filled with spirituality. Finally, *Aql* refers to the intellectual mechanism through which the true nature of the material objects is known, and its seat is in the soul (Al-Ghazzli, Ihya, 5). Al Ghazali commented that *aql* is like a light, which is placed in the heart of a person and enables the person to gain wisdom and knowledge. Ghulam (2019) explained the inter relationships between *Nafs*, *Aql* and *Qalb* to understand the make-up of human being. Based on the existing literature, this study proposes conceptual model- *NQRA* as illustrated in figure 2.1.

Figure. 2.1 *Nafs* as self-concept in Islam



Muslim philosopher believes true substance of eternal entity or life is nafs, self, mind, or soul (Shahpesandy, 2020). It clearly suggests that true essence of human consist of soul, which is eternal and divine. Self-knowledge is most important aspect of Sufi mysticism. Self-awareness is the key characteristic of Nafs. As the Islamic traditions passed on Hadith Qudsi, however, which lacks authenticity. “I was a hidden treasure, and I desired to be known, so I created the creation in the order that I may be known”.

In conclusion, Islamic notion of “*Nafs*” is much broader and complex comprising of four elements- *NAQRA*, which capture the essence of self-being, self-image and social identity. The words Nafs contains multiple meanings, and it is used to understand human relationship with God, self, and other humans. However, the word nafs is closely related to soul, but also include aql, qalb and run which the concept more complex. Al-Attas & Naquib (2001) concluded that human soul as “... an indivisible, identical entity, a spiritual substance, which is the reality or very essence of man. Each element of *NAQRA* have unique characteristics and identity, yet at the same time contribute to explain the *Nafs* as a whole. The concept of nafs in involves self-awareness, faith, heart, spirit, and self-recognition. Thus, *nafs* is perplexed and multifaceted phenomena, resulting from the interaction of multiple factors. These four terms have a distinct feature and serve as part of the constellation that constitute the make-up human being and their soul. Nafs refers to inner and outer faculties of a man to explain relationships. The combined and unified effects of these four components create greater self, which is, submits to Allah. The core purpose of Islamic intellectual thinking concerning self (*nafs*) is promotion of wellbeing, moral ethics, and prosperity. Aql (intellect) is considered an independent and universal phenomenon in the human body. Islamic teaching address the development of spiritual, personal, and social identity through intimacy with God. Understanding the concept of nafs (self) is important to understand the purpose of life and identifying source of true happiness.

2.2 Need and wants from Islamic perspective

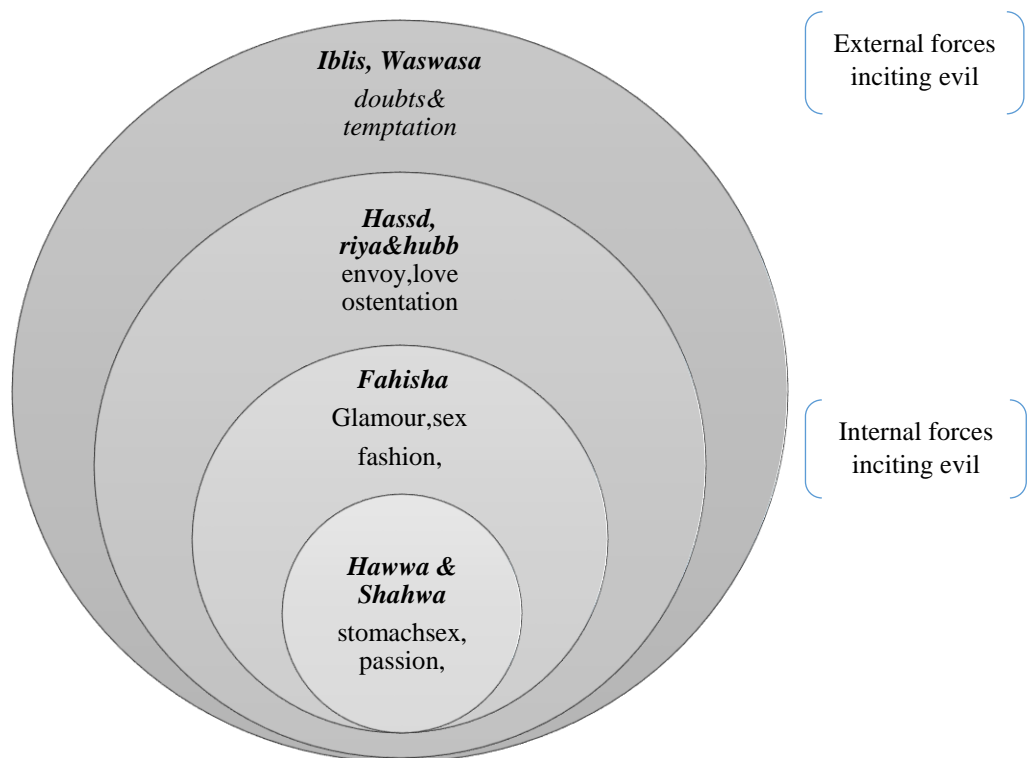
The topic of needs and wants satisfaction in Islam remains prominent and requires attention of the researchers. The Islamic notion of needs and wants satisfaction comes under the shariah law, ethics, and morality. Assert that theoretical gaps exist in addressing the topic of needs and wants from Islamic perspective (Lameche and Rahim, 2020). Previous researchers have categorized the daruriyat (needs) in terms religion, shari’ah law, Maslaha, Halal and Haram (Djallel and Khilmy, 2020). Islamic literature classifies the human needs into three main types: *daruriyyat* (basic level needs), *hajiyyat* (augmented level needs) and *tahsiniyyat* (desirable level needs)” (Masri et al., 2017). In this section, we focus on need driving forces and moderating forces such as Hawwa (desire or passion); *Shahwah* (lust); *Fahisha* (sex and glamour); *Hubb* (love); *Waswasa* (doubt); *Iblis* (devil); *Riya* (ostentation); *Hasd* (envy). Identifying customer needs accurately and satisfying them profitably remains important area of research. Basic needs (daruriyat) such as food, drink, dress, hygiene, and sex gained much attention in Quran and Hadith. The concept of *hawwa* and *shahwah* perfectly capture the notion of emotional and physiological needs and wants. These two forces urge or drive *Nafs* for immediate gratification and pleasure seeking. The word ‘*hawwa*’ is used for lowly desire, passion and/or impulsiveness that drive human to fulfill desires irrespective of morality. The Quran has described *hawwa* in different

perspective such as in relation to knowledge (30:29), in relation to heart (18:28), and hawaa as God (25:43) warning people about the consequences of following it.

Prophet (PBUH) said, “Verily, hawaa (the desire) is the *hithaar* (barrier) of the hellfire which surrounds it, he who walks across it will fall in hell (Bukhari). Hawaa is a wild instinct directed towards the fulfillment of needs and wants to surpass the principles of ethics and morality. However, there is a difference between Hawaa and inclination; both used in different perspective. In the Quran, the word ‘*inclination*’ refers to feelings, affection, love, or desire in a positive sense. For instances, “O David! We have appointed you as a vicegerent in the land, so judge among people with the truth, and do not follow personal inclination (38:26). It has also been used to narrate the story of Prophet Yousef (Josef) and Zuleika as “And indeed she did desire him, and he would have inclined to her desire...” (12: 24). Similarly, the temptation of Iblis (devil) and seduction of Zuleika did not win the nafs of guided salve of Allah (12: 24).

This clearly suggests that Iblis is an evil force that seduce *nafs* for instant gratification and pleasure seeking without consequences. Thus, *hawaa* invokes feeling and inclination to sensualities that Islam disapprove. According to Islam, individual ability to satisfy his desires depends on the strength or weakness is his *nafs*. Therefore, frequent, or immediate needs satisfaction result into the weakening of *nafs*. Moreover, similar word “*Shahwah*” refers to sexual desire, craving, and lust. Prophet (PBUH) warns his ‘*ummah* (followers) regarding the danger of shahwah in hadith “What I fear most for my community is obsessive pre-occupation with the two interior-cavities: the stomach and the genitals” (Saheeh at-Targheeb no. 52). In addition, the term “*Fahisha*” is also used in the same context, which means inequity or gross indecency (Vaid, 2017). Therefore, Islamic countries have strict regulations on advertisements and media contents suggestive of nudity, sex, and glamour. Activities as dancing, music parties, nudity, glamour, and prostitution are generally labeled as *fahisha* culture. *Nafs* is the core and center of gravity where all commands and actions for satisfaction of needs, wants and desires are disciplined and cultivated. Hence, *nafs* is one of the main factors, which play significant role in shaping consumer buying and consumption behavior. Negative forces such as *Iblis* and *Waswasa* shown in the figure 2.2 are discussed in detail in Fred’s theory.

Figure 2.2 Forces driving needs and demanding instant gratification in Islam



In conclusion, fulfillment of daruriyat needs is strictly governed by the Islamic teachings and religion play a great role in balancing need driving forces and need suppressing or moderating forces. Islamic code of satisfying needs demands shariah law, ethical, moral, and social compliance. The interplay of positive and negative forces effects the function

of nafs i.e., how individuals act and respond in relation to satisfying their needs. Stannic or negative forces like *hawwa*, *shahwa*, *hassd*, and *waswasa* leads to great deception for human being. Islam encourage its follower to fulfill worldly needs but also demands to persistently seek Allah's pleasure and reward hereafter. Greater the in-reaction effect of negative forces, the weaker the self and vice versa. Negative forces demand the instant gratification of needs without taking into consideration the legal, moral, and social aspects. *Nafs* is surrounded by different forces, each with specific function in the composition of self-control. The stomach and the genitals are considered the great enterprise of needs satisfaction, and *shahwah* and *hawwa* most often dominates the *nafs* to fulfill these needs. The permissible consumption and shariah compliance are they key factors in Islamic need satisfaction enterprise. Allah says in Quran "O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy" (Q: 2,168). The balance between spiritual needs (*nafs and ruh*) and physical needs is captured by the philosophy of *maslahah* in Islam, which promotes the larger interest of society rather individual preference.

2.3 Freud theory in the context of Islam

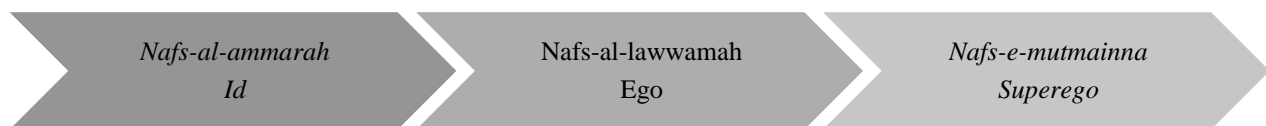
In 1923, Freud published a paper on *Ego* and the *Id*, which revised the structural makeup of the human mind (Freud, 1923). According to Freud's theory, *Id* is unconscious, impulsive, and demanding part of the psyche that seeks immediate gratification. The *Id* is based on pleasure seeking principles of stimulation and instinct. The second part, *ego*, rely on reality principle, and it considers future consequences before actions. Usually, *ego* goal is to satisfy the demands of the *Id* in a safe and socially acceptable way. *Ego* works as control function over *Id* keeping balance of the situation. While *superego* operates on the moral principle and motivates individual to behave in a socially responsible and acceptable manner. Freud used the word *ego* to mean a sense of self but later revised it to mean a set of psychic functions. The concept of *Nafs* in Islam shares the similar characteristic as *Id* and *Ego* part defined in Freud's theory (Aydin, 2010).

Andopa et al., (2018) describe the meaning of nafs in two types: first as power, lust, and anger and second, spiritual soul in the form of Lathif. Nafs contains several meanings as lust, power, soul, desire etc. The literature suggests that *Nafs* (self) consist of the ego-self, the natural self, and the carnal self, which make it complex in nature and function as *Id* and *Ego*.

Many eminent scholars in the past have described the nature and categories of *Nafs* including Imam al-Muhasibi who categorized nafs into three types (Smith, Al-Muhasibi, 1935). The classification is based on the Quran (89:27) namely nafs alammārah, nafs al-lawwāmah and nafs al-muṭmainnah. Al-Ghazali (1058-1111), define nafs in two broader senses: first, appetitive faculty which constantly urging for evil, second, in the meaning of soul, a person free of matter. The part of self, which incite for evil, is called evil self or nafs- al-ammārah and it works as animal desire. Nafs-al-ammārah, which urges evil or referred as animal self (Tafsir Ibn Kathir, Vol. 5, pg. 157). The second type is nafs-al-lawwāmah, and it blames evil or himself (Tafsir Ibn Kathir, Vol. 10, pg. 262). Nafs-al-lawwāmah accuses self and reconnects with God, gain awareness to seek the right path towards spirituality. Third, nafs-e-muṭmainna is stage where a person hear is filled with peace and tranquility. It assumes calmness and urge peace instead blaming. In fact, this classification is based on the verses of Holy Quran as "Indeed the nafs that overwhelmingly commands a person to do sin". (12:53) and "O Self, in complete rest and satisfaction!" (89:27).

Based on the review of literature, we can compare *Id* to "Nafs-al-ammārah" which insight evil and haram. This research claim is also supported by previous studies including Aydin (2010); who view Nafs-al-ammārah as a source of harmful inclinations and state when a person is too overwhelmed to fulfill his desires. Nafs al-lawwāmah (blaming self) works as an *Ego* part of self. Nafs-al lawwāmah or blaming self keeps the control over *Id* and maintains the balance in fulfilment of desires. Aydin (2010) also argue *Ego* and Nafs-al-lawwāmah play similar role in satisfaction of needs and wants. Islam does not discount the role of Iblis (satan) who incites evil and wrongdoing. According to the Quran, Iblis (satan) influence the self and human conscience (7:27). The prophetic narration also shed a light on it as "Verily, Satan flows through the human being like blood," (Sahih Muslim, 2174).

Figure 2.3: Type and Stages of Nafs (Self)



Moreover, Freud identified two forces in the human being. First, "Eros" or life instinct, which engage individuals in life-sustaining activities, like respiration, eating, and sex (Freud, 1920). In contrast, "Thanatos" or death instinct is responsible for self-destruction present in the form of aggression and violence (Freud, 1920). Thanatos is an evil force

in the human body, which causes destruction, and we can simply relate it to *Satan* (Iblis). How Satan urge human to do evil? According to Islamic history, Iblis is an open enemy to man (12:5) and Iblis does not possess weapons more dangerous than woman possesses and anger (Bihar al-Anwar, vol. 78, pg. 246). This is also mentioned in the Quran while narrating the story of Qabil (Cain) who killed his brother Habil (Abel) for women (5:30). *Iblis* also create “*waswasa*” (which means doubt, misleading or illusion) in the heart of people to astray them from the right path. The Quran says, “Allah has put *satan* (*Iblis*) as the test for those whose hearts are diseased and hardened...” (22:52-53). In general, *waswasa* (insinuating whispers) is the great weapon of *satan*, which traps human in indulgence behavior. *Waswasa* leads to doing evil and haram things. Researcher have identified three sources of *waswasa*: a) the *nafs* (self), which is inclined to evil; b) the devils among the *jinn* (demons); c) and the devils among the humanity. (Saalih, 2005). Finally, *Nafs-e-Mutmainna* has a similar function as *superego*, urging calm and peace requiring an individual to satisfy needs in a socially and morally acceptable way.

In conclusion, the concept of *nafs* should be understood thoroughly to further explore the depth of relationship between man and God (Omer, 2016). Thus, can be summarized that *nafs* is equivalent to self and drives lusts, desire, anger, evil, envy, grudge, hate and irritation. Soul-body relationship in Islamic literature has been studied in relation intellect (*aql*), soul (*ruh*), *nafs*(self) and body (Bozygit, 2020). The literature underpins the role of *nafs* in shaping consumption behaviour and needs satisfaction. Islamic literature as well as the meta physic theory support the existence of intellect (*aql*), soul (*ruh*), self (*nafs*). Soul (*ruh*) is living substance and it has connection with life. Human nature or self is comprising of three forces as *nafs al-ammara* or animal disposition acting like *Id* which incite for stomach and genital desires. It acts like stannic disposition and deviate human from the good. Second, *nafs Lawwamah* acts like refusing and blaming self and equivalent to *Ego*. However, *nafs-e- ammara* dominates and leading towards lust, sex, and anger. Muslim can protect themselves against evil forces including *nafs al-ammara*, *Thanatos*, *Satan*, *Iblis* through faith and spirituality. Muslims greatest struggle is to fight against *nafs*, instead battlefield. The power of self is a dynamic, which explain the personal acts, behaviour and personality. The intensity of faith, religiosity level play big role in determining the power of self. Freud’s *Id*, *ego* and *superego* closely resemble or equate with *nafs-e-ammara*, *nafs-e-lawwamah* and *nafs-e-mutmainna*. On journey to spirituality, *marifah* (knowledge) is known as the path to perfection and can lead close relationship with God.

2.4 Satisfaction and Happiness in context of Islam

Previous literature suggest that direct and positive relation exist between religiosity and quality of life and Islamic values have influence on happiness through Islamic consumption ethics (Amalia et al, 2016). Literature also shows positive impact of customer participation on customer satisfaction that in turn leads to customer brand loyalty in religious tourism industry (Mursid and Wu, 2022). Tuhin et al, (2022) concluded that consumer attitudes and religiosity significantly influence halal buying behaviour of consumers. Happiness is elusive and subjective phenomena, which is hard to define. Seligman (2012) elaborated three level of happy life: a) good life (pursuing growth); b) meaningful life (serving other); c) pleasant life (socializing and seeking pleasure). According to Seligman definition, Islam focuses more on living a meaningful life to achieve happiness. Kader (2021) proposed a five-component conceptual model of human well-being based on Islamic philosophy of happiness (*sa’ādah*) as: religion (*Dīn*), self (*Nafs*), intellect (*Aql*), progeny (*Nasl*) and wealth (*Māl*) which captures the essence of well-being. The Quran treats the human being as a loyal servant of Allah and living a purposeful life (17:70). This section deals with key concepts explaining satisfaction in Islam such as ‘*ridha*’ (temporal satisfaction), *shukr* (gratitude), *ajr* & *akhirah* (reward hereafter), *zuhad* (asceticism) and *taqwa* (fearing God). The Quran state this “You are obsessed by greed for more and more” (102:1).

In addition, Al-Ghazali (d.505/1111) define happiness as ‘the aim of moral discipline is to purify the heart from the rust of passion and resentment, until, like a clear mirror, it reflects the light of God’ Ghazali’s definition emphasis the purification of the soul and abandoning worldly love. In general, Islamic faculty does not approve the joy and amusement as a source of true happiness. The word “*Ridha*” refers to contentment and pleasure with God (Al-Harawi, Al-mustashriqun, 270). Muslim scholars classified *ridha* into three levels: a) *ridha billah* (to be pleased with Allah); b) *ridha anillah* (to be content with Allah); and c) ‘*ar-ridha hi ridha allah*’ (to be pleased with Allah's pleasure) (Ibn Al-Qayyim, and Anjum, 2016). The concept of customer lifetime value (CLV) goes beyond this life-to-life hereafter for Muslims. Malaysian governments are taking initiatives to create a spirituality index, which evaluates the spiritual fitness of its citizens, linking this back to their economic model (Wilson and Hollensen, 2013). Therefore, true measurement of happiness and satisfaction should base on the value hereafter. Islam split the life into two paradigms, *al-dunya* (this life on earth) and *al-akhirah* (life hereafter). Death in the psyche of such a person does not terminate benefit seeking, and there is value (*ajr*) in the afterlife (Wilson and Hollensen, 2013). *Ajr* (reward) in the hereafter is the promise of *Jannah* (paradise) for righteous people. Therefore, the measurement of happiness and satisfaction would be incomplete without considering value hereafter.

Muslim scholars view gratitude as central concept in Quranic message as the first Surah of Quran- Al-Fateha starts with gratitude (al-hamdu li-Llah). In addition, the topic of gratitude (Shukr) gained much attention in Quran and Hadith (see Q41:1-4; Q51:56; Bukhari1998 no:4836; Muslim 1989 no 2819). According to Islam, true Muslim is grateful servant of Allah and show mercy and kindness to others (Q 42:23; Q 35:29-30). Islamic literature suggests that the virtue of gratitude (shukr) is embedded in ethics and sovereign individual (Hallaq, 2018). Shukr and Sabbar (patience) are interrelated, and both refers to acting in accordance with Allah. Shukr transcends the meaning of gratitude, where sabbar mean patience or contentment with what is already given/granted by God. Further, the literature reveals that the concept of shukr from Islamic perspective is much broader that involves cognitive and behavioral dimension from awareness of blessing to meaningful use (Izutsu, 2002). Shukr involves not only recognition and awareness of Allah’s blessing but also sustainable and careful use of them. The virtue of gratitude enables the individual own soul to fully participate in Being, and manifesting Being (Lombard, 2021). The heart filled with shukr manifests self-proximity, peace, and intimacy with God.

Figure 2.4: Key Elements of Happiness and Satisfaction in Islam



Muslims frequently use the word shukr and al-hamdulillah, shows unconditional level of happiness of happiness with what Allah has granted to a person. In surah, Al-Rahman, Allah reminds this thirty-one times as “Which of the favors of your Lord will you deny” (Pervez, 2014). Muslim are reminded of the blessing of Allah and be happy with what has been chosen for them. Even, the first chapter of the Quran starts with the word “Alhamdulillah” which is generally translated as “all praise is for Allah”. Muslims are advised to show contentment and happiness in order to gain more favors and blessing of Allah. The Quran says, “If you are thankful, I will add more (favors) unto you but if you show ingratitude then my punishment is terrible indeed” (14:7). This suggests that the degree of contentment operating in the form of rida and shukr leads to a happier life. Furqani (2015) identified Taqwa as one of the sources of utility maximization and self-interest. Taqwa increase calmness and contended behaviour. Contended personality is less skeptical and critical of products quality or features. Further, the word “Taqwa” has roots in the Arabic word “wa-qa-ya” which means protection or support and it does not refer to the meaning of fear or avoidance (Mutahhari, 2011). Taqwa is essence of human moral development and differential positive attitude of Muslim to the perfection of the soul. Taqwa is the weapon of Muttaqeen (God-fearing person) and protects the nafs from waswasa (doubts) of Satan. Further, the word “Zuhd” (asceticism) means removing one's hand from the possession in worldly life and to eradicating greed from the heart. Faris (2018) described zuhd as “holding dunya (world) in your hand, but not letting it into your heart”. In other words, zuhd is not the denial of desire, yet consumption in a controlled way. The foundation of consumer behavior in Islam stands on the pillars of nafs) which is under constant threat of evil forces such as hawwa (instinct), shahwah (sex), fahisha (indecency), Satan (devil) and waswasa (doubts). Such negative forces urge nafs to fulfill desires without considering consequences. In contrast, the positive forces such as taqwa (protection), rida (contentment), zuhd (asceticism), shukr (gratitude) safeguard nafs against evil forces and create harmony in nafs. The balance situation of nafs results in contentment, satisfaction, and happiness. While the dominance of positive forces leads to a high level of morality and spiritual experience and vice versa. Generally, it is assumed that Islam has a narrow view of consumption and abandoned modern lifestyle, yet, the reality is different, and much depends on the

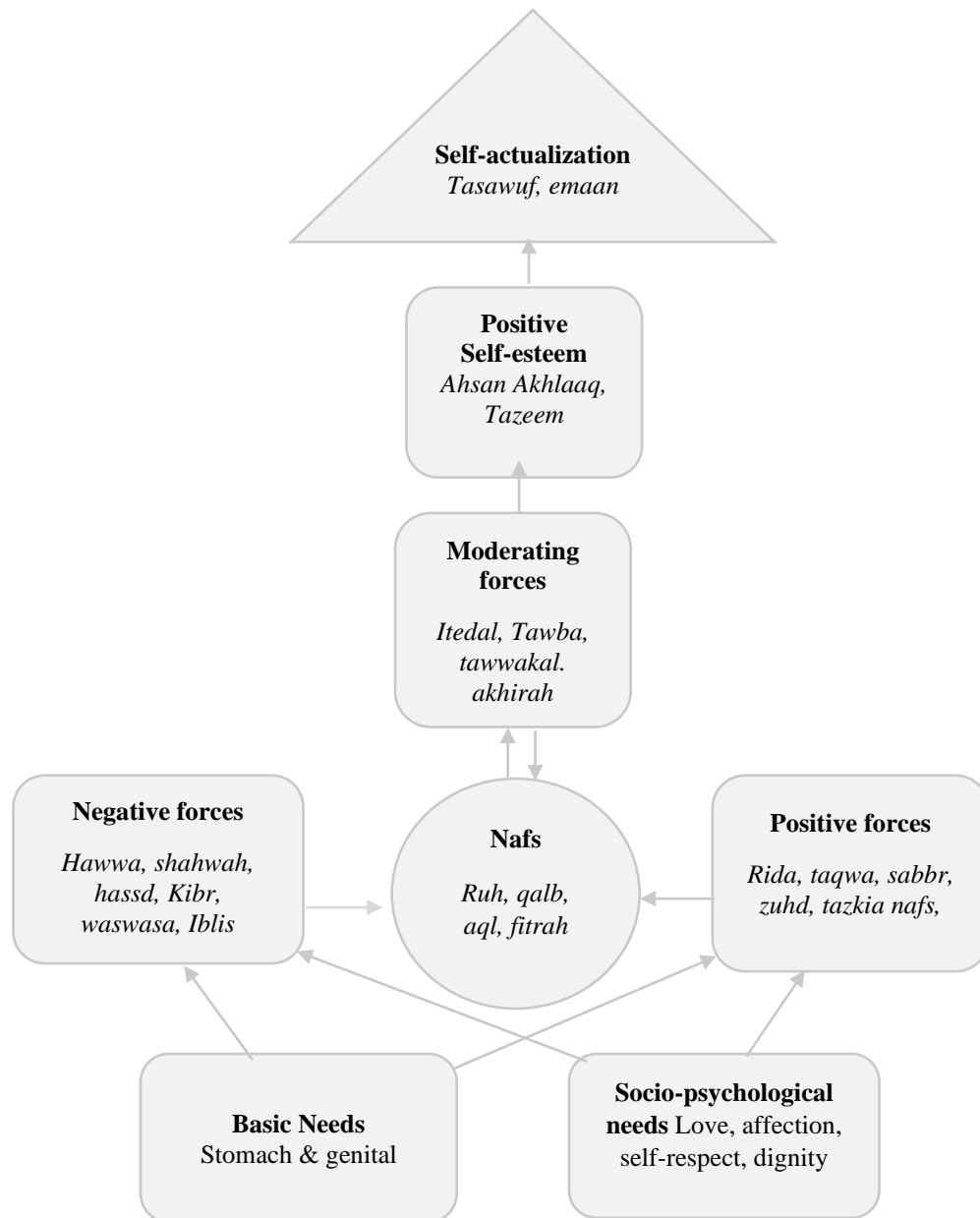
prevalent school of thought, flexibility in interpretations, and demographic profile of the society. Largely, the Islamic principles, value system influences consumption, and need satisfaction process. For example, indulgence, one of the cultural dimensions of Hofstede (2011), is relatively low among Muslims countries. It suggests that negative correlation between consumption and happiness. Islamic view of needs satisfaction contradicts with the classical need motivation theory presented by Maslow, which is discussed in the next section. Thus, motivation concept in Islam does not favor the idea of immediate gratification; instead, reinforce contended behavior and attainment of moral values. However, it does not mean Islam deny or reject fulfillment needs and force an individual to live life in isolation. In conclusion, the concept of happiness and well-being enjoys a central place in social, political, and economic perspective. Islamic values and believes system influence individual well-being. In Western culture, individualism, wealth, power, and fame is the symbol of success and happiness. Western scholars treats gratitude (shkur) in terms of feelings and attitudes, whereas Islam treats gratitude in terms of responsibility, reciprocity as well the ethical debt toward benefactor (Khalil, A, 2016; Lombard, 2021). Shukr not only involves awareness of blessings from God but also sense and responsibility in use of resources. Islamic literature suggest that it is always insufficient for Muslims to express gratitude with words to Allah's blessings and generosity (Ibn al-'Arif 2015). Islamic philosophy of happiness is not associated with material gains or personal achievement for his own benefit, rather linked with spiritual and moral values by exercising taqwa, rida, and tazkia-e-nasf. Going through such experience disintegrate the individual from the lust of worldly desires to path on spirituality. Islamic conception of gratitude (shukr) is complete and total agreement with will of God. Thus, shukr is recognition and meaningful use of Allah's blessing.

2.5 Maslow's theory from Islamic perspective

Many behavioral science researchers and psychologists in the past contributed to the field of motivation and among them includes Maslow (1965) who describe the structure of human needs, Herzberg's (1966) presented two-factor motivation theory, Alderfer (1972) paired the satisfaction with environmental factor and Tolman (1932) and Lewin (1938) pioneered the expectancy models. Motivation remains a hot topic in human resource, consumer behavior, and social studies. Maslow (1965) theory demands the fulfillment of next level needs as soon as the basic needs are satisfied and so on. Maslow divided human needs into five categories: 1) basic needs or physiological needs; 2) security need; 3) social needs; 4) self-esteem; and 5) self-actualization. Maslow notion of satisfying ends needs contradicts with the Islamic way of need satisfaction. Contemporary Muslim writers (Kalantari, 2008; Khan, 1995) categorized human needs into three types: a) "Daruriyat" which refers to necessities of life; b) "Hajiyat" which are complementary things; c) "Tahsiniyat" that represent social and psychological needs. According to the given classification, we can consider daruriyat as basic needs in defined in Maslow's theory. Hajjat corresponds to security needs, followed by tahsiniyat synonymous to social and psychological needs. However, daruriyat classification does not provide much information on social and security needs in Islam. Therefore, we consider it as basic needs. The perceived difference between the desired stage and actual state motivates a person to fulfill his needs. While Islamic notion of happiness and satisfaction reject the traditional trajectory of laddering, need hierarchy. It is important to note that, contentment (rida) is not the actual fulfillment of desires, instead of the realization of what an individual already possess and given by God. Thus, rida control human instinct to satisfy next level needs. Therefore, tazkia-e-nafs (lessening of self) play important role in increasing ethics and spirituality. The next level in Maslow's theory is social need such as love, respect, association, and belongingness. How does Islam deal with the fulfillment of social needs? To answer this, it is important to understand the cultural values and traditions of Islam that rely on the principle of collectivism, togetherness, and well-being.

For example, worships in Islam, *salah* (prayers five times a day) *Hajj* (pilgrimage), Eid-al-Fitr (celebrated to mark the end of Ramadan) and other religious gathering being performed in communal which indicate Islam recognition of social needs. In addition, Islam also promotes the tradition of "dawah" (feast invitation) to friends and relatives, exchange of gifts and visiting sick person as mean to fulfill needs for affection, love, and belongingness. One prophetic narration state: "The rights of a Muslim over his fellow Muslim are five: returning greetings, visiting the sick, attending funerals, accepting invitations, and saying Yarhamuk Allah (may Allah have mercy on you) when he sneezes (Bukhari, 1164; Saheeh Muslim, 4022). It is very common to hear 'Assalamu Alaykum' (peace be upon you) a way of Islamic greeting in Muslim countries. Similarly, nikkah (marriage institution) construct the fabric of family and social life in Islam. Referring to Hofstede culture model, individualism vs collectivism is one of the important dimensions of the model. Islam favors the idea of collectivism to cater to the individual's social and psychological needs. Prophet Muhammad (PBUH) said, "Stick to the group and beware of individualism, for Satan is with the one, but he is more distant from the two." (Tirmidi). Islam endeavors to maintain a balance between an individual and society. Islam does not approve of an economic and political system that suppresses the individual identity for the benefit of the community, as it happens in the communist social system.

Figure 2.4 Need motivation model in Islam



The next stage of Maslow’s theory is self-esteem, which refers to the individual need for identity, status, reputation, independence, and achievements. The Quran addresses the issue and talk about the honor, respect, and dignity of a human being on this earth (abstract meaning of 17:70). On one more occasion, it is reinforced as “Verily, we created man of the best stature” (95:4). However, self-esteem emphasizes positive aspect such as motivate the human being, building confidence, and reminding purpose of life and identity. Presence of arrogance and pride are considered attribute of Iblis (Satan) on which grounds Allah took him out of Jannah (paradise) which is illustrated in the following verse: “I am better than he (Adam), You created me from fire, and You created him from clay.” (38:76). Negative self-esteem generates feelings of arrogance and pride, while positive self-esteem generates tolerance, patience, and motivation (www.crescentlife.com). Low self-esteem is due to the discrepancy in actual self and the ideal self and Islam reduce such discrepancy. Islam gives a person highest status called “ahsan” (beautiful) when he achieves *akhlaaq* (good manners), *sabr* (patience) and “*tazkia-i-nasf*” (self-purification). Responsibility, one of the traits of self-esteem is also described in the Quran, “And every soul earns not [blame] except against itself, and no bearer of burdens will bear the burden of another. (6:164).

Self-actualization is the last stage postulated in Maslow's theory. It deals with the need to recognize oneself and his true potential. In other words, finding the purpose of one's life. Safiullah (2015) research support the notion of Islamic values of inner self-development and morality. *Sufism or Tasawuf* is a branch of Islam, emerged around the 12th century with emphases on recognition of spirituality needs. The philosophy of "*wahdat al-wujud*" (Oneness of Being) best represent the concept of self-actualization. It was first coined by Shaykh Ibn al-Arabi (d. 638 H/ 1240) who states: "His Prophet (God's Prophet) is He (God), and His sending is He, and His world is He. He sent Himself with Himself to Himself" (Nasr, 1969) The philosophy of *wahdat al-wujud* is based on the Quran verse as "He is the First and the Last, the Ascendant and the Intimate, and He is, of all things, knowing" (57:3). According to this concept, Allah is on the height level of philosophy, destination and He is everything and above everything. Belief is dangerous as a sword edge stage of *Iman* (faith) that can easily mislead a Muslim into kuffr, denial or taking a partner with Allah.

Tasawwuf is popular phenomena of Sufism and is practiced widely among many Muslim societies, especially Pakistan and India for centuries. Sufism is also known as mystical Islam, and it is lifestyle to achieve divine qualities. Sufism is the key to perfection of Islam and faith (Hanifiyah, 2021). Sufism main goal is the realization of self and identifying the existence of Allah through adopting a specific lifestyle and performing the ritual (dhikr). *Dhkir* (remembrance) or a litany (*wird*) is defined as a hierarchical system, which includes specific rites of initiations, code of conduct, and spiritual genealogy (Picken, 2012, pp. 45). Therefore, the need to discover Allah and himself is the goal of Sufism. *Tasawwuf* (spirituality) is a stage where a person identifies himself and the purpose of life, referring to the self-actualization stage from the perspective of Islam. However, the Islamic idea of need satisfaction is contrary to Maslow's that builds on gratification. Islam does not deny the existence of need or their satisfaction; instead, differ in means and ends. For instances, spirituality and character building is at the core of Islamic values, and very little room for material gains. Need satisfaction depends on the state of nafs the individual has acquired as result of a fight between positive and negative forces. The tenancy and longevity of either force is subject to circumstances that may influence the position of nafs. Hence, the goal is to achieve ahsan *akhlaaq*. As Prophet Muhammad (PBUH) said: "I have only been sent to perfect the moral character." [Musnad Ahmad]. "Taqwa" is the first step in this journey. *Taqwa* means God-fearing and it is identified as "perhaps the most important single concept in the Quran," an inner vision that helps humans overcome their weaknesses. Furthermore, Islam describes the spiritual development of human being in terms of "*Tazkia-i-Nafs*" which means purification of the self. (Iftikhar, 1991). The fundamental difference between classical motivation theories and Islamic one is that the former deals with the achievement of material and personal identification needs, while the latter deals with the fulfillment of spiritual needs i.e., identification with God. Islamic value structure provides a mechanism that allows an individual to reach higher level of emaan (faith) provided he develop the capacity to control over his nafs. Islamic consumption theory focusing on two elements, first, material spending and second, spending to please Allah. According to this, to please God in all action is the ultimate path to happiness and satisfaction.

In conclusion, Islamic consumption and need satisfaction is based on taqwa (God-fearing). Islamic philosophy provides a mechanism for regulating needs and wants satisfaction. Islamic consumption is based on the ethics, morality, law, sustainability, and society well-being that differentiates from modern consumption culture. Islamic need motivation model includes positive and negative forces with moderating effect of neutral forces that in turn leads to self-actualization and spirituality. The dominance of negative forces demands Nafs to do evil, while the positive forces reduce unlawful and unethical actions. Sufism play an important role in the development of spirituality and controlling material desire. In fact, mysticism inherent in the life and leads to perfection of faith and Islam.

2.6 Expectancy and Motivation Theory from Islamic Perspective

Motivation and reward are a big challenge for organizations in employee retention. People have different motivation such as monetary rewards, recognition, work-life balance, well-being, and happiness. Monetary reward or wage is considered as extrinsic motivational factor, while recognition or job independence as intrinsic motivational factor. Literature reveals that there is strong positive correlation between intrinsic motivational factors and job performance (Manzoor et al., 2021). In Islam, the concept of motivation is different from classical motivational theories. This section evaluates expectancy model from Islamic perspective. Islamic Expectancy model includes niyah (intentions behind action), *tawwakal* (relying on Allah), *ajr* (reward or virtue), *jannah* and *darjah* (rank in paradise). Vroom (1964) extended the work of Edward C. Tolman and presented expectancy theory. This theory suggests that individual efforts and motivation is dependent on the perceived outcome of his efforts. Redmond (2009) commented that people are motivated to perform certain actions because they expect their efforts will result in desired results. Therefore, the perceived difference between efforts and outcome determines the level of individual motivation. Individual perception of the environment is the key element here. Simply, the theory explains why an individual performs at a certain level. The theory proposes two fundamental assumptions: a) positive correlation exist between efforts and performance; b) favorable performance result in the form of a desirable reward. The theory is a "multiplicative function of valence, instrumentality, and expectancy." (Stecher & Rosse, 2007). Expectancy can be

described as the belief that higher efforts will result in better performance. Instrumentality explains the relationship between the performance and the desired outcome or reward. Valence refers to the value of the outcome and its desirability (Redmond, 2009). There are significant differences among individual who attached different values to the outcome. According to Victor (1964), motivation is equal to the function of expectancy, instrumentality, and valence.

Figure 2.5: Expectancy theory in Islam

Niyah as Valence	Tawwakal as Instrumentality	Ajar, jannah, darja as Reward
<ul style="list-style-type: none"> • Good intentions lead to better outcome/results • The value of reward depends on intentions. • Intentions are important than actions 	<ul style="list-style-type: none"> • Tawwakal leads to high performance • Tawwakal build confidence and leads to high efforts • Results are in the hand of God. 	<ul style="list-style-type: none"> • Ajar drive performance • The desirability of reward increased efforts

2.6.1 Niyah as function of valence

As stated earlier, valence is the value an individual attached to the outcome. While the concept of “*niyah*” refers to the intentions or motivation of an individual behind his action. *Niyah* emphasizes the importance of intention or motivation to perform a certain action. *Niyah* attached to the action determines the value of outcome. Imam Bukhari chose first hadith ‘*Innamal a’malu binniyat*’ of Sahih Bukhari as an introduction to the whole collection, which suggest the sincerity of purpose is the key to Islamic motivation theory. Therefore, an action performed with good *niyah*, yield more reward (*ajr*), and vice versa. Thus, *niyah* operates as determinant of reward value, which relates with valence component of expectancy theory. *Niyah* is an inward out orientation that emphasize the importance of intentions or motivation with reference to outcome. However, it does not establish any link between performance and outcome. The individual satisfaction with outcome is not based on numbers but linked with qualitative measure to ascertain why the action is performed. For example, sincerity (*ikhlaas*) in *niyah* is preconditioned to earn reward (*ajr*) and vice versa. *Ikhlaas* means sincerity or to free something. Therefore, a strong relationship exists between *niyah* and satisfaction. According to creed of *niyah*, every action intended for good cause, yield high *ajr* (reward) in this world and hereafter. The essence of expectancy theory is best captured in the *hadith* of Prophet Muhammad (PBUH): “Intending good deed and performing it earn manifold rewards, intending good deed but not being able to carry out earn single reward, intending to sin but refraining from doing so for sake of God earn single reward...”. (Bukhari). Further, Umar b. al-Khattab narrated that Prophet (PBUH) said: Deeds are [a result] only of the intentions [of the actor], and an individual is [rewarded] only according to that which he intends. (Bukhari and Muslim). Prophetic narrations reinforce the idea of relationship between *niyah* and reward. However, *niyah* itself lacks touch to level of efforts and expected performance. It is works more like process orientation than outcome orientation. Nevertheless, Islamic theory also direct individual not to engage in actions, which have no intended outcome. For example, "And you shall not ever follow that of which you have no sure knowledge. (17:36). It implies rational behavior approach linking efforts to output, avoiding waste of efforts. Expectancy theory links efforts with performance, and performance with desired outcome. Nevertheless, the *niyah* does not establish such link in its own capacity and remain focused on intrinsic value such as sincerity (*ikhlaas*). The desirable outcome for a Muslim is to please Allah through his actions in all aspect of life. This can only be achieved when an individual strives to create maximize value as result of his efforts and *niyah*. As Quran says, God love those who work hard (inferred meaning of 53:39). For Muslim, motivation to perform an action is always linked to the reward in this world and hereafter. The motivation to perform good deeds or avoid bad deeds is driven by the reward (*Jannah*) or punishment (*Jahannam*). This is elaborated in Quran as, "The parable of the garden which the righteous are promised! Beneath it flow rivers: Perpetual is the fruits thereof and the shade therein: Such is the end of the righteous; and the end of the unbelievers is the fire" (13:35). Law of effect states "people engage in behaviors that have pleasant outcomes and avoid behaviors that have unpleasant outcomes" (Thorndike, 1913). Thus, Islam maximizes an individual chance to adopt positive behavior and take actions, which produce better results. In fact, *niyah* is a value creation process, which streamline objectives, brings clarity in actions, increase performance and result into greater satisfaction. *Niyah* has no direct impact on individual perceived difference

between performance and outcome. However, it influences individual perceived value of the outcome. Islam view of the world consist of two dimension, *al-dunya* (this world) and *al-akhirah* (world hereafter). The belief in life hereafter influences the actions and behavior. Therefore, it is concluded that *niyah* increase the values and desirability of outcome linking it to this life and hereafter (*Jannah*).

2.6.2 Tawwakal as instrumentality

Tawwakal means completely relying on Allah and putting trust in Him. Tawwakal gives confidence to Muslims that efforts will not result in waste and bear no fruit. Tawwakal (trust or believe in Allah) work as instrumentality function of instrumentality. Tawwakal (trust in Allah) in all aspect of life differentiate individual's motivation and efforts level from others. It builds confidence in an individual that putting more efforts will lead to the desired outcome. It glues the individual to the objectives and boosts confidence to establish the relationship between efforts and reward. It serves as an internal compelling force to do the best and expect the better outcome. The concept of tawwakal is based on Islamic history and Quranic text as, "Man will not get anything unless he works hard" (53:39). The word Jihad is used for struggle or efforts, and it does not only mean holy war to defend Islam but also mean an internal struggle to control self (Al-Majlisi, Bihar al-Anwar, vol. 19, p. 182, hadith no. 31). Further, "That (the fruit of) his striving will soon come in sight: Then will he be rewarded with a reward complete." (53:39-41). Islamic motivation theory proposes that *niyah* (intentions), tawwakal (trust) and efforts are in the hand of the human being, but the results are with Allah. According to the Islamic faith, Allah never disappoints a person; and give a better reward for his efforts. A Bedouin asked Prophet(s) about tawwakal as "Should I tie my camel and rely upon Allah, or should I leave her untied and rely upon Allah?" The Messenger(s) replied, "Tie her and then rely upon Allah." [Anas bin Mālik narration at Trimidhi]. It clearly indicates the tawwakal is not just abstract phenomena rather demand individual to put efforts and struggle before expecting any outcome. Thus, *niyah* and tawwakal, both direct individual efforts to seek a better outcome. The fundamental difference between Islamic motivation theory and expectancy is that the former link the outcome in two dimensions, in this life and value hereafter.

2.6.3 Ajar as reward and motivation

Expectancy theory assumes favorable performance result into a desirable reward. Similarly, Muslims efforts and actions are directed on the desirability of reward, which is to please Allah and get the highest rank in *Jannah* (paradise) as a reward. Intending or performing good deeds earn reward in Islam and different words are used for such connotation as *thawab*, *ajr* and *hasnaat*. However, there is little research in the past that differentiate their use of meaning. Generally, all refer to denote reward and compensation for good deeds. The dimension of reward and punishment in Islam are far-reaching and comprehensive. (Nazri, 2011). For example, Quran (Al-baqra: 261) define the formula of *ajr* as: $Ajr = \text{single good deed} * (10) + \text{single bad deed} * (1)$

Without going into details of what constitute good or bad deeds, we slightly reflect on the idea of reward in Islam. Entering *Jannah* is the goal of every Muslim and therefore the theory of *ajr* and *thawab* play a key role in shaping human behavior and actions. *Jannah* has been quoted several time in Quran depicting it as a heavenly place to live for righteous people. Reward in *Jannah* are multi-layers including rivers and gardens (2; 25; 3:15; 5:119), companions (3:195; 13:23-24), food and drinks, comfort, and eternity. This is also illustrated in hadith, "Allah said, 'I have prepared for my righteous slaves (such excellent things) as no eye has ever seen, nor an ear has ever heard, nor a human heart can ever think of.'" Bukhari (9, 93, and 589). Therefore, Muslims link their efforts and actions in a broader context seeking value and desirability of reward hereafter. It implies that the desirability of immediate outcome may not be the true measure of happiness and satisfaction.

In conclusion, motivation theory from Islamic perspective focus on both intrinsic and extrinsic factors. Intrinsic factors such as *ajr*, life hereafter play significant role in Islamic motivation theory. Islamic total reward system-this life and life hereafter reward generates satisfaction. The modern literature also establish link between total reward system and satisfaction (Sarkar et al., 2021). Literature establishes a link between ethical values and rewards system (Benjamin & Fine, 2018) which also corresponds to Islamic philosophy of motivation. Islam also emphasized the extrinsic motives to achieve higher performance. Internal traits such as spirituality, faith and rituals in Islam effects individual personality and the path to achieve self-actualization.

3. THEORETICAL AND PRACTICAL IMPLICATIONS

As the phenomenon of Islamic and halal marketing is growing rapidly, therefore, this research explores key elements or fundamentals of Islamic consumer behavior and offers Islamic version of Maslow's hierarchy of need model, Freud' motivation theory and Expectancy Model. The evaluation of such theories and model in the light of Islam help us to better understand the concept of needs, wants and satisfaction from Islamic point of view and thus formulate the marketing and advertising strategies for consumers in Islamic society. The proposed theories and models offer comparison of classical motivation theories with the Islamic perspective and interpretation of those related concepts and ideas in consumption and consumerism. This comparison and evaluation enhance our understanding of consumer's attitude, believes, buying intentions, consumption patterns and post purchase satisfaction.

Consumer's response to marketing efforts in Muslim societies is different than ordinary ones because they are influenced and guided by Islamic teachings in their consumption behavior. Therefore, it is important for marketing professionals to understand the dynamics of Islamic consumer behavior and design marketing mix based on Islamic concept of needs, wants, motivation and satisfaction. The idea of Islamic consumption is based on moderation, sustainability, legal, ethical, and social responsibility instead instant gratification and consumption culture. Moderation and minimal use of resources in a life leads to sustainable consumption behavior. Islamic consumption is fear-based, and purpose based, therefore, it should not be studied in the light of classical motivation theories. The concept of halal and Islamic consumerism entails the idea of sustainability and social responsibility; therefore, researchers should investigate Islamic consumption from the perspective of sustainability and CSR. Nafs (self-concept) is one of the main components of Islamic consumer behavior and influenced by the dominance of negative forces (Satan) or positive forces. Similarly, *Niyah*, *Tawakal* and concept of life hereafter play vital role in reward and satisfaction process of individuals among Muslims. Therefore, marketing professional needs to understand the key drivers of Islamic consumer behavior when designing marketing or promotional mix.

4. FUTURE DIRECTION AND SUGGESTIONS

In the past, most research studies remained focused on the Islamic marketing and Islamic banking, however, little attention has been paid on exploring the fundamentals of Islamic consumer behavior and make comparison with modern motivation theories. This study draws the attention of researchers to examine the phenomena of Islamic consumer behaviour and identify the basic concepts and theories which help to better understand the fundamentals of Islamic consumer behaviour. Research in Islamic marketing lacks focus on the ingredients or building block of Islamic consumerism and factors effecting consumption process among Muslim consumers. For instances, determining the nature of *Nafs Alammārah*., *Nafs al-Lawwāmah* and *Nafs al-Mutmainnah* will help to understand the interaction effects of negative, positive and neutral forces. Spiritually and connection with God should be considered when defining self-concept. The gains, benefits and satisfaction are also influenced by the religiosity, personal values, goals in life and belief hereafter. The effects of these variables should be measured quantitatively on consumer behavior.

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