

**NORMATIVE THEORY OF ISLAMIC CONSUMER
BEHAVIOR (ICB): IN THE LIGHT OF QURAN AND
HADITH**

BY

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INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

2023

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REHAN MUZAMIL BUTT

A thesis submitted in fulfillment of the requirement for the
degree of Doctor of Philosophy (Halal Industry)

International Institute for Halal Research and Training
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JUNE 2023



ABSTRACT

The purpose of this research is to introduce the concept of consumer behavior originating from the Islamic Paradigm, which trends to transcend the boundaries of the tradition solely from food-related *Halal/Haram* dichotomy. It encompasses the whole life of a *Muslim* consumer by injecting the concept of *Halal/Haram* into every walk of life. Although several western and Islamic models of consumer behavior (CB) currently exist, most of these theories are influenced by the western and capitalistic way of life. A comprehensive Islamic consumer behavior (ICB) theory strictly grounded in the *Quranic* verses and free from the actions of *Muslims* is absent in the literature. This situation requires addressing fundamental questions, such as why the existing theories are inappropriate for addressing Islamic thought and action. How much of the existing Islamic consumer behavior theories are rooted in the *Quranic* context? What behavioral traits does the *Quranic* text reveal for a *Muslim* regarding consumption in this world? Do the existing CB and ICB definitions and terminologies effectively explain the essence of what is desired by mankind in the *Quran*? Overall, this study attempts to capture the spirit of the ICB prescribed in the *Quranic* verses and specifically answers the questions raised about the unique ontological meanings of the ICB concepts, the relationships between these concepts, and how these concepts can be reflected in a research framework. Thus, the study has a two-fold objective. Firstly, to develop a theory based upon the *Quranic* revelations, to explain ICB concepts, and to determine the philosophy and interrelationships. Such a theory should be independent of any biases in the previous studies or the actions of the *Muslim* community. Secondly, to compare the emergent ICB theory with the existing CB theories to reveal the similarities and dissimilarities. Accordingly, the study collected and identified the *Quranic* literature using Grounded Theory and thematic content analysis to reveal the relevant concepts to propose an ICB theory. The proposed theory in the study links *Insan* (human) and *Rizq* (provisions/ goods) with *Halal* (permitted) consumption to succeed here and hereafter instead of pursuing western aspirations and methods for maximizing satisfaction. Notably, the theory identifies the path of *Shukar* (gratitude) and *Sabar* (patience) for *Muslim* consumers to accomplish *Falah* (success) eventually. The study advances the meanings and interrelationships of concepts such as *Deen* (Islamic way of life), *Insan*, *Rizq*, and *Falah*. Exploration and development of these concepts will educate consumers of the *Muslim* community to derive benefits in this world and the hereafter. The novisness of the study is that it proposes a comprehensive framework of Islamic consumer behavior, which has been extracted from *Quran* and *Hadith* and collects together primary constructs previously found in scattered forms in several ICB literature.

Key Words: Islamic consumer behavior (ICB), *Insan*, *Rizq*, *Deen*, *Shukar*, *Sabar*, *Falah*.

ملخص البحث

يهدف هذا البحث إلى تقديم مفهوم سلوك المستهلك الناشئ من النموذج الإسلامي، والذي لا يقف عند حدود ثنائية الحلال والحرم المتعلقة بالطعام، بل يتعداها ليشمل الحياة الكاملة للمستهلك المسلم من خلال إدخال مفهوم الحلال والحرام في كل مناحي الحياة. على الرغم من وجود العديد من النماذج الغربية والإسلامية لسلوك المستهلك (CB)، إلا أن معظم هذه النظريات تتأثر بطريقة الحياة الغربية والرأسمالية. إن نظرية السلوك الاستهلاكي الإسلامي الشامل (ICB) الراسخة بصرامة في الآيات القرآنية وخالية من أفعال المسلمين، غائبة في الأدب. يتطلب هذا الموقف معالجة أسئلة جوهرية، مثل سبب عدم ملاءمة النظريات الموجودة لمعالجة الفكر والفعل الإسلاميين. ما مقدار نظريات السلوك الاستهلاكي الإسلامي الحالية المتجذرة في السياق القرآني؟ ما هي الصفات السلوكية التي يكشف عنها النص القرآني للمسلم فيما يتعلق بالاستهلاك؟ هل تفسر التعاريف والمصطلحات الموجودة في CB و ICB بشكل فعال جوهر ما تريده البشرية في القرآن؟ تحاول هذه الدراسة، بشكل عام، التقاط روح ICB المنصوص عليها في الآيات القرآنية، وتحديد الإجابة على الأسئلة المطروحة حول المعاني الأنطولوجية الفريدة لمفاهيم ICB، والعلاقات بين هذه المفاهيم، وكيف يمكن أن تنعكس هذه المفاهيم في إطار بحثي. وبالتالي، فإن الدراسة لها هدف ذو شقين. أولاً، تطوير نظرية مبنية على الآيات القرآنية لشرح مفاهيم ICB، وتحديد الفلسفة والعلاقات المتبادلة. يجب أن تكون هذه النظرية مستقلة عن أي تحيزات في الدراسات السابقة أو تصرفات المجتمع المسلم. ثانياً، مقارنة نظرية ICB الناشئة مع نظريات CB الحالية للكشف عن أوجه التشابه والاختلاف. وعليه، قامت الدراسة بجمع وتحديد الأدب القرآني باستخدام نظرية التأريض وتحليل المحتوى الموضوعي لإظهار المفاهيم ذات الصلة لاقتراح نظرية ICB. تربط النظرية المقترحة في الدراسة بين إنسان (بشري) ورزق (أحكام / سلع) مع الاستهلاك الحلال، لتنتج هنا وفي الآخرة بدلاً من السعي وراء التطلعات والطرق الغربية لتحقيق أقصى قدر من الرضا. والجدير بالذكر أن النظرية تحدد مسار شكر وصبر للمستهلكين المسلمين لتحقيق الفلاح (النجاح) في نهاية المطاف. تقدم الدراسة معاني وترابط مفاهيم مثل الدين (طريقة الحياة الإسلامية)، إنسان، رزق، وفلاح. إن استكشاف هذه المفاهيم وتطويرها سيثقف مستهلكي المجتمع المسلم لجني الفوائد في الدنيا والآخرة. إن حداثة الدراسة هي أنها تقترح إطاراً شاملاً لسلوك المستهلك الإسلامي، والذي تم استخراجه من القرآن والحديث النبوي الشريف ويجمع معاً التركيبات الأولية الموجودة سابقاً في أشكال متناثرة في العديد من أدبيات ICB.

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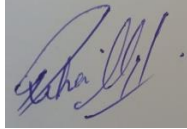
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DECLARATION

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ACKNOWLEDGEMENTS

Alhamdulillah, after thanking *Allah*, I would like to thank all who were my mentors, inspiration, and channel of blessings in my entire life. To my supervisors Dr. Betania Kartika, Dr. Muhammad Tahir Jan, Dr. Muhammad Abid Ali. I am sincerely grateful for their inspirational teaching, comments, guidance, and patience throughout the program. This work would not have been completed without their invaluable input and expertise. In addition, my gratitude to Dr. Irfan Hyder and Qari Bashir Ahmed for their lifetime guidance. Lastly, to my family, especially my wife. *Jazakumullahu Khairan*.



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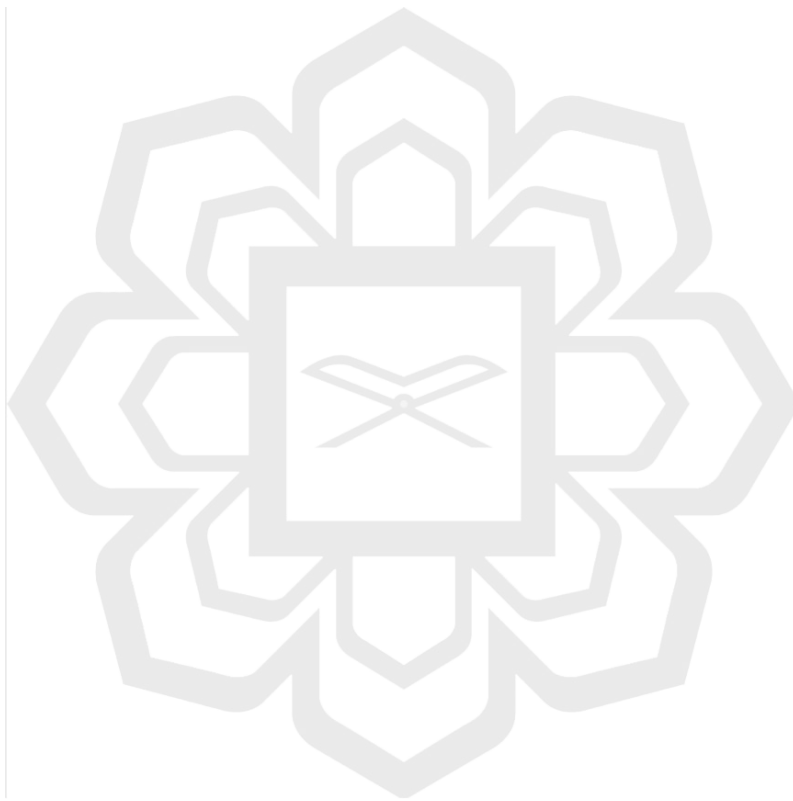
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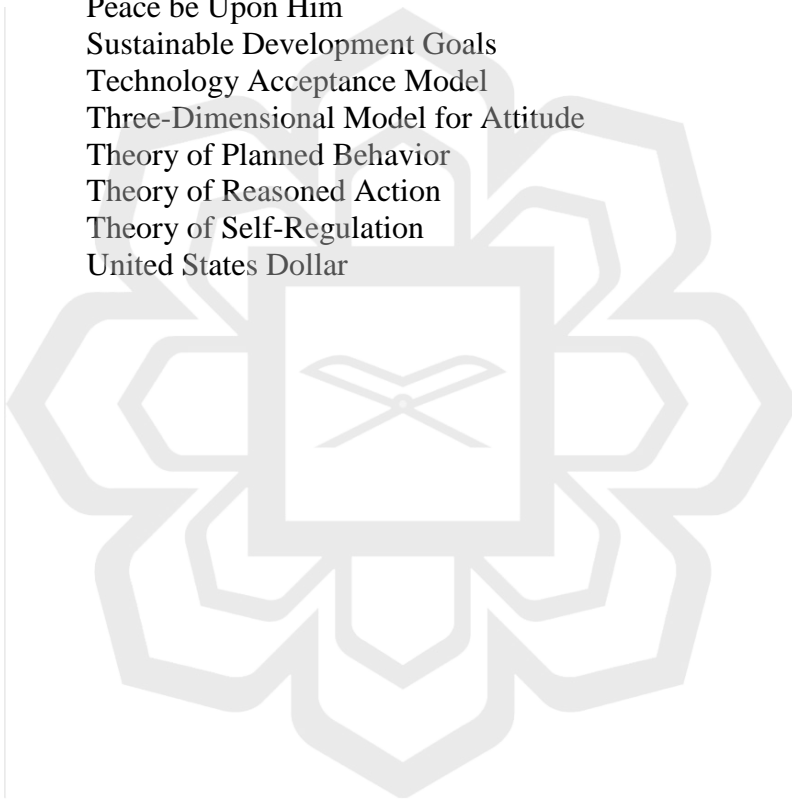
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LIST OF ABBREVIATIONS

CB	Consumer Behavior
DJT	Decision-Justification Theory
ECT	Expectation-Confirmation Theory
EKB	Engell–Kollat–Blackwell
GT	Grounded Theory
ICB	Islamic Consumer Behavior
IECI	Islamic Ethical Consumer Index
IIUM	International Islamic University Malaysia
INHART	International Institute for <i>Halal</i> Research and Training
IRK	Islamic Revealed Knowledge
PBC	Perceived Behavioral Control
PBUH	Peace be Upon Him
SDG	Sustainable Development Goals
TAM	Technology Acceptance Model
TMA	Three-Dimensional Model for Attitude
TPB	Theory of Planned Behavior
TRA	Theory of Reasoned Action
TSR	Theory of Self-Regulation
USD	United States Dollar



CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The worldwide application of new technologies in the fields of communication and logistics has shifted nations towards globalization at a pace never seen before (R. R. Bianchi, 2013). This globalization has increased pressure on nations and international institutions to propose standards, rules, and procedures for the production and trade of goods and services between states by some common standard (E van der Marel, 2020). *Muslims* make up a significant fraction of this global population. The projected *Muslim* population for 2030 is estimated at 2.2 billion, compared to 1.6 billion in 2010, an increase of 0.6 billion in 20 years. This is projected to reach 2.94 billion by 2050, constituting approximately 30% of the population of 9.8 billion (Fleishman-Hillard Council, 2017). That is to say, the rate of increase of the *Muslim* population, as compared to the non-*Muslim* population, is almost double (Pew, 2011). This growing *Muslim* population is expected to contribute to an annual global market valued at RM 190 billion (USD. 45.6 billion) directly from *Halal* food and over RM 8.4 trillion (USD. 2.00 trillion) in total trade in *Halal* goods and services (Islamicpopulation.com 2009).

For example, the potential demand for products catering to the needs of Muslim consumers, a report compiled by Thompson Reuters and Dinar Standards (2014) puts the *Halal* food and drinks market at USD 1.37 trillion for 2014, which makes up 18.2% of the total global market in the sector, an increase of 6.2% over the previous year. It further compared the total aggregate market for the *Halal* market to be USD 1.37 trillion, taking into account the consumption of *Muslim* countries, which is greater than China (USD 857 billion), the U.S. (USD 445 billion), and India (USD 434 billion). In 2019, over 2.4 trillion euros were invested in Islamic asset finance, while *Muslims* worldwide spent 1.7 trillion euros (State of the Global Islamic Economy report, 2020). These figures present a significant demand for *Halal* products and services with an upward growth curve, making the *Halal* market an incredibly influential player in the global marketplace for the next several decades.

While proposing a global standard for producing and trading goods and services, the international community cannot ignore the aspirations and demands of a segment of the world population of such magnitude. The consumption behavior of this segment of the global population, i.e., the *Muslim* population, is unique and needs to be understood and catered to if the world wants a share. This requirement for *Halal* and *Tayyib* products needs to be voiced to the players in the global trade to incorporate them into the global picture. (Wilson, 2010).

The following sections explain these behaviors and their antecedents. As discussed, when a *Muslim* enters the world of Islam by officially taking the oath or *Hajadh*, one enters into a contract with the Creator (*Allah*) that one will spend the rest of their life in accordance with the teachings revealed through the last prophet Muhammad (PBUH). Since Islam requires its followers to adopt a specific behavior in the pursuit of all their necessities, not just acts of worship (Temporal, 2011), this behavior is not limited to mere rituals such as praying five times a day (*Salat*) or performing pilgrimage to the holy lands (*Haj*), but rather it encompasses an individual's entire way of life (*Deen*). This behavior, which is required to be adopted by *Muslims*, can be referred to as the *Halal* lifestyle (Kamali, M.H. 2010). This way of life involves the consumption of all categories of goods and services that may be acquired through financial or non-financial means, as explained later in the concept of *Rizq*. These goods and services that this Muslim population requires must be "*Halal* and *Tayyib*" in all aspects of life. Further, today's *Muslim* customers are much savvier in their selection of products and services.

The *Muslim* customer wants a transparent audit of the whole supply chain at each stage to be sure that the entire process complies with the Islamic principles the customer upholds (Temporal, 2012). Moreover, in the quest for minimum compliance with *Halal* and *Tayyib* standards, the savvy *Muslim* customer now demands an even higher quality of goods and services based upon the ethical standards prescribed in the *Quran* and *Hadith*. (Wilson, 2010).

Scholars and practitioners have prescribed this recent "ethics-driven consumption" trend in several forms, such as green consumption, sustainable

consumption, etc. Interestingly, the concern of ethical consumption is beyond religion, race, and international boundaries in today's world (Jusoh & Hanim, 2007). Hence, the need to understand the standards and dimensions of consumption behavior revealed in the *Quran* and *Hadith* is much broader than the dichotomy of *Halal* vs *Haram* options, showing a spectrum of alternatives ranging from minimum compliance to the best of products and practices when catering to the *Muslim* segment. For instance, understanding *Halal* consumption must be explained beyond permissible and prohibited in edibles, cosmetics, financial services, tourism, or any other consumption activity. Islam holistically guides all aspects of life, providing a breadth of knowledge related to permissible consumption behaviors.

Thus, extending the given Islamic guidelines to every product class and situation is imperative to distinguish between permissible products and behaviors and impermissible products and behaviors. Notably, the *Qur'an* and *Hadith* are the sources of this in-depth knowledge and procedures. Similarly, the methodology to extract knowledge is also rooted in *Ijma* (consensus of Islamic scholars) and *Qiyas* (analogy derived from the *Quran* and *Hadiths*) (Maulan, 2014). Imam al-Shatibi, in his book *al-Muwafaqat Maqasid*, derived five principles widely followed in the Islamic world, especially when using *Ijma* and *Ijtihad* when faced with any new situation that may not have clear rulings in the *Quran* and the *Hadith*. These rules are called *Maqasid-e-Sharia* (the Lawgiver's intent), namely the wellbeing and protection of faith (*Deen*), life (*Nafs*), prosperity (*Nasl*), property (*Mal*), and reason (*Aql*). (Shatibi, translation by Ahmad al-Raysuni, 2013). However, a scholar who practices *Ijtihad* and gives rulings needs to master several branches of knowledge, such as *Qur'anic* exegesis (*tafsir*), *Hadith*, Islamic jurisprudence (*fiqh*), the principles of Islamic jurisprudence (*Usul al-fiqh*), and the Arabic language and grammar. The protection of faith and wellbeing is not an option for a *Muslim* follower but mandatory, as the *Quran* says:

“O you who have believed, enter into Islam completely (and perfectly)” (*Quran*, 2:208).

This verse of the *Quran* signifies complete adherence to Islamic teachings throughout the life of a *Muslim*. This behavior should be reflected in the life of a *Muslim* in the form of *Aqidah* (faith/belief), *Sharia* (actions), and *Akhlaq* (behavior, attitude,

and ethics) (Hassanud Deen & Irwan, 2007; Ma'sum, 2007). The highest level of action, *Akhlaq*, or behavior that *Muslims* need to follow is the character of our Prophet (peace be upon him).

“The most perfect believer in faith is the one who is best in moral character.” (Al-Tirmidhi 1082).

The preceding *Hadith* prescribes not only adhering to the minimum Islamic standards but also exhibiting the best moral character that the Prophet (PBUH) demonstrated through practice as specified in the *Quran*:

“Indeed you (Muhammad PBUH) stand on an exalted standard of character.” (*Quran* 68:4)

Muslims are expected to follow the same rules and ways of acting that *Allah* told the Prophet (PBUH):

"Say: Obey *Allah* and obey the Messenger ...” (*Quran* 24:54)

“O ye who believe! Obey *Allah*, and obey the Messenger.” (*Quran* 4:59)

"If you should love *Allah*, then follow me [i.e., Muhammad] ... (*Quran* 3:31)

"And whoever obeys *Allah* and the Messenger - those will be with the ones upon whom *Allah* has bestowed favor of the prophets ..." *Quran*, 4:69

Accordingly, *Muslims* are required to demonstrate holistic compliance with the ways prescribed in the *Quran* and the *Sunnah* of the Prophet (PBUH). These Islamic teachings exist throughout the *Quranic* text in various forms. Some are clear and specific in the form of do's and don'ts. For example:

“He has only forbidden to you dead animals, blood, the flesh of swine, and that which has been dedicated to other than *Allah*. But whoever is forced [by necessity], neither desiring [it] nor transgressing [its limit] - then indeed, *Allah* is Forgiving and Merciful.” (*Quran* 16:115)

"Eat and drink from the provision of *Allah*, and do not commit abuse on the earth, spreading corruption." (*Quran* 2:60)

While in some places, relationships between actions and their consequences determine their approval or disapproval.

“By no means shall you attain to righteousness until you spend (benevolently) out of what you love; and whatever thing you spend, *Allah* surely knows it.” (*Quran* 3:92)

Such verses need to be pondered upon to derive rules and relationships. Furthermore, concepts and theories frequently determine structured concepts and relationships that summarise and explain large-scale data in a systematic manner (JG Wacker, 1998). This study aims to develop a ‘comprehensive normative theory’ based primarily on *Quranic* injunctions (data of the study) and *Hadith* (authentic sayings of the Prophet) to explain the concepts and their relationships that govern the actions, beliefs of *Muslims* and consequences here and hereafter. Next is the question of why normative research is preferred instead of research based on empirical data. Numerous research studies have collected empirical data on the behaviors of *Muslims* from various regions of the world to study their behaviors and construct theories and models. But this study aims not to identify how the Muslim community behaves but to develop a theory of consumer behavior based on the Qur'an and *Hadith*, without any influence from any other sources. As *Allah* says in the *Quran*:

“So, worship *Allah*, making your submission exclusive for Him, even though the disbelievers dislike (it).” *Quran* (40:14)

Say, "O disbelievers, I do not worship what you worshipFor you is your religion, and for me is my religion." *Quran* (109:1)

Allah says in the above verses to follow purely His way (*Deen*) and no one else's.

The Prophet had the title of being ‘*Ummi*.’, The word *Ummi* means 'being unschooled,' even though it is one of the greatest miracles of the Prophet (PBUH) that ensured the purity of *Deen*, which is directly revealed through the angel *Gabriel* (AS).

The *Quran* mentions in the first revelation in *Surah Al-Alaq*:

"Read! And your Lord is the Most Generous, Who has taught (the writing) by the pen, has taught man that which he knew not.” (*Quran* 96:3)

The first verse of the *Quran* revealed by *Allah* asking the Prophet (PBUH) to attain knowledge, which *Allah* revealed through the angel and then by the prophet to mankind. Prescribing the foundation of the source of knowledge not on observation or objective science but on revealed knowledge.

Allah further says that the source of all knowledge lies with Him, which He reveals to some extent to man, which he did not know previously.

“What then does He who created (all), and He who is the knower of the subtleties - the Aware - not know (about His creations?)”. (*Quran* 67:14)

“*Allah* said: 'I know that which you do not know.'” (*Quran* 2:30)
“He said: "O Adam! Tell them their names." When he had told them, God said (to the angels): "Did I not tell you that I know the secrets of heaven and earth, and I know what to reveal and what to conceal?" (*Quran* 2:33)

Thus, a methodology for this research is needed that is free from previous theories or influences, or biases and strictly based upon revealing the concepts and their relationships. Normative research is, therefore, best suited for this purpose (Stoyanka Kenderov, S., 2014). As a prominent economist of today, Milton Friedman differentiates between positive and normative research in the following words:

“The normative economic statement carries value judgments – it assumes what must be done...Normative statements are not tested – they are not proven by factual values or any cause and effect that has been legitimized.” (Friedman, M., 2017: 2016)

Friedman says normative studies analyze behavior outcomes, categorize behaviors as good or bad, and prescribe a beneficial course of action. Normative statements usually include words like "should be, ought to be, must, and best" rather than "what is, effect, results show." Friedman argues that normative statements usually aim to try to change policies or to influence the decision-making processes (in economic policies) of lawmakers or captains of industry (opinion makers/leaders). Benefits of normative studies claim to be highly beneficial to society if used by people who understand the critical components of economics and community, as well as wealth creation and utilization mechanisms. It attempts to generate ideas that will result in real improvements in the lives of individuals or society. Friedman, however, is of the

opinion that since normative theories ignore objective approaches that are more influential in the natural, factual, cause-and-effect world, it finds themselves in warm waters as a stand-alone medium when generating policies or practically implementing them in the imperfect world.

For this reason, decision-makers tend to be inclined towards "positive research" to incorporate the desires (or what is not desired) of the people they represent. Since this research argues that Islam proposes a practical and ideological approach to life, a normative approach is justified compared to a positivist or empirical approach. (Milton Friedman, 2017).

Another argument explained elaborately with examples of the cause-and-effect verses normative notation in the *Quran* is the story of the Prophet *Moses* and *Al-Khidr* (the wisest) in *Surah Al-Kahaf*. Dr. Bilal Phillips concludes from the above account that *Allah* doesn't need to reveal all causes or effects of actions or orders given to man by the Divine entity. The apparent results of the activities performed by *Al-Khidr* were harmful or destructive, but the long-term positive impact was not revealed to the Prophet *Moses*, who was told to be patient. In his book *Tafseer Soorah Al-Kahf* (pgs. 203–206), Dr. Bilal Phillips describes the attributes of a researcher or "*mufasssir*" as one should be free from any influence of philosophies, sects, schools of thought, or movements. One should approach *Quranic* analysis without any preconceived notions or ideas. Failure to do so will invariably lead to misinterpretation and biased results. One of the greatest commentators of the *Quran*, i.e., Ibn Katheer, in his *Tafseer*, elaborates on the hierarchical rules in the collection of evidence to understand the revelations of *Allah*, that is, the *Quran*, as follows:

“If we cannot find a suitable tafseer in the Qur’an or the *Sunnah*, we go to the opinions of the sahaabah. For verily, they knew the Qur’aan better than anyone else due to their knowledge of the circumstances of its revelation, their complete and accurate understanding of it, and their righteous deeds.” (Ibn Katheer 2003)

The rules derived by the scholars of Islam from this narration are as follows:

- i. Explanation of *Quran* from *Quran* itself.
- ii. Explanation of *Quran* from *Hadith* of Prophet (PBUH).

- iii. Explanation of *Quran* from understanding the sahabah (companions of the Prophet (PBUH)) and their students.

Further, since the language of the *Quran* is the classical Arabic of the tribe of Quraysh, any epistemological research must refer to classical Arabic for grammatical constructions and meanings of the words and phrases, but only after the above steps are exhausted. The Grounded Theory methodology used for this research usually recommends collecting data up to a saturation point where no new concept comes forward. Even a single reference is reliable when deriving constructs from the *Quran* or Hadith. According to the majority of *Sunni* Imams of *Hadith*, the issue of accepting *Hadith* from a single narration, *Hadith* Ahad, is taken to be reliable as long as the chain of narrators is reliable, has been accepted as valid by several of the jurists of Islam (Al-Albani, N. A., 1995). However, only sahih (authentic) *Hadiths* are taken into consideration.

1.2 PROBLEM STATEMENT

As already established in the background of this study, the aim of a *Muslim*'s life is *Ibadah* (worship). "We did not create man and *Jinn* except for worship," *Allah* says (*Quran*, 51:56). This worship covers all acts throughout the life of the believer and is not restricted to the rituals of prayer, fasting, etc. To strengthen higher levels of faith, Islam provides guidelines in all aspects of life, including consumption and purchase decision-making. Any theory, model, or concept attempting to explain the consumption behavior of a *Muslim* should be able to incorporate these guidelines provided in the divine scriptures. (Yusuff, 2017; Erdeem & Swait, 1998).

Quite a number of theories on western CB and ICB exist in literature. A brief explanation is given in the following section. But these theories fall short of fulfilling the need to assimilate critical pillars of Islamic teachings, namely, the concepts of the Islamic paradigm, moderation in consumption behavior, and the purpose of existence. Kahf (2019) points out that the existing literature has a limited approach related to I.C.B. Existing literature on the topic is un-organised. Concepts only cover limited or scattered concepts (M.A. Razzaque, 2020). Many modern CB concepts do not explain Islamic

concepts (Fahim, 2014). Existing ICB theories fail to explain the unique mindset embedded purely in Islamic revelation (Khan, M.F., 2014). Limited research ICB is independent of the influence of Western CB theories. (Chapra, 2016). Therefore, existing literature on ICB needs to re-define dimensions of CB (Khan, M.F., 2014), thus, a need to present a holistic theory on ICB covering these significant aspects or concepts is still needed.

Early researchers who claimed to have championed the concept of conventional consumer behavior (CB) theories and models predominantly came from the field of economics. They concentrated upon an individual's solitary act of purchase, basing the theories on the aim of individuals to maximize their self-utility, which is achieved through the maximization of the consumption function. (Schiffman and Kanuk, 2007; Zinkhan, 1992; Loudon and Della Bitta, 1993). Amongst the early CB theories, the Utility Theory gained popularity. It formed the basis of several theories conforming to the concept of a "rational economic man" with a logical order of need recognition, followed by information search, alternative evaluation, purchase intention, purchase, and disposal or post-purchase (Zinkhan 1992).

Moreover, Foxall (1990) classified consumer behavior topology into five distinctive approaches, namely, behaviorist, economic man, psychodynamic, humanistic, and cognitive. The economic man carried the assumption that he was able to make the single best choice from available alternatives. This was found to be unrealistic as customers may make multiple choices that appear best to them in a given situation (Simon 1991). It is based on the same findings as the Kahneman & Tversky Prospect Theory (Kahneman & Tversky, 1979) or the Herbert Simons Satisficing Theory (Simon 1997), which adds the idea of bounded rationality to the subject (Simon 1991). The psychodynamic dimension founded by Sigmund Freud (1923) introduced the concept of biological influence, paving the path for related concepts such as "intrinsic drives" to the predominant materialistic imperialistic dimension (Stewart, 1994).

Following the above idea, Freud's concept of the Id, ego, and superego became a common research topic to study different types of consumer behavior. Further, the "Little Albert" study conducted by John B. Watson in 1920 was a landmark step in

introducing the concept of "extrinsic drives" to individuals from the earlier school of thought that strictly limited it to "intrinsic motivates" (Watson & Rayner, 1920). For instance, the classical conditioning theory by Ivan Pavlov (1849–1926) was challenged by John Watson (1878–1958), who rejected the introspective methods of Burrhus Skinner (1904–1990), the developer of operant conditioning theory. All of these theories rely on objectivism and empirical methods of science to study consumer behavior (Eysenck & Keane, 2000).

An overwhelming number of theories rely on objectivism and empirical methods of science to study consumer behavior (Eysenck & Keane, 2000). The cognitive models of consumer behavior are categorized into analytical and prescriptive models. The former model provides a basic framework of the factors describing the broader relationships of a decision-making process that typically follow the grand model of five traditional classifications; problem recognition, information, alternate, choice/outcome, and evaluations (Erasmus, Boshoff, et al., 2001; Schiffman & Kanuk, 2007). For example, the Consumer Decision Model (Blackwell, Miniard, et al. 2001) and the Theory of Buyer Behavior (Howard & Sheth 1969) are this category's most widely recognized models. The latter model provides a structural basis for the order of elements in the stimulus and response chain. For example, Aizen's (1985) Theory of Planned Behavior and Fishbein's and Ajzen's (1975) Theory of Reasoned Action are the flag bearers of this category. Additionally, other conventional consumer behavior (CB) theories, such as the theory of reasoned action, TRA by Fishbein and Ajzen (1975), the theory of planned behavior, TPB by Ajzen (1991), and the technology acceptance model, TAM by Davis (1989), have been used by researchers to predict the behavior of *Muslims*.

Likewise, *Muslim* scholars, such as Abd Rahman (2015), Aksoy and Abdulfatai (2019), Amin (2014), and Fatema et al. (2018) used the theory of reasoned action (TRA) to predict the consumer behavior of the *Muslim* population. Adi and Adawiyah (2018), Amin (2014), Ashraf (2019), Diandri (2019), Fatema et al. (2018), Iranmanesh et al. (2019), Mohd Suki and Abang Salleh (2018), Mukhtar and Butt (2012), Sahlan et al. (2019), Zinser (2019) have also employed the theory of planned behavior (TPB) to explain the consumer behavior of *Muslims*. Further, TRA (theory of reasoned action) by Fishbein and Ajzen (1975), a popular theory used by marketers and scholars to

predict consumer behavior through antecedents such as belief, attitude, and intention, was taken as the basis to predict the consumer behavior of *Muslims* in financial and non-financial sectors (Abd Rahman, 2015; Aksoy and Abdulfatai, 2019; Amin, 2014; Fatema et al., 2018). Several scholars suggest that TRA effectively establishes relationships among various concepts and sub-concepts (variables) in consumer behavior (Fishbein and Middlestadt, 1997; Ramayah et al., 2009; Lada et al., 2009). Likewise, in ICB, Zainuddin et al.'s (2004), Amin (2013), and Md-Taib et al. (2008) contended that a positive relationship existed between the attitude and intention of *Muslim* customers for Islamic financial services. Similarly, Lada et al. (2009) also argued that TRA's being helpful in establishing the relationship between attitudes and *Halal* food purchases of *Muslim* consumers. Similar results are supported by the studies of Zainuddin et al. (2004), Md-Taib et al. (2008), Lada et al. (2009), and Amin et al. (2010) in the Islamic banking sector. Further, the TPB (theory of planned behavior) proposed by Ajzen (1991), an extended version of the earlier TRA, has also been extensively tested and employed to understand ICB. TPB theory claims that subjective norms and perceived behavior controls are better predictors of consumer behavior than the previous theories. Adi and Adawiyah (2018), Amin (2014), Ashraf (2019), Diandri (2019), Fatema et al. (2018), Iranmanesh et al. (2019), Mohd Suki and Abang Salleh (2018), Mukhtar and Butt (2012), Sahlan et al. (2019), Zinser (2019) are some of the mainstream studies that support the effectiveness of various antecedents in the TRA theory in the context of *Muslim* consumers.

The TAM (technology acceptance theory) given by Davis (1989), which claims to predict the actions and intentions of a consumer while using technology through perceptions, has been put to the test by Jamshidi and Hussin (2016), Amin (2007), Luarn and Lin, 2005; Cheong and Park, 2005; and Wang et al., 2003). The theory has mainly been applied in the Islamic banking sector in a Malaysian context, failing to prove any strong relationships between the majority of the tested variables.

However, the TRA, TPB, and TAM theories each have their limitations. According to Amin (2014), these theories are based on Western societies and hypothesize rational decision-making and maximization of satisfaction without regard to the concept of moderation or *Halal/Haram* in consumption behavior. Khan (1995) criticizes the theories on the basis that ignoring the needs of others will promote

individuals' self-indulgence and a selfish society as a whole. Amin et al. (2010) and Amin (2014) suggest that although these traditional consumer behavior theories have successfully explained many of the relationships between the concepts they propose but fail to take into account the unique dimensions of a *Muslim* consumer has to consider in his decisions.

Modifications to the existing theories are suggested. These modifications may be in the form of adding so-called Islamic variables into the current models. According to Khan and Ghifari (1992), modifying conventional Western-based theories to incorporate Islamic variables will result in a hybrid, not in line with Islamic teachings. In fact, it proposes an independent model based on the *Maqasid al-Shariah*, which has been ignored in most Islamic consumer behavior contexts. Existing Islamic Consumer Behavior Theories originate from diverse disciplines, including Islamic marketing, Islamic banking, Islamic economics, Islamic behavioral sciences, and even from conventional disciplines of marketing and psychology (Amin, 2014). Several Islamic Consumer Behavior (ICB) theories and models exist. Choudhury (1986), Chapra (1992), Chapra (2000), Kamali (2008), Mohammed et al. (2008), Dusuki and Bouheraou (2011), and Amin et al. (2011), and Ghassan (2015). But most ICB theories are based on contemporary constructs borrowed from western CB models.

Some propose modifications (Mamun, M.A., Strong, C., & Azad, M.A., 2020). Still, further, the majority of these models follow the capitalistic paradigm framework (Mamun M.A., et al., 2021). Very few existing ICB models are based purely on *Quranic* text. The concept of *Maqasid al-Shariah* (objectives of Islamic law), which Shatibi originally compiled in his work, *Al-Muwafaqaat fi Usool al-Sharia* (Khan, M.F. and Ghifari, N.M., 1985), has been the center point of several theories proposed in the domain of Islamic economics. Choudhury (1986), Chapra (1992), Chapra (2000), Kamali (2008), Mohammed et al. (2008), Dusuki and Bouheraou (2011), and Amin et al. (2011). Choudhury (1986) defines the concept as:

“The basis of an integrative or systematic approach to Islamic values distinguishing between universal goals and principles on the one hand and instrumental goals and specific applications on the other hand to define the hierarchy of values in Islamic law” (Choudhury, 1986).

Although these studies provide the fundamental ethical basis of human behavior required in Islam, most fail to give any specific model that could predict a Muslim's behavior, Amin (2014). Mohammed et al. (2008) attempt to predict the behavior of *Muslims* using the concept of *Maqasid al-Shariah* in the Islamic banking context. Richardson (2011) proposes including moral and ethical high grounds such as communal justice, equality, and prevention of greed and exploitation in the models of Islamic consumer behavior. Poloma and Pendleton (1990), Casas et al. (2009), and Tiliouine (2009) proposes that Islamic religious satisfaction replaces the maximization of satisfaction concept as the aim of consumption. Chapra (1992, 2000) incorporates concepts of *Halal* consumption, well-being, moderation, self-sacrifice, and a balance between individual and social interest through the idea of "Ummah." The concept of family, community and social wellbeing is also highlighted by Kamali (2008). Ghassan (2015) presents an Islamic Consumer Model, which emphasizes fairness and moderation in the consumption behavior of a *Muslim*. He further elaborates on the asymptotic utility dimensions, suggesting that *Muslim* consumer behavior is not a uniform black-and-white permissible (*Halal*) and non-permissible (*Haram*) issue but has social consumption dimensions. These interlink dependent and non-dependent members of the Muslim community (*Ummah*). The well-being of the ecosystem in a systematic priority of layers of responsibilities over an individual is also taken into account.

References to levels of faith (belief) and layers of permissible have also been discussed, identifying permissible, preferred, and allowed consumption in the context of wastefulness or niggardness in quantity and value. But the model does not address the differentiation between immediate worldly needs and long-term, eternal goals in depth. Sheth, (2010) introduces the concept of mindful consumption to elaborate on the long-term goals in addition to the current demands of the consumer. Again, he lacks the hereafter goals of a believer. Religiosity, beliefs, and attitudes have been tested with empirical evidence of *Muslim* consumers in several pieces of research (Fam et al., 2004; Worthington et al., 2003) but fall short of proposing a normative, holistic model for *Muslim* consumers. The cognitive system is another dimension addressed by several researchers in the context of religiosity, beliefs, values, behaviors, and expectations of a group or members of society (Hirschman, 1983). But the practice of a particular

section of the *Muslim* community does not endorse what is the divine wish (Essoo & Dibb, 2004).

Another comparatively recent study concludes that unethical purchasing and consumption habits have placed customers in a state of auto-pilot that has derailed them from real goals and intentions. (Carrington, 2014). This also signifies a problem in identifying the customer's real needs as the research suggests that the natural, original customer has been distorted, thereby creating a need to conduct normative studies to find the real, untainted needs of the customer. Sustainability, i.e., harmony between natural and social consumption systems in the modern world, does not exist (Euston & Gibson, 2010), thereby identifying a problem that the current consumption pattern is not sustainable. Therefore, what needs to be done at marketing research platforms is to find some moral basis for consumerism (Caruana, 2007; Crane and Ballen, 2004), to justify the current levels of consumption, or on the other hand, to find an alternate pattern or behavior of consumption that is sustainable. An Islamic perspective on consumption behavior can provide this alternate to the world, which is searching for this ethically justifiable, sustainable model.

A *Muslim* consumer faces a dualistic issue of consuming goods and services to satisfy worldly needs /short term and achieve *Falah* (success) in the hereafter world (*Quran*, 2:201). This dualistic intention dilemma is also observed in research, which concludes that a lack of synchronization between consumer intention and behavior exists, which may be understood as post-purchase dissonance (Hollbrook, 1993).

Although the post-purchase feeling of dissatisfaction cannot be compared eye to eye with the concept of the hereafter, as post-purchase dissonance is an immediate feeling after purchase or consumption and in no way takes into account the impact of consumption beyond this worldly life. However, both scenarios hint at the existence of the consumer life cycle of an individual beyond the consumption stage. It further indicated that consumption is not the last stage and may not be the end purpose of the consumer behavior process of an individual.

The debate opens up room to research further and discovers the antecedents, motives, and concepts extending beyond the consumption stage, especially for a *Muslim*

consumer whose belief system guides him throughout the lifespan to achieve a better life in this world and the hereafter (*Quran* 2:203).

The description of concepts and relationships is rarely seen in the existing ICB theories, independent of the basic assumptions of the capitalistic paradigm. Of the few ICB theories, most are based upon empirical studies, deviating from the spirit and essence of the high moral character proposed in the *Quran*. This guidance goes beyond the basic do's and don'ts of *Halal* and *Haram*.

This lack of awareness of the complete system of knowledge that Islam proposes creates confusion among *Muslims* and non-*Muslim* providers of goods and services, which may not just be undesirable in the *Muslim* society, but be against Islamic law (HDC, 2017). Not understanding and ignoring these concepts has created a divergence of the faithful from the real purpose of the existence of mankind on this earth, which was to strive for success in the hereafter through utilizing the blessings provided by the Creator.

Instead, the incomplete theories of ICB have provided a false parallel, materialistic basis for *Muslims*, which does not incorporate the right balance between the love of worldly belongings and the striving for the success of the hereafter. Islam is a way of life in which religious and commercial activities cannot be separated (Dusuki, 2008; Othman, 1987). What is permissible (*Halal*) for a *Muslim* is misunderstood by *Muslim* and non-*Muslim* manufacturers and users (Wilson, 2011). Temporal (2011) suggests that this confusion may even go to the point of aggravating grievances between communities.

Further, this also leads to unclear (*Shubha*) purchases of *Muslim* customer products (Dahlal, 2015; Temporal, 2011). A *Muslim* must be sure that the actions taken comply with Islamic beliefs (Wilson, 2011), which are based upon the *Quran* and *Hadith* (Masum, 2007).

This study provides a framework that incorporates these concepts, which were not present in the previous models of ICB, thereby providing a better understanding for *Muslims*. By understanding these concepts and applying them to our daily lives, the

individual will attain the balance between worldly consumption without ignoring the long-term goals of success of hereafter and, on the other hand, provide a basis for the industry and policy makers to provide goods and services which comply to the normative needs of the global *Muslim* community. Therefore the purpose of this research is to explore the gap in the area of what should be the behavior of the *Muslim* consumer in the light of *Quran* and *Hadith* and what elements existing theories and models miss upon and to propose a more holistic theory of Islamic Consumer Behavior (ICB) covering all significant aspects as prescribed in the Islamic text. Such a consumer behavior theory needs to be re-visited to bring it closer to reality from the perspective of the *Muslim* consumer rather than the marketer or the supplier (Amiruddin and Zaman 2015; Fahim Khan 2014; Amin et al. 2014).

It must be kept in mind that the limited capacity of the human mind cannot encompass the depth and breadth of the divine knowledge of the Creator of the universe, which He has revealed through the *Quran*. Still, man must continue to engage in understanding, extracting, and revealing more profound knowledge for the betterment of life of individuals in this world and the hereafter.

1.3 RESEARCH QUESTIONS

The initial preliminary review of the literature on the subject of consumer behavior within the western secular world as well as the theories and concepts on Islamic consumer behavior, and comparing it with the guidelines prescribed in the *Quran*, expected to be followed by a *Muslim*, the following main research questions are raised to be addressed:

- i. Why are the existing approaches not considered good enough to address Islamic thought and action in the consumption models holistically?
- ii. How much of the existing Islamic consumer behavior theories are rooted in the *Quranic* context? Are they completely independent of any un-Islamic influences?
- iii. What behavioral traits does the *Quranic* text reveal for a *Muslim* regarding consumption in this world?

- iv. Can the scattered variables present in existing theories of ICB be linked together into one single grand theory capable of explaining the complex, multi-dimensional consumer behavior required to be followed by Muslims worldwide?

“And We have indeed made the Qur’an easy to understand and remember: then is there any that will receive admonition?” (*Quran* 54:17)

1.4 RESEARCH OBJECTIVES

With the above research questions in view, the following primary objectives are established:

- i. To analyze and identify gaps in existing approaches to Western and Islamic consumer behavior theories and models
- ii. To determine the extent to which existing Islamic consumer behavior theories are rooted in the *Quranic* context through a comparative analysis.
- iii. To extract from the revealed *Quranic* text the behavioral traits desired from a *Muslim* regarding consumption in this world.
- iv. To develop a single grand theory of ICB incorporating existing concepts and emerging concepts from the *Quran* suitable to explain the consumer behavior of *Muslims*.

1.5 SIGNIFICANCE OF STUDY

The contribution of this research within the theoretical perspective primarily would be to provide a holistic normative theory of Islamic consumer behavior, which is based purely upon the teachings of *Quran* and *Hadith*. (Quran, 109:6). Khan, M.F., (2014) hints at the need for a holistic framework which should be based on the divine teachings to guide the Muslim consumers towards the eternal success.

While explaining the unique antecedents of how the belief system of *Tawhid* (oneness of The Creator) has an impact upon the whole life of the believer (Chapra, 2016). The characteristics and functions of *Insan*, the aims of his creation, and his relationship with the Creator and other creations needs to be understood as is prescribed in the Quran. The concept of *Rizq* needs to be elaborated, resulting in a framework which provides a complete code of life (*Deen*). This code of life, when followed by a believer, will result in the attainment of *Falah* (ultimate success) in this world and also the hereafter. The unique variables of *Shukar* (gratitude) and *Sabar* (patience) also need to be understood to guide a believer into a moderate consumption pattern, rather than excessive and hedonic consumption.

The understanding of how these concepts will transform and develop the needs of an individual *Muslim* customer within the context of the Islamic worldview would help guide not just a devoted follower of Islamic teachings to achieve their personal goals in life but also provide a solid ethical basis for the marketers and business managers to produce and deliver products and services that would comply with the specific customer needs.

Policymakers can also take guidance from the results of the study. A better understanding of the concepts of the aim of life and the levels of faith, and the holistic concept of *Rizq* (provisions), including the non-commercial aspect, will shift the concentration from the unsustainable hedonic consumption pattern of individuals in modern societies and divert it towards a more moderate and content way of life and success in the hereafter.

Thus, the emergent theory of Islamic consumer behavior would provide a holistic framework for all *Muslim* consumers as to how *Quran* and *Hadith* provides guidance in the consumption process and fill the gaps in literature upon the topic. This would improve the understanding of the subject for all other stakeholders, as well.

1.6 SCOPE OF STUDY

Therefore, this research examines the meanings and relationships between the various existing variables and new variables of Islamic consumer behavior. This study underpins several theories and models, such as the *Tauhidic* paradigm theory, the Islamic consumer behavior theories, and several western, secular theories, such as the theory of planned behavior and the theory of trying to consume. The reason for this combination is to create a systematic model of Islamic consumer behavior. However, it is based upon and restricted to the teachings of the divine revelations of Islam, and it could be understood in its current context. Therefore, an empirical study is not used. Secondly, to recognize the central role of the consumer in the individual as well as social systems in the guidelines of *Tauhidic* paradigm principles.

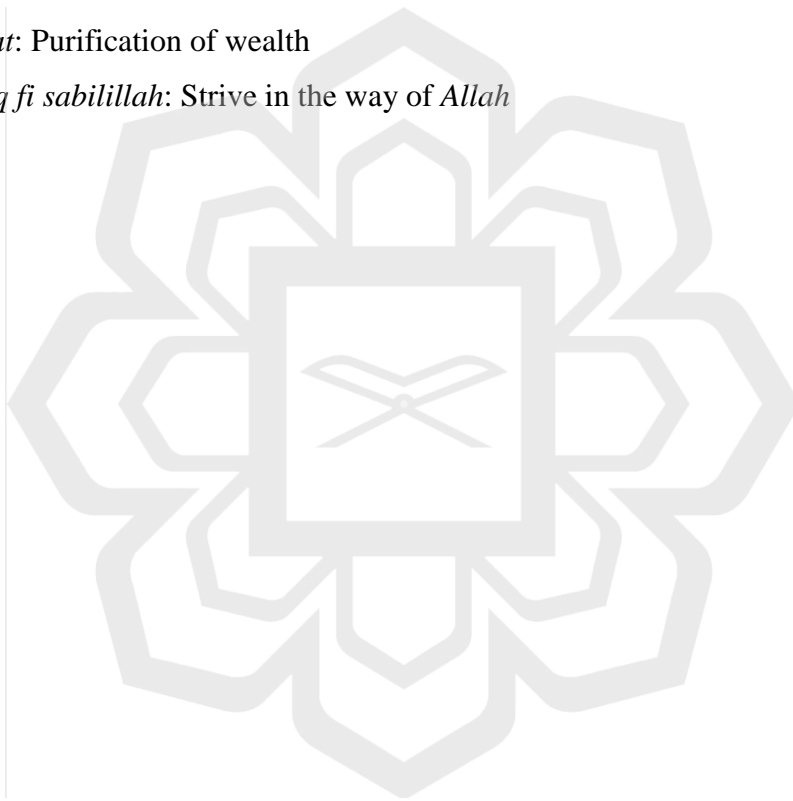
1.7 ORGANIZATION OF THESIS

The thesis consists of five chapters, with the first chapter starting with the introduction, which includes the background of the research, and a brief preview of the literature, followed by the problem statement and the gap in previous literature, the research questions, objectives of the research, the significance and scope of the study, and finally a brief list of terms and their definitions. Chapter two covers the literature review. Chapter three covers the methodology of the thesis. Chapter four covers the data collection, analysis, and theory development process, followed by chapter four's literature review and comparison with the emergent theory, and the final chapter five consists of the discussion and conclusion, covering the aims achieved through this study, the individual, social, commercial, theoretical, and practical implications of the research, and finally, the limitation of the study and some recommendations for future study.

1.8 KEY TERMS DEFINITION

- i. *Akhlaq*: The noble values and behaviors
- ii. *Ashraf Al-Makhlooqaat*: The highest of the creation
- iii. *Bukhl*: Stinginess
- iv. *Daruriyyah*: Necessities
- v. *Falah*: Ultimate Success
- vi. *Fitrah*: The Original Nature as Created by *Allah*
- vii. *Hadith*: The teachings of the Prophet Muhammad (PBUH)
- viii. *Halal*: Lawful, Permissible in Islam
- ix. *Haram*: Prohibited or Unlawful. Absolutely prohibited in Islam
- x. *Ihsan*: Beauty and Goodness
- xi. *Iman*: Internal Belief/Faith
- xii. *Islam*: Submission/Surrender, Physical Signs of Belief in Kalema
- xiii. Islamic Consumer Behavior: Action of Islamic Consumers complying with Islamic teachings
- xiv. Islamic Consumer Intention: Action of Islamic Consumers yielding to Islamic teachings
- xv. *Israf*: Wasteful expenditure
- xvi. *Kafir*: Truth-concealer. One who has the attribute of *Kufr*.
- xvii. *Khalifa*: Vicegerent, representative
- xviii. *Khusr*: Great Loss.
- xix. *Mohsin*: One who possesses the property of beauty and goodness
- xx. *Momin*: One who Believes (from the heart)
- xxi. *Munafiq*: One who Shows Deviance in Act and Belief
- xxii. *Muslim*: One who embraced the religion of *Islam*
- xxiii. *Mutashabah /Mushbooh /Mutashabihat*: Unclear, Vague
- xxiv. Nature of *Allah*: Beautiful and Loves Beauty
- xxv. Nature of Goods/Services: The Original Nature of Things as Created by God
- xxvi. Nature of Human: The Original Human Nature as Created by God
- xxvii. Non-Consumer: One Not Receiving Goods and Services
- xxviii. *Quran*: The Holy Book of *Islam*
- xxix. *Sabar*: Restrain in Times of Calamity
- xxx. *Sadaqah*: Givings in charity

- xxxi. *Sharia: Islam Law*
- xxxii. *Shariah: Rules and regulations derived from Islamic divine scriptures*
- xxxiii. *Shukr: Feeling of Gratitude towards the Creator*
- xxxiv. *Tahsiniyyah: Beautification*
- xxxv. *Taqwa: Righteousness*
- xxxvi. *Tauhidic Paradigm: Unity of Divine, Him Source of Knowledge and Submission.*
- xxxvii. *Tawhid: Unity of Divine (root word Ahad, one of the names of Allah)*
- xxxviii. *Ummah: Islamic society at large*
- xxxix. *Western: Non-Islamic/ Secular.*
- xl. *Zakat: Purification of wealth*
- xli. *Infaq fi sabilillah: Strive in the way of Allah*



CHAPTER TWO

LITERATURE REVIEW

This chapter introduces the theories of consumer behavior popular in the western world. Next, the theories of Islamic consumer behavior are discussed to underpin salient features. A deliberate attempt is made to incorporate a variety of theories even where concepts are not compatible with the terminologies in the emergent theory of ICB. This is done to highlight the contrasting antecedents, their ontological meanings, and relationships that exist within the existing literature.

2.1 INTRODUCTION

Materialistic views and hedonistic philosophy dominate conventional theories of consumer behavior as the individual's aim in life (Lada et al., 2009; Md-Taib et al., 2008). The motivation of current conventional CB theories is to predict the intentions and behavior of the individual within a capitalistic framework as the norm. In particular, the Islamic perspective on consumerism is mainly ignored. The capitalistic paradigm aims to maximize individual self-satisfaction (Khan, M.F., 2014). Ignoring the hereafter goals, CB theories like TRA, TPB, TMA, EKB, etc., aim to predict the actions of individuals in the conventional world view. Although some of these theories have been flexible to incorporate the concept of permissible (*Halal* and non-*Halal* issues), since the founders of the theories had no intention of predicting the behaviors of individuals with Islamic philosophical background, they failed to predict behaviors in Islamic society (Khan, M.F., 2014).

As a response, Islamic CB theories emerged to incorporate variables defined from the Islamic perspective. Concepts such as eternal success rather than immediate satisfaction, moderation instead of self-maximization, and collective welfare instead of individual satisfaction have been added to some existing models (Khan, M.F., 2014). These modifications somewhat improved the predictability of the behavior models for *Muslim* consumers. The incorporation of basic needs (*Daruriat*) as the primary right of

every individual. But the excess wealth or resources are to be spent on the necessities of other members of society as charity to increase the overall utility of society. The return from *Allah* in the hereafter enriches the frameworks in the Islamic CB (Al-Faruqi, 1982).

Islamic revelations claim to benefit not just the believers in faith but the whole of humanity, irrespective of color, creed, or race (Salleh, 2000). Furthermore, *Islam* caters to maintaining the balance between humans, animals, plants, and other living things nature provides. *Islam* gives great importance to an individual's physical and spiritual needs and moral acts (righteous) beyond the individual's needs and satisfaction. An example is that when consuming, a *Muslim* needs to be aware of and comply with the basic necessities of the needy who are the closest to them in relation to *Islam*, thereby serving the community of believers/Ummah (Al Qaradawi, 1997; Kamali, M.H., 1998). This harmony between individual needs and the collective welfare of the community is embedded in the common goals of Islamic ideology (Salleh, 2000). Further on, the aim of fulfilling the basic needs of individuals as well as consideration of other humans without compromising the aims of the hereafter has been addressed by Khan (1984, 1995).

With these arguments in the background of this research, the need to systematically consolidate the literature on the topic covering the extensive and unique dimensions of Islamic CB is desperately felt. This work intends to develop a holistic theory of Islamic consumer behavior that incorporates sufficient dimensions to the phenomena, which, on the one hand, satisfies the compliance requirements a *Muslim* needs to attain, and that can further facilitate marketers to develop and deliver products and services accordingly. For this consolidation, literature on Islamic consumer behavior is grounded in the *Quran*, *Hadith*, and sayings of authentic scholars of *Islam* on the one hand. On the other hand, though considering the Islamic principles of overriding any concepts or evidence in favor of the divine scriptures of Islamic thought, the alternate literature, if found, clashes with the theories and models of conventional and Islamic consumer behavior each other.

2.2 WESTERN THEORIES OF CONSUMER BEHAVIOR

This part of the research discusses major theories of conventional CB. An attempt has been made to incorporate research from diverse disciplines to enrich the literature base and identify similarities and dissimilarities in concepts and relationships to minimize the biases of the data source. Peripheries are also founded on the possibility of discovering new dimensions of the research topic. This includes data from marketing, psychology, medical, and religious backgrounds. Documented evidence of an attempt to predict consumer behavior goes back more than three decades by individuals such as Nicholas Bernoulli, Oskar Morgenstern, and John von Neumann (Richarme 2007). Early claims of being champions of the subject were predominantly by economists, who concentrated upon the sole purchase of an individual whose purpose was to maximize self-utility through maximizing consumption function. (Schiffman and Kanuk 2007, Zinkhan 1992, Loudon and Della Bitta 1993). Utility Theory remained popular and formed the basis of several theories conforming to the thought of a “rational economic man” with common steps of need recognition, followed by information search. Alternative evaluation, purchase intention, purchase, disposal, or post-purchase (Zinkhan 1992). As we compare the above theories and models with the emergent Theory of Islamic Consumer Behavior, we see that the maximization of consumption function is not supported. Instead, moderation in consumption and provision sharing among the needy is encouraged through the *Ihsan* principle, the rewards promised in the hereafter. Although the purchase intention, purchase process, and post-purchase stages seem common within the above theories, the ontological definitions vary immensely.

For example, when comparing the act of purchase and comparing it with the concept of Islamic consumption, the former does not consider the non-purchase consumption of *Rizq*/provision. It falls way short of explaining the holistic concept of *Deen* as the whole way of life. The 50s saw extensive expansion to include various activities to present a more holistic concept of consumer behavior (Blackwell, Miniard, et al. 2001). Solomon, Bamossy, et al. (2006) summarised consumer behavior as the processes an individual or group goes through in selecting, purchasing, using, and disposing of a product or service to satisfy their needs. Foxall (1990) classified

consumer behavior typologically into five distinctive approaches, namely, behaviorist, economic, psychodynamic, humanistic, and cognitive.

The economic man carried the assumption of being able to make the best decision from all alternatives available, which was found to be unrealistic. Instead, good choices were observed in several studies (Simon 1991). Similar findings are the basis of Herbert Simon's Satisficing Theory (Simon 1997) or Kahneman & Tversky's Prospect Theory (Kahneman & Tversky, 1979), adding the concept of bounded rationality to the subject (Simon 1991). The psychodynamic dimension, founded by Sigmund Freud (1923), introduces the subject matter of biological influence, inducing concepts such as "intrinsic drives" to the predominant materialistic-empirical dimension (Stewart, 1994). Freud's Id, ego, and superego became popular research topics in the evaluation of different segments of consumer behavior. The "Little Albert" study conducted by John B. Watson in 1920 was a landmark transformation of the intrinsic school of thought to divert to the extrinsic variables responsible for an individual's behavior (Watson & Rayner, 1920).

Following theories include classical conditioning by Ivan Pavlov (1849-1936), challenged by John Watson (1878-1958), who rejected introspective methods, and Burrhus Skinner (1904-1990), developer of operant conditioning theory. All rely on objectivism and empirical methods of science to study consumer behavior (Eysenck & Keane, 2000). Emphasis shifted to cognitive influence in the psycho-social dimension, focusing on an individual's internal thoughts, beliefs, and attitudes (Hillner, 1984).

Although behavioral psychology remains the basis of most research on consumer behavior, several questions remain unanswered in the field (Stewart 1994). The cognitive approach opened the issue of consumer behavior to the intrapersonal causation level (Ribeaux & Poppleton 1978), where the internal and external stimuli debit was intermingled to accept the role of each as a process that takes data from the environment and internally processes it to produce distinct responses (Cziko, 2000; Stewart 1994). Although the roots of cognitive psychology go back centuries when philosophers such as Socrates, Aristotle, and Plato pondered the processes of memory and knowledge formation (Aristotle, 350 B.C.; Plato, 360 B.C.)(Hamlyn, D. W., Nussbaum, M. C., & Rorty, A. O. 1993; Sternberg 1996), it was not until the 1950's

when these ideas were structured in the Stimulus, Organism, and Response model proposed by Hebb (1949), extensively explored by Ulric Neisser (Neisser, 1967) and further refined by Cziko (2000), to be taken over to the point of becoming a predominating paradigmatic approach in consumer's decision-making process (Furedy & Riley, 1987).

Initially, the process was considered linear (Moital 2007; Groome, Dewart, et al. 1999), but later the complexity of stimulus input and processing was identified as circular (Jacoby 2002). The model's effectiveness has been attributed to incorporating the consumers' experiences in terms of the attitudes, needs, wants, and motives involved in the day-to-day decision-making process of the individual. Merging several simpler models into a more complex model enables better predictability for the individual (Foxall, 1990). On the other hand, contingency theories are criticized on the basis of including such variables which are too abstract to be proved or verified through empirical research (Foxall, 1990). Further, the assumptions of a cognitivist that the consumer is a rational, logical, and active decision-maker have been challenged by several writers (Bozinoff, 1982; Solomon, Bamossy, et al., 2006; Schiffman & Kanuk, 2007). Despite the criticisms, in comparison to alternate theories available on the topic, cognitive models provide a more reliable and systematic pathway to predict better the behavior of the consumer (Hines & Ames, 2000; Nicholls & Lee, 2006).

The interpersonal dimension allows the researcher to consider the ethical dimensions of consumption within the framework, which had been a problematic area to be incorporated into the previous theories (Ozcaglar-Toulouse, Shiu, et al. 2006). The cognitive models are identified into analytical models and prescriptive models. The former provides the basic framework of factors describing the broader relationships of a decision-making process. These typically follow the grand model of the traditional classification of five steps outlining problem recognition, information, alternate, and choice/outcome evaluations. (Erasmus, Boshoff et al., 2001; Schiffman & Kanuk, 2007). The Consumer Decision Model (Blackwell, Miniard, et al. 2001) and the Theory of Buyer Behavior (Howard & Sheth 1969) are this category's most widely recognized models. The latter provides the structural basis for the order of elements in the stimulus and response chain. Aizen's (1985) Theory of Planned Behavior and Fishbein & Ajzen's (1975) Theory of Reasoned Action are the flag bearers of this category. The claimant

proposing the first consumer decision model in 1963 goes back to Howard, further developed jointly by Howard and Sheth to be named the 'Theory of Buyer Behavior' or the Howard and Sheth Model (Du Plessis, Rousseau, et al. 1991). Further adding and modifying some more variables (Howard & Sheth, 1973). For example, the word "consumer" was replaced by "buyer" to highlight the purchase action (Loudon & Della Bitta, 1993). The basic frame consists of inputs or external stimuli available to the buyer, consisting of information available through several sources, such as product information through the brand, symbolic and social stimuli through the marketer, and other sources such as family and friends (Loudon & Della Bitta, 1993; Foxall 1990). Next, the intervening or hypothetical constructs are described as perceptual and learning constructs of motive, evoked sets, decision mediators, predispositions, and environmental inhibitors that filter the input internally, transforming it into a set of outputs. These include attention, comprehension, attitudes, intention, purchase behavior, and ultimately, satisfaction and post-purchase in a loop to reform the process. (Loudon & Della Bitta, 1993).

Critiques of the model argue that the validity of the individual constructs remains unproved empirically (Neman, 1972; Hunt & Pappas, 1972; Haines, 1970). Neman (1972) downgrades the whole notion as Baconian induction, ignoring the complexity of the relationships proposed. A similar limitation is aired about the measurability of intervening variables due to the intrinsic nature of the variables (Loudon & Della Bitta, 1993; Foxall, 1990). Neman (1972) raises the effectiveness of the linear relationship between the variables. Although non-linear variables have been proposed by later researchers such as Peter and Olson (2008) and Jacoby (2002), they too are limited to conceptual approaches and lack empirical proof. The individual relationship of each variable may be debated, but the overall model identifies several factors affecting a consumer's decision-making. Bray, Jeff (2008)

2.2.1 EKB Model (Engel-Kollat-Blackwell, 1968)

Engel Blackwell, the Kollat model of buyer behavior The Consumer Decision Model was originally developed by Engel, Kollat, and Blackwell in 1968. Although it has undergone numerous alterations, it carries the basic seven-step decision process, namely

the recognition of needs as the starting point, which is followed by the information search, which is internal and external. The alternatives identified through this process are evaluated, resulting in the purchase action. Furthermore, the purchase is considered through post-purchase reflection and, lastly, the divestment stage. The theory borrows many elements from the Theory of Buyer Behavior (Howard & Sheth, 1969), although the structural linkages vary to an extent. Two major groups of factors influence this seven-step decision process. Through the internal operation of memory recall in mind, the individual may respond to the stimuli based on previous experience. Environmental influencers include culture, family, situation, social class, and personal influence. Influencers have lifestyles, attitudes, values, personalities, knowledge, involvement, motivation, and consumer resources. (Blackwell, Miniard, et al. 2001).

As in most consumer behavior theories, the starting point is the need recognition stage, where consumers identify the gap between their current and desirable states. The process progresses to the information stage, passing through internal individualistic and external environmental stimuli. The information is searched through internal memory of the past experience, adding external information. The extent of information gathering depends on the degree of involvement in problem-solving (Loudon & Della Bitta 1993). This information passes through the five steps of exposure, comprehension, attention, acceptance, and retention to become part of the memory, and finally, the usage stage. (Blackwell, Miniard, et al. 2001). The alternatives are filtered through the belief system, influencing attitudes to transform purchase intention. Although not clearly defined, the situation is identified as an environmental influence on purchase along with internal factors such as time constraints to change purchase intention (VanTonder 2003). The final divestment stage is preceded by consumption and its post-consumption evaluation in which the feedback is taken to modify future beliefs and external search. The evolutionary flexibility of the model to incorporate evolving variables made the theory famous and alive, improving its predictive power gradually with time (J.F. Engel, Kollat, et al. 1968). Adding factors such as consumption and divestment claims importance in the knowledge world of consumer behavior (Peter & Olson 2008, Schiffman & Kanuk 2007). Foxall (1990) regards the model as intuitively pleasing because it provides a clear picture of the process of consumer decision-making, which results in easier comprehension of consumer behavior.

On the other hand, simplicity attracts criticism for being restrictive in accommodating the variety of situations the consumer faces in the dynamic external environment and the internal individual elements. (Erasmus, Boshoff et al. 2001, Loudon & Della Bitta 1993). As with the Theory of Buyer Behavior, the same is criticized as lacking in incorporating the complexities and variability of the external stimulus and the processing of the response by dissimilar individuals, even in realizing and processing these responses. Further issues are identified in the definitions of individual and environmental variables and their roles in the development of purchase decisions (Loudon & Della Bitta 1993). For instance, the role of motives in assessing needs is developed. Still, it is not well linked to the purchase behavior step, leaving a considerable gap in the theoretical model (Bagozzi, Gurhan-Canli, et al. 2002, Loudon & Della Bitta 1993). Grand models' vulnerability to criticism extends with the objection from Engel et al. (1995) to claims that models are merely formed to explain relationships between particular variables and thus lack the flexibility to incorporate variability in dynamic external situations and diverse individual characteristics (Du Plessis, Rousseau, et al. 1991). Similar limitations have been cited in recent decades (VanTonder, 2003; Erasmus, Boshoff, et al., 2001). Models of the '60s and the '70s have been criticized for having limited theoretical soundness due to the infancy phase of the discipline of the period (Du Plessis, Rousseau, et al. 1991). The rationality of the consumer decision-making process has been repeatedly proven through empirical studies in the next era, inculcating the need to develop some mechanics to address this irrationality (Erasmus, Boshoff, et al. 2001). Evidence of consumers' disorderly, haphazard, opportunistic, and even non-conscious behavior is frequently recorded in empirical research (Erasmus, Boshoff, et al. 2001; Bozinoff, 1982). While some researchers claim to have noticed behaviors and rationalities hidden from the actors, they most certainly cannot be envisioned in the simplistic, well-structured, rigid traditional model produced (Erasmus, Boshoff, et al. 2001). Emotional factors and heuristics impact do not encapsulate within the boundaries of the rationality approach.

The generalization needs of any grand theory must be fulfilled in most diverse situations. The great model of consumer decision-making model again fails this test to the point of generating biased results in research in the areas such as various product categories, decision-making situations, and ultimately outcomes of the whole process (Burns & Gentry 1990, 1985). Critiques raise concerns about the overall predictive

value of most analytic models on the grounds of the unobservable nature of several variables (Loudon & Della Bitta 1993; Foxall 1990), thereby challenging claims of the accuracy of such models (Erasmus, Boshoff, et al. 2001).

2.2.2 Theories of Reasoned Action (TRA) (Fishbein and Ajzen, 1975) and Planned Behavior (TPB) (Ajzen 1985, 1988, 1991)

Researchers' increased focus on the belief and attitudes that impact the consumer's buying behavior opened an era of prescriptive cognitive models led by its founder, Martin Fishnein, in the 60s (Ahtola, 1975). The 'Fishbein model' became the dominant model of consumer behavior for the coming decade, periodically proposing improved models of 'expectancy value' (Fishbein 1963, Fishbein 1965, Fishbein 1967, Fishbein & Bertram 1962). The model proposed beliefs and attitudes to create a particular attitude towards the object (Loudon & Della Bitta, 1993; Ahtola, 1975).

This model was further extended to predict not just attitudes but also the behavior of the individual (Ajzen & Fishbein 1980, Fishbein & Ajzen 1975). This was the evolutionary history of the infamous Theory of Reasoned Action (TRA). Behavior is seen as the outcome of behavioral intention, which can be attributed to a combination of a consumer's attitude towards the product and an attitude towards the purchase of a product, identified to have different relationships. The subjective norms that are the influence of people other than the individual are acknowledged through the theory (Solomon, Bamossy, et al. 2006). TRA influenced the buying behavior process notably by clarifying that although the attitude toward an object could be positive, the attitude toward the purchase may still be negative (Schultz 2006). Perhaps one of the most empirically tested and applied theories, several TRA variables have proved their relationships, especially subjective norms, attitudes toward objects, and behaviors. However, the relationship between actual behavior and behavioral intention remained unexplained in several empirical pieces of research, creating the urge to identify any mediating variable between the two (Sheppard, Hartwick, et al., 1988; Oliver & Berger, 1979),

The need to identify a moderating variable to improve the predictability of the model was further felt (Warshaw, 1980), providing the ground for further research scope, resulting in the publication of the Theory of Planned Behavior (TPB) (Ajzen, 1985). The Theory of Planned Behavior (TPB) is an extension of its predecessor, the TRA Model, adding perceived behavioral controls to the existing model that influences intention and behavior. Moderation of actual behavioral controls is suggested to influence behavior, but since these are difficult to assess, they are therefore measured through specifically designed questionnaires that measure perceived behavioral controls. Behavioral intention is influenced by subjective norms, attitudes, and perceived behavioral control. (Ajzen, 2006). Since the inception of the TPB model, it has become the primary expectancy-value theory. It has been applied in various empirical studies in multiple domains (Shaw, Shiu, et al. 2000). Results have shown a significant improvement in the predictive ability over its earlier TRA model (Giles & Cairns, 1995; Beck & Ajzen, 1991). Perhaps the most crucial reason for the popularity of the TPB model over the past decades, even today, is the modified versions of the basic structure, which improve the model's predictability in diverse contexts. Its founder has suggested the notion (Ajzen, 1991).

2.2.3 TAM Technology Acceptance Model (Davis, 1989)

The Technology Acceptance Model (TAM) (Davis, 1989) is perhaps the most famous example of the adaptability of the TPB Model to the domain of information technology acceptance behavior (F. Davis, 1989, F. Davis, Bagozzi, et al., 1989). A significant contribution is the addition of ethical obligation to the model (Shaw, Shiu, et al. 2000, Kurland 1995, Raats, Shepherd, et al. 1995, Sparks, Shepherd, et al. 1995) and the self-identity, which adds to the richness of the overall model (Shaw, Shiu, et al. 2000, Sparks & Guthrie 1998, Sparks & Shepherd 1992, Terry, Hogg, et al. 1999). Including environmental behaviors also improved the behavior's predictability (Harland, Staats, et al. 1999). Overall, a review of the predictive validity of the TPB model in empirical studies has shown strong acceptance in diverse contexts (Conner & Armitage, 1998). The influence of motivation and information on consumer behavior is elaborated parsimoniously in the variables (Conner & Armitage 1998), generating high reliability in results in diverse scenarios.

However, in several aspects, the theory falls short of the claim to be a complete, comprehensive model of consumer behavior. Reliance on the researcher's ability to identify and measure the diverse variables of attitudes and perceptions of individuals in complex environments restricts the model's accuracy in predicting consumer behavior (Solomon, Bamossy, et al. 2006). The constantly evolving and dynamic situations, along with the increasing levels of information, require a model to predict the consumer's intentions at all stages of the decision-making process rather than at a fixed point in time, a claim which is almost impossible to be made for any model. (Sutton, 1998). Similarly, in the context of complex purchase or consumption situations, the model's reliance on the assumption of a rational decision-making process of the consumer has attracted criticisms from philosophical circles to have ignored the sub-conscious dimension in the decision-making process of the consumer (Bagozzi, Gurhan-Canli, et al. 2002). Factors such as spontaneity of action, emotional outbursts or cravings based on habit appear to be neglected in the oversimplified model (Hale, Householder, et al. 2002). The influence of the 'affect-referral' phenomenon observed in several situations may not take input from the evaluation of attitudes but through the process of assessment of effectiveness itself and through hedonic impulses, which are not incorporated into the model (Solomon et al., 2006).

Western societies have synchronized their assumptions of capitalism and individualism well with TRA and TPB over the past decades (Solomon, Bamossy, et al. 2006). However, adaptations in cross-cultural populations suggest the model's predictability to be significantly lower. Results indicate the need to encapsulate some structural modifications to improve the global acceptability of the model (Bagozzi, Wong, et al. 2000). The theory considered a further extension of TPB proposes goals to be of central importance rather than the previous behavior component (Hagger and Chatzisarantis, 2009; Hagger, M. & Chatzisarantis, N., 2007). Numerous cognitive models of consumer behavior attempt to propose the best explanation for a generic descriptive process, a one-size-fits-all remedy to the intrinsic and extrinsic stimuli processing stages, resulting in actions.

The limitations of this cognitive approach have been highlighted by a growing number of academic researchers, diversifying their efforts to deepen the understanding

of specific aspects of consumer behavior. This concentration on the reflective aspect of the individual has been pooled in the humanistic approach dimension. (Stewart, 1994). This introspective approach inculcated the emotional dimension of the consumer devoid of the precious structures of the consumer behavior model. The rational decision-making models, which appeared to ignore the emotional aspect somewhat, were balanced in the thought and practice of marketers. Secondly, analyzing the gap between the consumers' declared intention and the actual purchase action gained interest under the "volatility" concept. Thirdly, ignorance of altruistic motives and acceptance of egoism as the dominating factor has been revised (Natarajan & Bagozzi, 1999).

2.2.4 Theory of Trying to Consume/ Act Bagozzi and Warsaw (1990)

The failure to identify why certain customers purchase or consume items without identifying the immediate intention led to the quest to find new variables justifying the behavior and intention. The "Theory of Trying," which originated from the medical sciences background, shifted the focus of consumer behavior from the customer's primary aim, satisfaction, to trying to act toward an expected target or success (Bagozzi & Warshaw 1990). Further variation suggests 'failure to try to consume' as the primary motive behind consumer choice of selecting or avoiding consumption of specific products or situations incompatible with their purpose (Gould et al., 1997). Attitude and expectations towards success or failure are identified to be antecedent variables to try, which further influences trying. Past behavior has also been a strong predictor of consumer choice in several studies (Leone, Perugini, et al., 1999; Norman & Conner, 1996; Bagozzi & Kimmel, 1995).

The following section of the research recollects significant theories of consumer behavior in the conventional capitalistic paradigm. Bray (2013) suggests that the array of theories in the area shows ample room for dynamic research, and new approaches, dimensions, and insights lie unexplored. Some research is now emerging from various peripheries and into the mainstream of behavioral models, such as the role of altruism, ethics, and social responsibility. An attempt to integrate these dimensions would be a valuable contribution. Of course, no one model can claim to consider all variables impacting an individual's behavior or action. Still, various theories can contribute to an

individual's different dimensions of behavior. Philosophers and researchers will continue to attempt to integrate and propose theories and models to improve the overall predictability and a holistic view of the consumer's decision-making process.

2.2.5 Review of Extant Ethical Decision-Making Models

Although the traditional domain of ethical decision-making theories and models originate from ethical management (Gellani, 2014), this research briefly discusses these theories to expand the literature base to enrich data to further improve the validity and implacability of proposed theory into these expanded areas.

Since the study of Islamic teachings has universal implications and does not necessarily confine itself to the humanistic subject of marketing or management, this research makes cross-references of decision-making models into marketing, management, micro-and macroeconomics, and social sciences.

List of Major Ethical Decision-Making Theories

- i. Cognitive Moral Development (Kohlberg, 1969)
- ii. Four component Model (Rest, 1986; Treviño, 1986)
- iii. General Theory of Marketing Ethics (Hunt & Vitell, 1986)
- iv. Integrated Model of Ethical Decision-Making (Ferrell et al., 1989)
- v. Ethical Decision-Making Model (Dubinsky & Loken, 1989)
- vi. Issue Contingent Model (Jones, 1991)
- vii. Model of Consumer Ethical Dilemmas (Marks & Mayo, 1991)
- viii. Reconciling Demands of Conscience (Gillani, 2014)

2.2.5.1 Cognitive Moral Development (Kohlberg, 1969)

The six-stage model stresses obedience based on fear and compliance to rules for the development of morals in an individual. Other elements affecting moral behavior consist of compliance with contextual norms. However, these compliances with

contextual standards will be disregarded if personal perception proclaims them unethical.

2.2.5.2 Four-Component Model (Rest, 1994; Treviño, 1986)

Based on the previous Kohlberg (1969) model, the four-component model features a moral agent who recognizes a moral issue, makes a judgment, converts it into an honest intent as a preference among several options, and acts upon the best proposition. The model reflects the TPB (Ajzen & Fishbein, 1985) action stages. Trevino (1986) further suggests that organizational decision-making results from the interaction between the situation and the player, naming it the 'interactionist model". She poses that this interaction creates an internal ethical dilemma of interest among the stakeholders. This concept of moral dilemma is shared by Kohlberg (1969). However, the model is considered weak in identifying the behavior of managers since the mediating interactions between the situation and the actors are not well defined. The model's components are a few situational factors, such as culture, work characteristics, and job content, and individual factors, such as self-confidence and experience. Locus of control, obedience to authority, understanding of results, and ego are considered to form the individual's moral development.

2.2.5.3 General Theory of Marketing Ethics (Hunt & Vitell, 1986)

The elaborated role of ethics in the consumer decision process was first highlighted by Hunt & Vitell (1986) in the general theory of Marketing Ethics. The theory is based on the concepts of ancient philosophical arguments, teleological and deontological evaluation of individual judgment in the evaluation of individual decision-making in choices in ethical dilemmas. The theory suggests that the individual's decision to act in a particular way is initiated by identifying a problem in the contextual environment, which is the referential origin of the process. This environmental referential factor recognizes the influence of layers of the culture surrounding the individual, including organizational and industry levels, transforming the individual's perceptions into personal experience.

This contextual and referential background reduces the abstraction of the ethical issue and gives a reasonably concrete structure upon the individual to base their decisions. Further, on this basis, the individual moves forward to analyze alternate courses of action and the ramifications and consequences of their actions. The ramifications and results of the actions are based upon the teleological inputs the individual perceives of the implications of the decisions taken as well as the deontological inputs one considers to be intrinsically right or wrong, accurately guiding towards a more ethical judgment, providing a sound basis for the behavior or action intending to conform or achieve the original intention. Although it coincides with the Fishbein & Ajzen's (1975) model, this behaviour and intention relationship does recognize that there may be an inconsistency in the intention and behavior, resulting in the feeling of guilt in the individual.

Several modifications have been made to the Hunt & Vitell (1986) model. The more popular version is the application of the theory in the field of marketing upon the ethical decision-making process and is famous by the name "Application of Hunt and Vitell's Theory of Ethics" (Vitell et al., 2001), where the influence of deontological and teleological judgments of a consumer is taken into account. Empirical evidence shows that consumers consider ethical norms to be of greater importance than the consequences of their behavior. Personal characteristics were identified to play a significant role in the ethical decision-making process of the consumer. Recently, an essential variable of emotions was added to enrich the predictability of the previous version (Vitell et al., 2013). The theory highlights the non-existence of an emotional dimension in the earlier theories of consumer behavior. The ethical decision-making model has also touched several aspects of the emotional dimension (Agnihotri et al., 2012). Lazarus (1991) highlighted the theory of emotions self-control in the decision-making model (Baumeister, 2005; Tangney et al., 2004; Tice et al., 2001).

2.2.5.4 Integrated Model of Ethical Decision-Making (Ferrell et al., 1989)

Ferrell et al.'s (1989) model consists of components from Hunt & Vitell (1986), Kohlberg (1969), Fishbein & Ajzen's (1975), and Ferrell & Gresham (1985), naming it

as 'an integrated model for ethical decision making' in marketing (Ferrell et al., 1989). The model incorporates significant factors into the decision-making process, identifying several stages. Starting from the first stage of an ethical dilemma, originating from the macro environment (i.e., economic, social, etc.), which is recognized by an individual based upon their level of moral development. The stage of moral development concept has been adopted from moral development (Kohlberg, 1969). This ethical development results from the individual's social learning process (Ferrell & Gresham, 1985). This social influence considers environmental influences, such as peers, supervisors, and family members, to develop rational and cognitive decisions. The next stage borrows concepts from Hunt & Vitell's (1986) theory of moral evaluation, which takes into consideration the deontological (rightness or wrongness) implications and the teleological (consequential) moral philosophies to identify the consequences of one's behavior. Intentions and action stages are the adoptions from the TRA model Fishbein & Ajzen (1975); however, several studies have shown a paradoxical relationship between the two (Carrington et al., 2012). Lastly, the behavior is evaluated to complete the feedback loop of feedback to the manager's personal experience and revision of cultural aspects of the organization's culture.

2.2.5.5 Ethical Decision-Making Model (Dubinsky & Loken, 1989)

Based on the TRA model of Fishbein & Ajzen (1975), the Ethical Decision-Making Model (Dubinsky & Loken, 1989) implies that ethical decisions are based upon an individual's rational and systematic decision-making process. The ethical intention is identified as a prerequisite to ethical behavior, and these intentions are influenced by an individual's perception of societal deontological values, subjective norms, and personal attitudes. All of these are based on the individual's belief system. As with the inherent structure of any linear model, the theory is criticized for being overly simplistic, although generic, and failing to consider the complexities and overlapping linkages between the variables.

2.2.5.6 Issue Contingent Model (Jones, 1991)

Although most theories present generalizable models, one-fit-all situations, and individuals, the contingent model attempts to incorporate the degrees of variability in the moral judgment and the immediacy of the outcome, which will impact the behavior (Jones, 1991). The theory recognizes the need to incorporate variation in individual differences and the magnitude of the situation requiring a decision. The six-point characteristics suggested in theory include general social consensus, temporal immediacy of the outcomes, the magnitude of consequences, probability of the effect, the concentration of the effort, and propinquity (Ainslie, 1992; Foxall, 2010). An important issue is raised by Jones in which he identifies that the process of moral decision-making is only triggered if the individual recognizes the ethical issue to be of importance.

2.2.5.7 Model of Consumer Ethical Dilemmas (Marks & Mayo, 1991)

Taking cues from the earlier theory proposed by Hunt & Vitell (1986), the Model of Consumer Ethical Dilemmas (Marks & Mayo, 1991) synchronizes the three layers of the environment, i.e., organization, culture, and industry, into a single cultural environment element, and subsequently, replaces the reference group with a societal influence variable. Marks & Mayo (1991) differentiate between an ethical dilemma and a regular consumer choice option on the ground that an ethical dilemma occurs when the consumer's choice may harm an individual, either themselves or any third party, or has a teleological implication not in alignment with the intention the action results in. Although the study identifies this ethical dilemma, the study further suggests that in the majority of cases, when faced with this dual option of alternate evaluation, where the action may have a negative impact on oneself or a third party, the individual prefers self-interest upon empathy, thus actually resolving the dilemma in reality.

2.2.5.8 Reconciling Demands of Conscience (Gillani, 2014)

A fairly recent theory on ethical consumer behavior has been proposed by Gillani (2014), although grounded in a global fair-trade context data, claiming to be relevant outside the subject area. The 'Reconciling Demands of Conscience' theory highlights some nuances in behavioral concepts. Concepts like conscience, guilt coping options, and five behavioral types are added to the consumer behavior model where the individual is concerned about the ethical outcomes of their consumption on third people. Conscience is described as the compliance with the inner self-rules one expects to comply with when faced with decision-making alternatives on an ethical issue. The theory of 'Reconciling Demands of Conscience,' although claiming to originate purely upon the primary data source of customer interviews for the development of constructs, simultaneously attempts to find similarities and overlap of concepts with the previous research on the subject of consumer behavior and ethical decision making from the existing models (Marks & Mayo, 1991; Dubinsky and Loken, 1989; Rest, 1986; Hunt & Vitell, 1986; Trevino, 1986; Ferrell et al., 1985; Kohlberg, 1969; and Sykes and Matza, 1957).

The theory begins with the belief and attitude formation in the form of moral development of the individual, followed by the evaluation of alternatives step, which takes into account ethical dilemma issues, which have the sub-steps of recognizing moral issues and the perception of the ethical problem. This situation is not limited to ethical or unethical options. Still, it is weighted for the intensity of the moral judgment, which is influenced by the internal review of the decision's impact and the external cultural compliance. Another norm of existing consumer behavior challenged in this theory and seconded by McDonald et al. (2006) is permanently segmenting consumers based on demographic and psychographic scales. The research proposes that the consumer floats between multiple states rather than a static segment. Significant variants to the action stage are added, elaborating further types of sub-groups in the buying and not buying options. The buying behavior is further identified as 'supporting and committed, supporting but vacillating, questioning but supporting, skeptical and cynical behaviors', adding richness to the concept of the buying behavior domain. The research goes even deep into the post-purchase stage, which has traditionally been superficially included in traditional consumer behavior models. The theory goes beyond

the satisfied consumer achievement goal to incorporate concepts of feeling good or alternately "guilt," a feeling described as a feeling of discomfort due to the non-compliance of the action with the ethical intentions of the consumer, also termed as "failing to abide by the one's norms." Another chapter added to the stages of the ethical consumer decision-making model, which is also significant in the broader consumer behavior models, is the coping mechanisms identified as 'justifying, excusing, rationalizing, accepting and responsibility'.

This stage of post-purchase gains particular importance in the era of digital marketing, where the opinion of consumers has taken the driving seat in the customer-to-customer (C2C) business model, where the marketers have lost grip to influence the digitally savvy customer who is now more influenced by the comments of customers who post their feedback directly on the network. Originating from the criminal psychology domain, the theory of neutralization, proposed initially by Sykes & Matza (1957) and further expanded by Scott & Lyman (1968), has been synchronized in theory to identify post-purchase guilt handling options the consumer responds with to reconcile the mental discomfort resulting from failing to comply with demands of conscience, i.e., "Excusing, Justifying, Rationalizing, and Accepting Responsibility." This response will feed the belief and action loop to transform the next purchase transaction of the consumer. The theory amalgamates several concepts from existing models of consumer behavior and ethical decision-making fields but also proposes several unique dimensions to the conventional consumer behavior models and is still open to any further amendment to improve the model's predictability.

The above section concludes the discussion of theories of consumer behavior within the western context. The former section deals with the general theories, while the latter infers ethical decision-making theories. The everyday basis of consumer action in most prevailing theories of consumer behavior is the TRA and TPB models, which are the normative and subjective beliefs, attitudes towards norms, intentions, and actions. In summarizing the latter section of the discussion, a dimension of ethical decision-making by individual consumers in their consumption function is added to the previous model. Most of the above theories conclude that an individual may consider the impact of their consumption upon the other members of society or the environment. These theories are heavily influenced by the constructs such as belief, intention, attitude,

and behavior, which are integral parts of the theory of reasoned action and the theory of planned behavior. There are few attempts to incorporate exceptional cases and situations, such as the impact of the behavior or the moral intensity, which may influence the individual consumer's decision or behavior.

2.3 ISLAMIC THEORIES OF CONSUMER BEHAVIOR

2.3.1 Introduction

This section of the research focuses on the existing theories and models of Islamic consumer behavior presented by various researchers from marketing, economics, and religious and social backgrounds. The emphasis is to develop a framework to identify thoughts, intentions, and actions for *Halal*/ permissible goods and services. Khan (1995) highlights the importance of creating an Islamic framework necessary not just for the *Muslim* population but non-*Muslims* as well, on the basis that the *Muslim* population constitutes one-third of the world population. Secondly, *Islam* is the fastest-growing religion in the world; thirdly, the youth population of *Muslims* is higher than the average youth population of the world. Further, the recent economic turbulence seems to have had little effect on the *Halal* industry, which showed better growth in the Islamic financial, *takaful*, and *Halal* food and cosmetics industries, etc. (Wilson and Hollensen, 2013). Haron et al. (1994) identify non-*Muslim* businesses also having a sizable stake in these Islamic banks and that up to twenty-five percent of the customers of these Islamic institutions are also non-*Muslims* (Knight, 2006). This is because the non-*Muslims* consider Islamic institutions more ethical in regards to avoiding practices such as exploitation of customers, being less prone to risk, pornography, etc., which they regard as equally undesirable as does a practicing *Muslim*. (Wilson and Liu, 2010).

The second assumption of the Islamic paradigm on which all Islamic consumer behavior theories are based is the notion that the aim of all religious instructions is the advantages, benefits, and welfare of humans and creation. These '*Maqasid al-Shariah*' guide the day-to-day activities of a believer to avoid harmful or *Haram* acts and stick to what is permissible. This guideline is not limited to dualistic permissible or not permissible. Further, it bifurcates into preferred do's and don'ts and with preferred

consumption levels in luxury goods or *tahsiniyyah* and necessary goods or *daruriyyah*. This behavior will transform into a consumption pattern, which is based not on the maximization stance but on moderation (*ijtihad*), not limiting fruits of the blessings bestowed upon the believer by the creator to oneself but passing it down to the near ones and further to the society, in the form of obligatory charity (*Zakat*) and non-obligatory (*Sadaqah*) (Al-Faruqi, 1982).

Hanudin Amin Abdul-Rahim Abdul-Rahman Dzuljastri Abdul Razak , (2014) recalls the authors who have proposed various dimensions of the consumption function of a *Muslim*. These may be broadly divided into normative and empirical studies, either reconciling the divine text through qualitative studies or collecting empirical data from the *Muslim* population to either test the previous models or to identify the behavior of *Muslim* consumers within a particular sector, such as Islamic banking, *Halal* certification, etc.

2.3.2 Kahf (1978)

The Islamic economy: An analytical study of the functioning of the Islamic economic system is presented. The concept of Islamic consumer behavior has its roots in Islamic economics in the form of consumption function or demand function, proposed by Kahf in the '70s (Kahf, 1978) in his book, "The Islamic economy: an analytical study of the functioning of the Islamic economic system." The work highlighted the production function to comply with the *Halal* demands of the *Muslim* consumer. Still, it fell short of proposing a theoretical framework to explain what constitutes the permissible demands of a *Muslim* consumer.

2.3.3 Khan (1984)

The macro consumption function in an Islamic framework is presented. The initial theory, which addressed the customer satisfaction of a *Muslim* consumer to be based not just on the worldly consumption act but to be rewarded in the hereafter, has been discussed in detail by Khan (1984) in his work "Macro consumption function in an Islamic framework."

2.3.4 Khan (1989)

Khan (1989) highlights the economic teachings of the Prophet Muhammad (PBUH). He further identifies the complexity of a *Muslim*'s consumer behavior as being derived and influenced by religious beliefs, fashions, customs, traditions (Urf), and the resources of the individual. While in the West, the consumer is guided by the rationale of utility maximization and cost minimization, a *Muslim* consumer is guided by principles such as moderation (*iqtasad*), sourcing from the *Quran* and the Prophet (PBUH) for the fulfillment of 'Maqasid al-Shariah' to protect lives and property. The principle of moderation balances the spending behavior and the earnings, which are limited to permissible income sources. The concept of simple living is the highest form of human behavior, with its best possible model being the last messenger of *Allah*; i.e., Muhammad (PBUH), being a role model for all *Muslims* to follow (Khan, M.F., 2014). Extremes of consumer behavior, niggardness (*Bukhl*) and spendthriftness (*Israf*) are not considered traits of Muslim consumer behavior (Khan, M.F., 2014).

2.3.5 Elgari (1990)

Elgari (1990), in his study, "Some Islamic insights on the theory of consumer behavior," published in the journal of Objective Studies' classifies *Muslims* into two categories. First are those who are at a loss (*Khusr*), and then some are at the benefit (*Falah*). Spending on permissible necessities brings moderation in consumption and a surplus to be spent on the needy. Further, some Islamic insights on the theory of consumer behavior into the needs of others for the sole purpose of pleasing *Allah* bring success (*Falah*). In contrast, the opposite is true for the alternate action. This system of socio-economic consumption leaves no room for luxury living until and unless one also considers the needs of the dependents and the less privileged members of society around the individual. On the other hand, the one who earns and spends all resources given to themselves on worldly needs and to increase personal satisfaction, without the consideration of needy people around them and the purpose of creation, tends to result in punishment in the world and the hereafter. Repentance may reverse the negative results (Elgar, 1990).

2.3.6 Chapra M. U. (1993)

Although Umar Chapra's contribution primarily circulates around macro-economic models of Islamic systems, elaborative discussion exists in the works regarding how the individual needs and wants of an individual within the context of the Islamic worldview and Islamic paradigm are met. How does the behavior of an individual impact society and also the hereafter? The Islamic belief system, incorporating the aim of life, moderation in consumption, the role of spending in charity, and its overall impact on society, are presented.

2.3.7 Khan (1995)

A further modification to the model proposed by Khan (1984) was made in the theory of Islamic consumer behavior (Khan, M.F., 1989, 1995), in which the consumption of an individual was classified into spending on necessities on self and the rationale of the expenditure on family members and to others on a compulsory and voluntary basis. However, even after several modified versions, Khan proposes further research must be initiated to fill in the gaps in the Islamic consumer behavior lifestyle. (Khan, M.F., 1995).

2.3.8 Hamdani and Ahmad (2002)

Two prominent economists picked up the idea of further research in the Islamic framework, Hamdani and Ahmad, with the concept of 'Divine Economics' (Hamdani and Ahmad, 2002). In their book, 'Toward divine economics: some testable propositions, divine economics incorporates six postulates for Islamic consumers. However, the complex model has not been put to empirical testing, which provides room for further investigation of the model. However, the authors claim the model's advantages in incorporating the consumer's income level and how that income is allocated into different sectors, such as religious and non-religious choices. Further

claims to synchronize Islamic economics with the theory of rational choice instead of negating the concept in the Islamic context. The authors further claim to expand the domain of divine economics into all faiths which have a common belief in goodness being rewarded not just in this life but also in the hereafter. Empirical testing is proposed for future researchers interested in exploring the field of divine economics. Two prominent economists picked up the idea of further research in the Islamic framework, Hamdani and Ahmad, with the concept of ‘Divine Economics’ (Hamdani and Ahmad, 2002). In their book, ‘Toward divine economics: some testable propositions, divine economics incorporates six postulates for Islamic consumers.

2.3.9 Wilson and Liu (2011)

Wilson and Liu are pioneers of the ‘Theory of the *Halal* Decision-Making Paradigm (TOHADEMAP), a significant contribution to *Halal* consumption. In their studies, ‘the challenges of Islamic branding: navigating emotions and *Halal* they proposed a theory that includes the cognitive as well as the affective variables impacting cognitive factors in *Halal* decision-making. In several studies in the Islamic financial sector and the *Halal* meat industry, the model has been used in predicting consumer behavior in an Islamic context. The theory identifies several variables unique to the Islamic model that are not present in conventional consumer behavior models.

2.3.10 Wilson and Hollensen (2013)

Wilson and Hollensen (2013) used the Socratic method to understand the impact of aligning customer lifetime values with religious faith groups and afterlife values.

An essential dimension to Islamic consumer behavior theories has been elaborated in the Wilson and Hollensen (2013) model. That is, the concept of lifetime value has been extended beyond life and into the life of the hereafter, and the satisfaction is extended to the pleasing of the Creator (*Allah*). The theory further identifies levels of faith as sub-segments among the *Muslim* population and identifies different features demanded by these non-similar consumers of the *Muslim* population.

2.3.11 Amin, Rahman and Razak (2014)

Amin, Rahman, and Razak's (2014) Theory of Islamic Consumer Behavior develops two indexes based on *Maqasid al-Shariah*, namely the index of religious satisfaction (RS) and the *Maqasid al-Shariah* index (MSI). The study empirically tests the theory in the Islamic home finance context and found education and religious satisfaction to be high in influencing the consumer choice of a *Muslim*. In contrast, welfare and justice had little influence on the Islamic decision-making process.

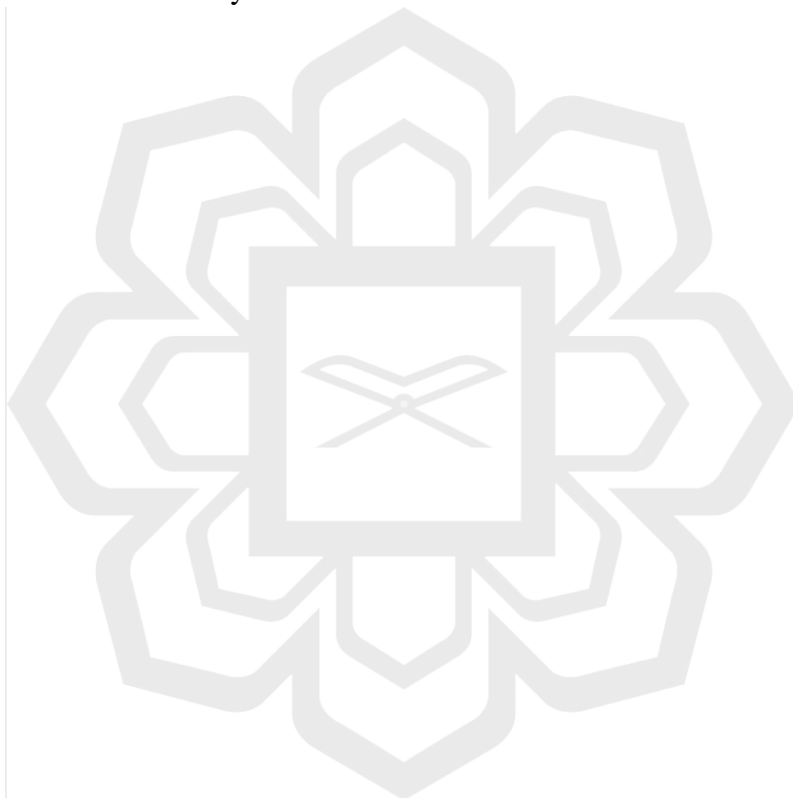
The following table 2.1 summarizes the major existing consumer behavior theories and models:

Table 2.1 Summary List of Islamic Consumer Behavior Theories and Models

No.	Islamic Consumer Behavior Theories and Models
i.	Kahf (1978) –The Islamic economy: An analytical study of the functioning of the Islamic economic system
ii.	Khan (1984) – Macro consumption function in an Islamic framework
iii.	Khan (1989) – Economic teachings of Prophet Muhammad (PBUH)
iv.	Elgari (1990) –Some Islamic insights on the theory of consumer behavior
v.	Chapra M. U. – (1993) - Macro elements of consumption function and its social impact.
vi.	Khan (1995) – Modified to include spending on family and society
vii.	Hamdani and Ahmad (2002) – Toward divine economics: some testable propositions
viii.	Wilson and Liu (2011) – The challenges of Islamic branding: navigating emotions and <i>Halal</i>
ix.	Wilson and Hollensen (2013) –Assessing the implications on performance when aligning customer lifetime value calculations with religious faith groups and after life time values –a Socratic elenchus approach.

x.	Amin, Rahman, and Razak (2014) - Theory of Islamic consumer behavior.
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The above section summarises the significant theories in Consumer Behavior in the Western world and the Islamic Consumer Behavior theories. This will help identify what has been done in the field. Data analysis in the coming chapters will highlight gaps and identify novice constructs in the area to assist in the emergence of a normative Islamic Consumer Behavior theory.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION: RESEARCH DESIGN

This chapter begins by going over the aims and goals of the study to put them front and center in developing the research methodology. It then discusses the definitions of Directed Thematic Content analysis and explains why and how pursuing this course of action will benefit the research's goal. While schisms in Grounded Theory methodology and philosophical disagreements in the current domain are examined, a logical path is followed to support the methodological choice. The essential ideas of methodology, research design, sampling, and data collection are all explained in detail. This chapter also covers the philosophical perspective from which this research is conducted, and the methods taken to arrive at the final research design to ensure the project's goals and objectives are met. This chapter also discusses the methodology used to create a theory. It outlines the study design regarding methodological choice, research strategy, research time horizon, and data collection and analytic methodologies. An evaluation of an emergent theory's credibility must consider various factors, including the four Glaser's criteria fit, work, relevance, and modifiability and a researcher's perspective on the research process. Lastly, ethical considerations such as informed permission, anonymity, and confidentiality are considered in the context of this study. A detailed conversation finishes the chapter.

3.1.1 Justification for Selecting Grounded Theory Methodology

Grounding theory is a generic method of analysis that takes data obtained in various ways, including surveys, literature experiments, and case studies, even though it is most typically used in qualitative research (e.g., text and interviews) (Glaser, 1978). Conversely, as shown in several studies, qualitative content analysis is the most effective technique for data analysis when using Grounded Theory as a framework (Clancy & Vince, 2019; Edmondson & McManus, 2007; Suddaby, 2006). Content

analysis can be used to analyze data while using Grounded Theory. However, some scholars contend that content analysis and Grounded Theory are two distinct techniques for data collection. Easterby-Smith et al. (2002), for example, distinguish between grounded and content analysis. They outline seven steps to help people comprehend the Grounded Theory process but don't explicitly promote a Glaserian or Straussian viewpoint. They describe content analysis as a distinct way of analyzing qualitative data rather than grounded analysis without directly comparing the two. Grounded Theory and content analysis are just two of the "many research methodologies [used] to analyze text data," according to Hsieh and Shannon (2005, p. 1278). Indeed, as Urquhart et al. (2010) point out, Grounded Theory is frequently used as a coding technique rather than a whole methodology.

For this reason, according to Cho and Lee (2014), there is no distinction between technique and methodology. Still, they claim that the main difference is whether the researcher seeks to identify the relationships between categories and produce a theory. If this is the case, Grounded Theory should be used to search for novice categories and relationships. Still, the content analysis should be used if the researcher is interested in identifying a list of categories (or themes and components). When analyzing data, Grounded Theory researchers can use a variety of methods as long as they adhere to Charmaz's (2006, p. 46) guidelines, that is, to remain open; stay near to the data; make your codes short and exact; retain activities; compare data with other datasets; and move swiftly through the data. After all, GT is an open and adaptable approach at its foundation (see also Corley, 2015).

3.1.2 Directed Thematic Content Analysis and Grounded Theory

A phenomenon may be described in an existing theory or earlier study, but the description may be insufficient or could benefit from further explanation. A directed approach to content analysis is one option for the qualitative researcher. Based on their views about the relevance of theory, Potter, W. J., & Levine-Donnerstein, D. (1999) would classify this as a deductive application of theory. Although the main aspects of the naturalistic paradigm serve as the foundation for the general approach to research design and analysis, the naturalistic paradigm is not the only strategy to consider. With a directed approach to content analysis, the purpose is to provide conceptual validation

and/or extension of a theoretical framework or theory. Narrowing a research question by drawing on pre-existing theories or studies in the field is possible. Predictions regarding variables of interest or correlations between variables can be made using this method, which can aid in developing an initial coding scheme or identifying linkages between codes. Deductive category application is the term for this (Mayring, 2000). When employing a directed approach, content analysis is driven by a more structured procedure than a standard technique (Hickey & Kipping, 1996).

Researchers define essential concepts or variables as initial coding categories based on current theory or previous study (Potter & Levine-Donnerstein, 1999). The theory is then used to generate operational definitions for each category. The five stages of mourning proposed by Kübler-Ross (1969) were used as a starting point for identifying emotional stages in terminally ill patients. As a result, the grounded-theory technique can be used during the data-analysis phase of a project. This procedure entails a rigorous examination of replies to identify suitable classifications and create themes based on those codes.

The idea of evolution is evident in the various definitions of content analysis. A few definitions were selected to illustrate the variety of definitions that have influenced and continue to influence the field of content analysis. Berelson (1952) developed what is considered the oldest and most influential definition, “Content analysis is a research technique for the objective, systematic, and quantitative description of the manifest content of communication” (p. 18). Insch et al. (1997) used Berelson’s as a foundation for their overview of content analysis in leadership research.

Another authority on content analysis is Kimberly Neuendorf. Neuendorf has over 25 years of experience using various content analysis methods and is the author of an enormously helpful resource, *The Content Analysis Guidebook*, published in 2002. In her book, Neuendorf described the content analysis as “one of the most important but complex research methodologies in the social sciences” (book jacket). Her definition synthesized seven historical definitions: There are many ways to examine content: summarising, quantitative analysis, and the scientific method. Content analysis isn't limited to the types of variables that can be measured or the context in which the statements are made or presented. It doesn't matter how the statements are made or

suggested. (Neuendorf, 2002, p. 10) Krippendorff (1980, 2004) was less complex, defining content analysis as “a research technique for making replicable and valid inferences from texts (or other meaningful matter) to the contexts of their use” (p. 18). He stated that content analysis uses a specialized procedure “learnable and divorceable from the personal authority of the researcher” (Krippendorff, p. 18). He described the content analysis as a scientific tool and made claims regarding its reliability, replicability, and ability to yield valid results (p. 18). Harris (2001), Insh et al. (1997), and Shamir, Arthur, and House (1994) were among the group of leadership scholars who referenced Krippendorff’s definition in their leadership studies using content analysis.

This research used Krippendorff’s (1980) definition for this research because it was amenable to both qualitative and quantitative paradigms, whereas Neuendorf’s (2002) definition was not. The debate over the essential nature of content analysis merits attention yet exceeds the boundaries of this research. I have conducted my research assuming that inductive and deductive analyses can bear fruit. The presence of this debate supports my overall conclusion that content analysis is a hybrid approach that has the potential to bridge the somewhat artificial divide between qualitative and quantitative methods. As a hybrid method, content analysis opens the door for more robust and valuable research if one refuses to allow the debate to polarise scholars or stifle creativity (Martin, 2003). Neuendorf (2002) emphasized that content analysis is a purely quantitative method. She distinguished it from all other kinds of textual analysis, including rhetorical, narrative, discourse, structuralist or semiotic, interpretive, conversational, critical, and normative. Incidentally, Krippendorff singled out these same analytic approaches for special treatment in his newly revised text. Neuendorf attempted to discredit any definition that grouped all types of text analysis under the rubric of content analysis, describing such a line of thought as mythical. Convinced that her criterion accurately reflected the history of content analysis, she insisted that content analysis must always meet rigorous standards and yield results that are “numerically-based summaries of the message set” (Neuendorf, p. 4). For Neuendorf, the desired outcome of content analysis was neither a “gestalt impression nor a fully detailed description of a message or message set” (p. 14). According to her definition, that would be qualitative and not content analysis. Krippendorff (2004) and Neuendorf (2002) could engage in a lively debate, particularly over Krippendorff’s exclusion of

quantification as a criterion for content analysis. He based his reasoning on the fundamental qualitative nature of reading and text. Reading is an essential component of any content analysis, and as such, it is a fundamentally qualitative process.

Further, Krippendorff claimed that the presence of words and symbols makes the text “qualitative to begin with” (p. 20, p. 87). For Krippendorff, an exclusively quantitative approach to content analysis would negate the option of reading between the lines to interpret meaning, which he deemed critical to text analysis. He acknowledged that there are times when content analysis yields primarily quantitative results, but even those findings are often presented using words (Krippendorff, p. 20). The perspectives from scholars not as closely linked to content analysis are also helpful.

Patton (2002) offered a generic, all-encompassing explanation of content analysis that Neuendorf would like to eradicate. Surprisingly, in Patton’s 598 book on qualitative research and methods, he did not reference any of the prominent names in content analysis like Berger (1982, 1991), Berelson (1952), Krippendorff (1980, 2004), or Weber (1985, 1990) concerning content analysis. He defined content analysis as a method that “sometimes refers to searching the text for recurring words or themes and usually refers to analyzing text (interview transcripts, diaries, or documents) rather than observation-based field notes” (Patton, p. 453). Patton used the term “content analysis” to refer to “any qualitative data reduction and sense-making effort that takes a volume of qualitative material and attempts to identify core consistencies and meanings” (p. 453). Patton provided two content analysis examples, both of which were varied designs with content analysis added for triangulation. The two designs had opposite approaches, one was inductive, and the other was deductive. Denzin and Lincoln (2000) added “classical” as a qualifier to distinguish content analysis from different kinds of text analysis. They defined content analysis as a quantitative method applied to qualitative data, “Content analysis reduces the data to a matrix that is subject to quantitative analysis and even hypotheses testing” (Denzin & Lincoln, p. 785). Denzin and Lincoln also cited the reliability and generalizability of this method and suggested that quantitative researchers favored content analysis, but qualitative researchers used it for different purposes (p. 825). Tesch (1991) indicated that classical content analysis did not fit properly within the qualitative paradigm because of the process as largely numeric. Tesch conceded, however, that the content analysis results were more substantive than statistical, placing content analysis in the grey area between the

paradigms. She observed that, over time, content analysis evolved to include qualitative strategies and agreed with Weber (1985) that “today the best content analytic studies utilize both qualitative and quantitative operations on the text” (p. 25). Harris (2001) explained that debate exists because the process begins with counting frequencies and ends with an interpretive process of exploring viewpoints and context.

Capshew (1986) classified content analysis as quantitative yet conceded that it might not be purely quantitative because sometimes the data in a content analysis defies quantification and is open to multiple interpretations (p. 97). Bryman et al. (1996) and Rosengren (1981) reported that most researchers classified content analysis as primarily qualitative. Other scholars acknowledged its ambiguous nature (Berger, 1991; Insch et al., 1997; Sarantakos, 1993) and asserted that content analysis is amendable to both paradigms. Insch et al. suggested framing content analysis as a family of procedures. Rosengren (1981) supported a middle-of-the-road classification, while Barczak and Wilemon (1992) synthesized the paradigmatic tension by describing content analysis as a method that “transforms narrative information into data that can be summarised and compared” (p. 65). Krippendorff (2004) did not consider the quantitative/qualitative dichotomy valid or helpful, suggesting that both approaches were practical and could inform the other. He acknowledged that when qualitative content analysis has been used in political analysis, ethnography, cultural studies, and literary criticism, it has been criticized for being a disorganized way to approach data and generating highly impressionistic interpretations.

On the other hand, when content analysis has been used purely quantitatively, it has been criticized for restricting the analysis to counting exercises and number displays and allowing an uncritical acceptance of measurement theories in the natural sciences. Krippendorff focused on the six primary components of content analysis that are part of both qualitative and quantitative approaches to text: unitizing, sampling, recording/coding, reduction of data, abductive inference about context, and narrating the answers (p. 83). These components may vary, but he argued they are in both paradigms. It is a confusing debate and possibly irresolvable. I suggest that “quantitative or qualitative” is not the question. The better questions are, “What are the strengths and limits of content analysis?” and “What contributes to robust content analysis?” Content analysis is unobtrusive, elastic, and amenable to various statistical and more

sophisticated qualitative analysis techniques. As a “blend of qualitative and quantitative properties,” content analysis has an “inherent potential for high reliability of measurement and its flexibility for use in field and controlled settings” (Insch et al., 1997, p. 18). Strengths often associated with the qualitative paradigm include providing rich detail, more meaningful context information, and amenability to Grounded Theory development (Insch et al.).

Qualitative content analysis allows coding schemes and categories to emerge that may lead to “empirical generalizations and ultimately grounded theoretical explanations” (Riemer, 1998, p. 7). Some recent leadership studies included the generation of new theories as integral to their purpose (Bushe, 1999; Riemer, 1998; Shamir et al., 1994). The fit between content analysis and Grounded Theory is one of its greatest strengths. Content analysis has several strengths. As a method, it (a) is unobtrusive; (b) has high-reliability; (c) reduces bias; (d) is economical; (e) is efficient; (f) is amenable to qualitative and quantitative research; (g) is amenable to longitudinal research; (h) is helpful for triangulation; (i) yields rich, detailed data; (j) is process-oriented; (k) is context-oriented; (l) is amenable to studying interactions between leader and follower, organization, and member; (m) complements a multi-method approach; (n) can be a prelude to Grounded Theory; (o) applies to multi-disciplinary research such as leadership scholarship; and (p) is particularly good for analyzing electronic media (including graphics, art, music) and online archival databases.

Limits of Content Analysis Content analysis is not easy or something that a person can do without much effort or knowledge (Neuendorf, 2002). Neuendorf insisted that content analysts must have as much, if not more, expertise than many people realize. It becomes easy after attaining appropriate comfort and expertise with the method. Krippendorff (1980) acknowledged the criticism that content analysis extracts sparse data from richer contexts. The primary source of bias in content analysis is text selection, which heightens the importance of grounding research questions and constructing definitions, in theory, to control for this. Bias is present in the development of categories, inferred or emergent. Yet, Krippendorff (1980) argued that it is no more value-laden than the questionnaire or scale development process. Krippendorff (1980) listed some linguistic challenges associated with content analysis as the equivalence of words; sarcasm; irony; non-verbal cues; truth; intent; illustrations, and spoken versus

unwritten meanings. In addition, texts that are historical, cross-cultural, or filled with idioms, dialects, jargon, or obtuse images are also problematic. One of the key questions discussed among those who use content analysis is the relationship between the frequency of a topic or term and the concern or value attached to that topic or word by the communicator. Stated, does frequency always indicate importance? Krippendorff reported that, to date, there is no evidence either way.

3.1.3 History of Grounded Theory

Grounded Theory arose from a series of studies conducted in the 1950s and 1960s to learn more about the experiences of dying patients in American hospitals. As Barney Glaser and Anselm Strauss wrote in their book, "Awareness of Dying," it was first described (Glaser & Strauss, 1965). After the publication of *The Discovery of Grounded Theory: Strategies for Qualitative Research* in 1967, a qualitative revolution (Denzin and Lincoln, 1994) occurred, which resulted in the development of the first rigorous exposition of Grounded Theory. Various theories have since developed, some spawned by Glaser and Strauss' long-standing disagreements, lasting until Strauss's death in 1996. The phrase "Grounded Theory" was first used in 1967 by Glaser and Strauss in their book *The Discovery of Grounded Theory*, which defined it as "the discovery of a theory from data—systematically gathered and evaluated in social research" (p. 1). As an alternative to theory verification, they presented a research approach to arrive at a "theory appropriate to its stated purposes," as opposed to a "theory formed by logical deduction from a priori assumptions" (p. 3). In the words of Strauss and Corbin (1994), it's "a general approach, a way of thinking about and comprehending data" (p. 275). Glaser, one of the original proponents of Grounded Theory, runs the Grounded Theory Institute, which provides the following definition: Grounded Theory is an inductive research approach. Grounded Theory is not a qualitative approach, despite popular belief. It's an approach that can be used in a variety of situations. It is the systematic development of a theory through methodical investigation. In other words, it is a collection of rigorous research techniques that create conceptual categories. Grounded Theory can be applied with either qualitative or quantitative data (Grounded Theory Institute, 2013). Crotty (2003) defines methodology as "the strategy, plan of action, process, or design," and a method is "the techniques or procedures used to gather and

analyze data” (p. 3); Grounded Theory, on the other hand, serves as both a method and a methodology, according to its creators' definitions.

Grounded Theory was developed to respond to positivism, founded on scientific falsification and verification. From observations and the consensus of observers, Glaser and Strauss (1967) proposed that a researcher might develop a relevant theory in specific settings (Suddaby, 2006). The Grounded Theory involves the “use of an intensive, open-ended, and iterative process that simultaneously involves data collection, coding (data analysis), and memo-writing (theory building)” (Groat & Wang, 2002, p. 181). The conceptual orientation of Grounded Theory resembles that of symbolic interactionism (Priest et al., 2002), which is based on the belief that “human beings are acting rather than just responding beings and that human action is purposeful and based on the meanings that the individual has for them” (Nusbaum & Chenitz, 1990). Inherent in symbolic interactionism is the position that “meaning is negotiated and understood through interactions with others in social processes” (Starks & Trinidad, 2007, p. 1374). The Ground Theory evolved in numerous ways with modifications following Glaser and Strauss' presentation (Tan, 2010). For instance, Glaser promoted openness and innovation in data analysis, while Strauss and Corbin emphasized rigid and prescribed protocols in data analysis (Tan, 2010). Strauss and Corbin's technique was challenged by Glaser (1992) as being too prescriptive and imposing data, while Glaser's technique was condemned as too open and challenging to follow for beginner researchers (Buckley & Warning, 2009). Along with these two techniques, Charmaz (2006) proposed a social interaction approach to Grounded Theory, emphasizing the researcher's contact and engagement with participants in the process of theory construction. Despite its origins in sociology, including psychology, anthropology, education, social work, and nursing, Grounded Theory has been employed in numerous areas (Strauss & Corbin, 1994).

There are three main approaches to Grounded Theory (Ramalho, 2015):

- i. Traditional or Classical Grounded Theory
- ii. Evolved Grounded Theory
- iii. Constructivist Grounded Theory

Regarding meta-theoretical positions, the first two main approaches are "positivist" and "post-positivist," respectively, with the third approach being constructivist. Therefore, constructivist Grounded Theory was the type of Grounded Theory that best fulfilled the goals and purpose of this research and was congruent with the chosen research framework. Kathy Charmaz, a Glaser and Strauss student at the University of California, San Francisco, devised this strategy. Constructivist Grounded Theory is interpretive in nature (Charmaz, 2016), and it aims to qualitatively co-construct theory by employing multiple points of view (including the researcher's) to inductively construct theory by analyzing information in the form of contextually rich narratives that contribute to the formation of a Constructivist Grounded Theory model. As explained by Charmaz (2014, p.17):

“... neither data nor theories are discovered either as given in the data or the analysis. Rather, we are part of the world we study, the data we collect, and the analyses we produce. We construct our grounded theories through our past and present involvements and interactions with people, perspectives, and research practices...” Charmaz (2014, p.17)

The method by which theory is formed differs significantly between Constructivist Grounded Theory, classical Glaserian, and adapted Straussian techniques. Constructivist Grounded Theory refers to theory as being 'made' (Charmaz, 2017) rather than being 'found' or 'emerging,' as both Glaser (2013) and Strauss & Corbin (1990) argue. Charmaz (2017)'s approach to theory formation is perfectly consistent with the pragmatist philosophy on which Grounded Theory is based. Grounded Theory arose from the Chicago School of Sociology's pragmatic philosophical foundation (Bryant, 2009; Charmaz, 2003; Clarke, 2003). The essential premise of Grounded Theory that knowledge is co-created through the interaction of study participants and researchers demonstrates the pragmatic impact of Peirce, Dewey, and Mead on Grounded Theory. Charmaz, on the other hand, moved away from Glaser's positivistic leanings in Grounded Theory and, while preserving the critical components of any Grounded Theory approach, emphasized reflexivity and, in particular, constructivism. These core components of Grounded Theory were described by Charmaz (2014) as a 'constellation of methods' applicable to all grounded theorists, which included incremental information gathering and sequential explanatory strategies to establish conceptual categories, which would then serve as the basis of Grounded

Theory (Charmaz, 2017). Charmaz (2017) went on to improve, rephrase, and enlarge this 'constellation of approaches,' including both terms of the specific procedures used, and the number of similar practices found across all Grounded Theory versions, which included:

- i. Pursuing an iterative approach to collecting and analyzing data
- ii. Maintaining a focus on what is actually happening in the data
- iii. Adopting a constant comparative approach throughout the process
- iv. Seeking to extricate properties, dimensions, and boundaries of categories
- v. Focusing on the data in the form of narratives, descriptions, and experiences
- vi. Creating inductive categories through coding and memo writing
- vii. Defining and elaborating categories
- viii. Developing new theories instead of relying on or applying existing theories
- ix. Theoretical ideas are developed and tested with subsequent data
- x. Indicating the practical ramifications of the underlying theory

Constructivist Grounded Theory holds that theory is "built" rather than "found" or "developed," and this is a substantial difference between Constructivist Grounded Theory and other techniques for Grounded Theory. A Constructivist Grounded Theory, for instance, emphasizes the researcher's role in theory construction transparently and encourages (rather than discourages) the researcher to integrate with the literature aspect of the research endeavor.

3.1.4 Place of Literature Review in Grounded Theory Research

The primary method of this research is "Directed Theoretical Content Analysis." In this research, qualitative data in the form of revealed text, that is, *Quran* and *Hadith* are grounded to develop a normative model of Islamic consumer behavior. This data is passed through various steps suggested for directed theoretical content analysis to explain the concepts and the relationships. Interpretations of the Salf / (historical scholars of Islam) are also referred to, but only where needed. Further, the emerging concepts are compared with the modern literature, with the aim of explaining a concept,

idea, or theory (Hycner, R.H. 1985, 1976; Hsieh n Shannon, 2005; Bryman, 2001; Krippendorff, 2004).

The method helps generate and analyze common themes of ideas. Library or documentary research may also help collect texts, examine and describe existing or secondary literature or data, and then give interpretation and explanation (Kaal, 2011; Bryman, A. 2008; Bryman, A. 2012; Balihar, Sanghera, 2007). The directed theoretical form of content analysis differs from the traditional content analysis method in that not all the text is analyzed. Instead, a predetermined topic or theory has been identified for further research.

In this case, the theme is consumer behavior in the Islamic text and going to and fro the Modern Western literature on the topic. The qualitative research technique of content analysis is commonly employed. Conventional, directed, and assessments are three types of content analysis used today. All three methods determine a piece of text's meaning from its content, so they follow the naturalistic paradigm. The techniques differ significantly in terms of coding schemes, origins of codes, and trustworthiness. Traditional content analysis derives coding categories from text data. A theory or related research findings are used as a starting point for coding in a directed approach. Measure and compare terms or content to interpret the context underpinning the summative content analysis. A normative or interpretative position is taken in this research, which is helpful to suggest how one ought to act rather than what is. Research methods aim at a prescriptive approach to a problem (Bicchieri, Cristina, 2017).

During the last decades, another method, the Islamization of human knowledge, IOHK, has gained popularity in the Islamic world. It is a unified methodological approach, where revealed text is used as a primary source of knowledge, action or behavior analysis is taken as a secondary source and tool for building theory or models. (Louay Safi, 1996; Naquib al-Attas, 1978; Taha J. Al Alwani, 1995). This method may justify the grounding of data, theories, and concepts that explain their use (Ali, 2014).

Steps of “Directed Theoretical Content Analysis.”

- i. Familiarization with data.
- ii. Generating initial codes and data reduction.

- iii. Searching for themes among codes.
- iv. Reviewing themes.
- v. Defining and naming themes.
- vi. Producing the final report.
- vii. Role of researcher/ biases.

(Hycner, R.H. 1985, 1976; Hsieh n Shannon, 2005; Bryman, 2001; Krippendorff, 2004).

The conceptual framework is developed by combining conventional modern western models and Islamic models from *Quranic* verses, *Hadith*, and the scriptures of Islamic scholars. I understand it to be very idealistic, over-ambitious, and out of framework (some of the comments of scholars I have shared the idea with), but I want to start with the holistic innate, introverted & extrovert model and, at points, challenging to incorporate, can be trimmed while going through the process of research. On the way, several Western concepts will be compared, accepted to conform with Islamic ideas, or identified to be in contrast, or simply adding several new dimensions from the Islamic domain, adding richness to the existing dimensions of Consumer Behavior since we believe Islamic consumer behavior is much closer to natural consumer behavior. *Deen-e-Fitrah / natural way or life* (Khan, M.W., 2015).

The conventional methodologies of quantitative data collection and identifying perceptions and attitudes of ethical *Muslim* customers have not been deliberately perused in this research, as this is a normative inquiry into not how the ethical Muslim customer behaves but how an ethical Muslim consumer should behave the light of the Islamic paradigm. Since qualitative research allows the researcher to modify existing methods according to the needs of the type of data and research, a blend of techniques is used in this research to reach the specific data needed to come up with the required results.

Following is the justification of the previously available data collection methods: what portion is derived, what is not used, and why. Regarding the concept of population and sampling in qualitative research, researchers have moved away from the traditional definition and need to specify it in a quantitative research approach. (Yin, 2014). For Grounded Theory, sampling has been defined as “where to go to obtain the

data” (Strauss & Corbin, 1998, p. 201). Instead, Yin (2014) suggests a total avoidance of the word "sample" in the traditional sense in a qualitative research context. Instead, Yin prefers the word selection since the conventional definition of a sample representing the total population is meaningless in qualitative research since qualitative research does not aim to generalize data over a larger population.

Van Manen shares the view (2014), pointing out that the aim of qualitative research is not the empirical verification of a population but to finding meanings and relationships specific to a particular situation, further stating references by Buytendijk, Agamben, Figal, and others, giving examples where the concept of sampling is either vague, diversified, or even ignored in several Grounded Theory research. The three main types of qualitative sampling techniques used in in-depth interviews, direct observation, and written documents were studied: purposeful, quota, and snowballing. However, as explained further, none were explicitly found suitable in their current state to cater to the literature of *Quranic* and *Hadith* to be analyzed. Therefore, a combination technique was needed, which is explained in this section. Patton (1980, 1990, 2002, and 2015) describes the concept of purposeful sampling as:

“The logic and power of purposeful sampling lie in selecting information-rich cases for in-depth study. Information-rich cases are those from which one can learn a great deal about issues of central importance to the purpose of the inquiry...Studying information-rich cases yields insights and in-depth understanding” (p. 264). Patton (2015).

That is to say, a case/respondent or data set is selected based on their knowledge regarding the subject matter of the research. (Van Manen, 2014). The benefit of such a type of sampling is its usefulness in the data spread over an extended period of time and area. This aspect of the method suits our data since Islamic research cannot be limited to a period of time. However, the lack of clarity in identifying the criteria on which the data/ respondent unit is based makes it problematic to differentiate between this being a purposeful or non-purposeful sampling technique. This justifies research design commonly known as expert elicitation, also known as an educated guess. (Yin, 2014). Remember that the application is only about the tracing of data and not the analysis of data. Guba and Lincoln (1985) argue that all sampling strategies are purposeful in some sense since “all sampling is done with some purpose in mind.” It is suggested that the

process be described clearly and linked to the specific context rather than just mentioning purposeful sampling. (Stephen J. Gentles, Cathy Charles, Jenny Ploeg, and K. Ann McKibon, 2016). At this point, the concept of theoretical sampling needs to be explained, and how it relates to the study needs to be clarified. Although it originated with the Grounded Theory by Glaser & Strauss (1967), the concept has proved equally popular among practicing qualitative researchers, including Corbin and Charmaz.

“A process in which data gathering is guided by the evolving theory and the aim is to develop categories in terms of their properties and dimensions and integrate those categories (i.e., relate them to each other within the theory being developed).”(Glaser & Strauss, 1967)

Sampling units need to be clarified in this research. The phrase "concepts and not people, per se" (Corbin & Strauss, 2015, p. 135) explains the point. Since ideas and concepts are being explored, and all data sources originate from divine guidance, there is little point in triangulating data from multiple sources as suggested by Charmaz, (2003, 2014); Clarke, (2005); Glaser (1978, 1998); Glaser & Strauss, (1967). However, this process has been followed after the theory development to increase rigor in the results by collecting and comparing them with theories and literature from various consumer behavior domains, decision-making theories, etc.

Another issue needing clarification is the primary and secondary sources of data. Here too, the unique characteristics of revealed data sources require adaptation to the concept of primary and secondary data sources in the traditional sense. Whereas the conventional meaning of "secondary source" is data collected previously for another purpose (Clarke, 2005; Corbin & Strauss, 2008, 2015; Glaser & Strauss, 1967; Glaser, 1978; Strauss & Corbin, 1998). For this research, the primary source of data would constitute all sources of revealed literature in the *Quran* and *Hadith* of the Prophet (PBUH) (Wahi), whereas the *Ijma* and *Qiyas* of the Islamic scholars, which are based upon the primary source, but the rulings, opinions, and explanations of these authentic Islamic scholars would be regarded as a secondary source of data (for this research here, the term secondary source is not used as in the conventional western research methodology, but in the sense of Islamic concept, where it is considered as the interpretation of the primary source, that is the revealed *Quran* and *Hadith*).

Corbin (2008) gives an example to describe the concept of theoretical sampling as a process by initially asking participants a relevant question about the emerging concept and then later on encouraging the participant to share similar instances by revising “the questions to be asked in the next interview or observation based on what was discovered in the previous analysis,” or researching the previously collected literature and data for “data about a concept” (p.145). This process was found appropriate and used in sourcing units of data through scholars to refer to the direction of data and the printed data sources. As a rule, followed by exegetists of *Quran* explains, the meaning of one verse in *Quran* is understood through another verse in *Quran* or *Hadith*. Cook, Leviton, & Shadish (1985) provide an essential aspect of sampling and population in the context of the absence of clearly defined boundaries for the population. It is stated that “populations of persons and settings” and sampling “operational instances of constructs” where there is “no concrete target population” (p. 763). In this research, sampling and coding the entire dataset would have been impossible. This process of theoretical sampling makes it possible only to concentrate the targeted concepts to be analyzed into the specific pieces of illustrative data that hold the actual objects of the sampling process.

“If one understands theoretical sampling to imply the selection of category instances rather than data sources, it follows that although it is wise to consider different data types when searching for examples of a concept or category.....Some interviews or documents, for example, will contain no instances of a concept, while others will contain one or multiple instances of it. Conversely, it is generally not an entire data source but rather only a portion of it that comprises the operational instance of the concept or category one is sampling. In an interview, for example, the instance could be a brief phrase or a dominant story spanning most of the transcript.” Stephen J. Gentles, Cathy Charles, Jenny Ploeg, and K. Ann McKibbin (2016).

This dispersed and scattered data description issue matches the data situation in this research. The flexibility to select and summarise common, abstract ideas into concepts or categories has thus been considered suitable for this research.

The most common stumbling block for a researcher in qualitative research comes in the form of a question about when to stop further data collection. How much data is large enough to justify a good research? This especially haunts a researcher

engaged in Grounded Theory. The concept of saturation comes to the rescue. Saturation means attaining a point of redundancy where no new or little knowledge is imparted, even if further data is collected. (Lincoln & Guba, 1985; Morse, 1994, 1995, 2007; Sandelowski, 1995). However, there is a distinction between data saturation and theoretical saturation, where Grounded Theory users stress more on the theoretical saturation point.

In contrast, Glaser and Strauss (1967) describe saturation as “... no additional data are being found whereby the sociologist can develop properties of the category” (p. 61). This concept of theoretical saturation comes to the rescue for this study's researchers since there would be no end to this study.

Additionally, any last-minute concepts identified in the periphery of the data or research may be placed at the end of the research under the heading of recommendation for future research. Qualitative researchers face another criticism of the smaller sample size compared to the quantitative methodology. Several researchers have answered the objection. To conduct qualitative research, in-depth information is required. Still, the question looms as to the adequate size of data. Again, the rule of thumb is saturation (Charmaz, 2003; Glaser, 1992; Glaser & Strauss, 1967; Lincoln & Guba, 1985; Merriam, 2009; Morse, 1995). Again, this tempts the researcher to end their research prematurely, resulting in sub-standard results. (Charmaz, 2006, 2014; Dey, 1999). Colaizzi, (1978) and Glaser & Strauss, (1967) recommend that the more time the researcher spends with the data or respondent, also called emersion in data, the better the analysis and results will be.

3.1.5 Rolling Ball or Chain-Referral Technique for Data Collection

The snowball sampling technique to collect data is a popular technique of non-probability sampling technique used in qualitative research in which access to data sources is hard to find. The technique is used to access data sources qualifying for the research needs through referrals to the required data set or sample by the researcher. This method is usually used when the data is spread over a vast population, or the

population is unknown or rare, and it is difficult to choose and contact the subjects. The name suggests that since data is collected through sources based on referring one to another and continues until a saturation point is reached, which is sufficient to assist the researcher in reaching a conclusion.

This technique's advantages include saving researchers time to gain access to respondents or data, cost-effectiveness, and more relevant subjects. While disadvantages include chances of biases in referring, resulting in an increase in the margin of error and lack of corporation in providing references (van Meter, 1990); Martino, F., Spoto, A., 2006; Kuhar, R., Švab, A., 2008; Atkinson, R., Flint, J., 2001; Hanneman, R., A. 2001; Dodds, P., S., Muhomad, R., Watts, D., J., 2003; Adams, S., Carter, N., Hadlock, 2008).

The original snowball sampling technique has been modified as per this research's unique requirements and is no longer a snowball sampling technique but a "Rolling Ball Technique." This rolling ball data collection technique has been developed under the umbrella of the Grounded Theory methodology, which allows the researcher to modify and create the methods of data collection according to the nature of the data and the needs of the researcher. The snowball sampling and rolling ball data collection techniques are similar in that both rely on references to individuals to obtain data. However, the novelty of the rolling ball technique is that although the data is collected from the referred qualifying participants themselves for analysis, in the rolling ball technique, qualifying participants are not the source of primary data but only a referral source to direct towards data, thereby reducing the biases of the participant.

Since the current research is normative research requiring input from revealed sources and not empirical evidence or opinions of individual respondents, Islamic scholars were approached by the researchers to seek references relevant to the research topic, which was from the revealed sources of *Quran* and *Hadith*. This technique was required to enrich data with the references to be included in the research through the referral of experts in Islamic studies only to get to the relevant data sources, which were spread over centuries in Islamic literature through centuries. An individual researcher could never claim to have filtered this enormous literature for relevant constructs. However, these references were only used where required, keeping in line with the rules

of Islamic methodology of referring to the rulings of *Salaf-e-Salaheen* (our pious predecessors) (Rahman, A., 2014). Only when references to the *Quran* and *Hadith* needed further clarifications or complied with the latter (Hasan, A. (1976).

This referral process was used in two stages. Firstly, to provide additional units of analysis as references for the emerging codes and concepts to reach a point of saturation. Secondly, to check if the emerging concepts do not clash with any rulings of *Salaf-e-Salaheen* (our pious predecessors) (Rahman, A., 2014; Lucas, Scott C., 2006). The latter referral to the scholarly body was not particularly the demand of the research methodology for the thesis. Still, it was added as a precaution to avoid any duplication or clashing of rulings the on the subject of *Salaf-e-Salaheen* (our pious predecessors), which is the practice of Islamic scholars.

This use of the rolling ball technique helped the researcher to grind the colossal Islamic literature for the relevant data through the referral process, taking the assistance of Islamic scholars only to reach the specific content without the influence of the referee, which would not have been possible to achieve by a single researcher.

3.1.6 Position of the Researcher

In distinctively qualitative research such as the current endeavor, where a high level of interpretation is required, the researcher is bound to declare one's positionality to clarify any biases in the process. It may be reflected in the data analysis and the research results (Qin, 2016). It requires the researcher to share the personal background and motives behind selecting the research topic.

Belonging to a family background with a religious upbringing, the researcher had access to Islamic teachings and scholars from an early age, with education from a convent school and then a master's degree in business administration from a Western European developed country (United Kingdom). Family business exposure, the researcher got the best of Islamic teachings, Western knowledge, and business practices, exposing him to the concepts for cross-comparison between them. This exposure to the

economic markets of the West and the East (through international trade and education) attracted me to search deeper into the literature on western consumer behavior and the Islamic way of life recommended in the divine scriptures. It put me on the intellectual journey to discover a model of lifestyle which complies with the basic Islamic teachings and is understood by the western world (Chapra, 1992; Choudhury, 1983).

Empirical research into what and how the *Muslim* population is currently engaged never appealed to me since my upbringing was always based on the normative rules of what it should be rather than following the majority of the population. In addition, the frequent mention in the *Quran* that the majority of the people do not know and there are very few who know or ponder makes the value of empirical data less meaningful in the researcher's mind. The mindset of the researcher may be held as a bias in this research towards a particular way of thinking and is also the basis of the type of methodology selected, the source of data analyzed, and the paradigm chosen for this research.

The variations observed within the practices of the *Muslim* population in different geographical and cultural groups, on the one hand, and what the divine teachings suggest as to how a believer should spend one's life convinced me further to opt for a research methodology allowing the researcher not to be influenced by the (biased) surroundings and previous literature but to come up with concepts, models, and concepts grounded purely in the data set provided by the Creator in the revealed manuals to be followed, i.e., the *Quran* and the *Hadith* of the holy prophet Muhammad (PBUH).

Further studies into the present literature claiming to be proposing theories and models of Islamic consumer behavior revealed that in the majority of cases, they were either based upon the western theories of consumer behavior or lacked a holistic approach towards the thoughts, actions, and consequences of the individual (as will be discussed in the research). Some scholars declare some Islamic models as a reproduction of conventional concepts with a few cosmetic variations, being Islamic only in titles (Rethel, 2011, p.93).

The majority of the Islamic consumer behavior theories were found to be based upon the assumptions of pure capitalistic paradigms. This further convinced me to engage in searching and coming up with a model or a theory that is nested into the Islamic teachings and provides a holistic model understood by the academics and the practitioners of the faith.

This search to simultaneously compare western thoughts to Islamic concepts without taking the influence of western ideologies took me to the foreign lands of Malaysia, away from the land of birth, Pakistan. I feel Pakistan may not be an ideal place to conduct such research because there is more polarisation between the Islamic and academic scholars and less acceptability between the two islands of knowledge. Culture and academia provide a better environment for the Malaysian population for such studies. In particular, the department of INHART in the International Islamic University Malaysia (IIUM) provided an environment embedded in religious tolerance, acceptability of Islamization of knowledge, access to scientific research in the *Halal* industry and research, and supervisors and mentors having religious as well as scientific orientation. With the above background, the researcher declares his position in the research process to be biased in the following ways:

- i. The researcher believes in the *Tauhidic* paradigm (explained in research), which requires the believer to have faith that there is a creator of the universe. Everything was created with a cause, and the creator sent a guidebook for humans with instructions to be followed for success in this life and hereafter. Therefore, I firmly believe in the teachings of *Quran* and its authenticity. It is an unchallengeable word of *Allah* (God).
- ii. This religious outlook compels me to have a world view that Islamic teachings provide the best solutions to all individual and collective problems in the world, seeking guidance in all issues for answers from the divine scriptures revealed upon the prophet Muhammad (PBUH). I believe in the *Hadith* and the interpretations of *Quran* and *Hadith*. However, I am critical of the authenticity of these scriptures. The interpretations (*tafseer*) should match the teachings of *Quran*.
- iii. Being a follower of Islam, my interpretations would be biased against any critical interpretation of the Islamic scriptures.

3.2 DATA COLLECTION

The following section presents the sources of data and the justification of the data used for this research. Since this study is normative, the scriptures that set norms for *Muslims* are used as the data source. The data was not collected through a cross-sectional mode comprising questionnaires or interviews, as this study is not empirical in nature.

3.2.1 Islamic Scriptures

This research section explains the sources of Islamic knowledge, which have been used as a data set for this normative study. *Quran* and *Hadeth* are the divine scripture that must be followed by every *Muslim* (Al Qaradawi, 1997). A person entering into the domain of Islam through the declaration of the *Shahadah* (there is no God but *Allah*, and Muhammad PBUH is His messenger) commits himself to follow the commandments prescribed by the Creator in the *Quran* and practically executed through the sayings and actions of His messenger, i.e., the *Hadith* and *Sunnah* (Al Qaradawi, 1997). This guideline is not confined to mere religious rituals (*ibadat*) but incorporates all walks of life, including individual, organizational (*Jemaah*), and community (*Ummah*) levels (Salleh, 2000).

3.2.2 Sharia: Islamic Law

The collection of rules and regulations derived from the *Quran* and *Hadith* are termed *Sharia* (Ahmed, 2006). This is regarded as the primary source of Islamic principles (Kamali, M.H., 1998). The *Quran* is the direct and most authentic word of God. While the *Hadith* or the *Sunnah* is also considered as an anon-recital revelation, but in the form of words and actions of the Prophet Muhammad (PBUH) (Ahmed, 2006; Beekun & Badawi, 2005), References from these two sources are considered primary sources of knowledge in Islam and provide a complete range of guidelines on how to go about in every aspect of life.

These guidelines are considered valid not just for the believer's whole life but also timeless to eternity (Beekun & Badawi, 2005; Kamali, M.H., 1998). Since the *Sharia* claims to cover all aspects of Islamic life till the time eternal, a secondary source

of the body of knowledge, based upon the fundamentals mentioned in the primary sources of *Quran* and *Hadith*, using the human intellect through *Ijtihad* was recognized to explain the primary source of knowledge (Ahmed, 2006). This allowed qualified Islamic scholars to recommend solutions to new issues faced in the current times, which are based upon the primary source of knowledge (Ahmed, 2006). This body of knowledge, which is based upon the principle of *Ijtihad*, is termed "jurisprudence" or "*fiqh*" (Ahmed, 2006). *Fiqh* may comprise of *Ijma*, the ulama (Islamic jurists) consensus, or *Qiyas* (analogical deduction) rulings. Both are forms of acquired sourcing rooted in primary revealed sources but using the human intellectual ability to find solutions to the new situation (Ahmed, 2006; Beekun & Badawi, 2005).

These rules and regulations governing all aspects of a *Muslim's* life, such as economic, social, political, personal, family, etc. (al Qaradawi, 1997; Kamali, M.H., 1998), are sub-categorized broadly into *ibadah* (worship/ relation with the Creator) and *muamalat* (relation with creation) (Kamali, M.H., 1998). Since the fundamentals of the relationship with the creator and the creation, including the *Aqidah* (faith and beliefs), *Akhlaq* (moral and ethical value system), and the *ibadah* (worship of *Allah*) remain more or less constant through time, there is little need of *Ijma* or *Qiyas* in this aspect of Islam. However, constantly changing worldly environment, a dynamic and flexible mechanism is needed to address the ever-changing situation. This secondary mechanism of *Fiqh* (jurisprudence) through the method of *Ijma* and *Qiyas* (Dusuki, 2008) provides a flexible aid to derive solutions through interpretations by Islamic scholars (Warde, 2000). However, these interpretations by various individuals and groups of scholars gave rise to diverse schools of thought with their distinct sets of followers, notably Shafi'i, Maliki, Hambali, and Hanafi within the *Sunni* tradition (Warde, 2000). Some scholars have pointed out that these variations are not seen in most primary sources and are unanimous. Differences are seen in the secondary sources, which are the interpretations of the primary source and only show the flexibility in accepting or rejecting them as opinions and not the preliminary ruling (Ahmed, 2006; Dusuki, 2008; Warde, 2000). Still, others regard this variation in opinions and *Ijtihad* as positive and necessary to address the various contemporary and dynamic environments, which are pretty different from the time of the revelations (Siddiqui, 2004). These interpretations are guided by the rationale and objectives of the Islamic *Sharia*, which has been summarised by al-Ghazali (d.1111), widely accepted among

Islamic scholars, commonly known as the *Maqasid al-Sharia*. These are explained in the following section.

3.2.3 Maqasid al-Sharia: Sharia Objectives

Al-Ghazali (d. 1111) proposed that the preservation of Life, property, religion, lineage, and intellect of human beings was the ultimate crux of all Islamic Sharia's teachings (Dusuki & Abozaid, 2007). Understanding these guiding principles enables Islamic scholars to use *Ijma* and *Qiyas* without crossing the boundaries set in the primary sources (Dusuki & Abozaid, 2007; Ahmed, 2006). This welfare and public interest are further overlapped with a three-layer matrix according to the level of intensity of awareness or requirement, i.e., the *tahsiniah* (perfection), the *hajjiah* (need), and the *dharuriah* (essential) (Siddiqui, 2004).

Over and above the three levels mentioned above; i.e., the *tahsiniah* (perfection), the *hajjiah* (need), and the *dharuriah* (essential), a further dimension of the matrix governs the hierarchical and overlapping rights and duties of an individual towards one's body and soul and towards others, such as neighbors, family, society, the environment, etc. (al Qadarawi, 1997; Dusuki, & Abozaid, 2007). This logic of reasoning in *muamalat*, rather than just a blind following without reason, has been derived through examples from the *Quran*, where reasoning is provided for the actions mentioned (Sheikh Abdullah Basmeih, 2014) translated by ar Rahman. The prevention of any wrongdoing due to prayer (*salat*) (*Quran*, 29:45) act of marrying being responsible for feelings of love and compassion (*Quran*, 30:21), and fasting resulting in righteousness (*Quran*, 2:183) justifies the aim and purpose behind every resolution in the *Sharia*. These examples explain to bridge the knowledge gap which may seem to exist between the primary sources of knowledge and the current problems of society (Al Qadarawi, 1997; Kamali, M.H., 1998). Siddiqui (2004) suggests that in today's modern-day society and economy, this *Maqasid Sharia* provides a summarised checklist for Islamic researchers, scholars, economists, and legislators to countercheck all actions falling within the domain of *muamalat* to comply with the Islamic teachings. Maulan (2014) suggests that history has provided evidence that a society devoid of these values and principles has led the world toward chaos and disorder. Therefore, upholding these values is the responsibility of every citizen of an Islamic society to the level one can execute or hold the belief in (Dusuki & Abozaid, 2007).

The *Quran* encourages critical thinking, reflection, and contemplation. It repeatedly invites readers to use their intellect to understand the meaning of its verses and ponder the signs of God in the universe. For example, in *Surah Al-Baqarah*, verse 242, the *Quran* says, "Thus does *Allah* make clear to you the verses [of revelation] that you might give thought."

Moreover, the *Quran* stresses the importance of seeking knowledge and wisdom and extols the virtues of those possessing these qualities. In *Surah Al-Zumar*, verse 9, the *Quran* says, "Are those who know equal to those who do not know?" This verse implies that seeking knowledge is a virtue, and those who possess knowledge are superior to those who do not.

Additionally, the *Quran* emphasizes the importance of personal responsibility and accountability. It repeatedly states that every individual will be held accountable for their actions, and no one will be responsible for the actions of others. This means that blindly following others without using one's judgment and discernment is not acceptable in Islam.

In conclusion, the *Quran* encourages critical thinking, seeking knowledge, and personal responsibility, all incompatible with the blind following. Therefore, it can be said that the *Quran* does not call for blind following.

3.3 PHILOSOPHICAL POSITION: RHETORICAL WRESTLE

The word paradigm comes from the Greek word *paradeigma*, meaning sample, example, or pattern. Generally speaking, a paradigm is a theoretical or philosophical framework of ideas, theories, laws, concepts, results, and procedures that provide a boundary for the thought process to work within. In other words, a paradigm provides a set of rules which are not challenged or the basic assumptions of a system (Kuhn, 1962). By identifying a paradigm of research, the boundaries of knowledge are stretched, and if the limits are stretched, knowledge is made known (McGregor & Murnane, 2010).

While natural sciences are dominated by positivist and rationalistic paradigms based upon a single reality existing outside the observer, which can be observed, measured, and verified (Charmaz, 2006). In comparison, constructivist or interpretive believe in the search for meaning with the participation of the observer or the researcher (Creswell, 2003). Whereas a pragmatic paradigm suggests that there is no single solution to a problem, it believes that multiple realities exist (Sunders, et al. 2012). Reality can not be reduced to one single rule fit for all (Saunders et al., 2007). Creswell, J. W., & Plano Clark, V. L. (2017) supported by several similar schools of thought, such as, (Crotty, 1998; Lincoln & Guba, 2013; Maykut & Morehouse, 1994; Schwandt, 2007), defines a paradigm as a lens through which the observer sees the reality or the world. That is, the interpretation of data or observation is influenced by the way it is interpreted and carries the assumptions of the researcher/ observer about the nature of reality (ontology) and the process of knowing reality (epistemology). With these limitations in positivist and interpretive methodologies, scholars observe an overlapping world and sometimes discredit the necessity to declare a particular paradigm, especially in social science research (McGregor & Murnane, 2010).

Some researchers point out that the categorization of quantitative research as positivist and qualitative research as post-positivist is overly simplistic and misrepresentative (McGregor & Murnane, 2010), as qualitative studies can easily be used in gathering empirical data and used in positivist methodology (Rowlands, 2005; Bryman, 1984). These overlapping characteristics of multiple methods and paradigms gave rise to the rhetorical wrestle proposed by Glaser (Glaser. 1998), which states that in cases where the research scope is too broad, as in the case of, for example, Grounded Theory, applied in social sciences domain, application or declaration of one single paradigm becomes irrelevant. A new worldview should be permitted to emerge through the process of research (Glaser, 1978). Several humanities and social sciences sub-sectors cannot be categorized to follow one paradigm. Bygrave suggests the term “pre-paradigmatic” to the field where a particular paradigm cannot be defined (Bygrave, 2007). Researchers have recommended that when selecting a specifically established paradigm is difficult to make. A researcher can combine and experiment with the boundaries of the paradigms (Neergaard & Ulhi, 2007).

Khairulyadi, K.(2016), in his “A Quest for Islamic Paradigm,” compares the two paradigms dominating the west, coming to the conclusion that both are polarised, simplistic, reductionist, and lack the dynamism to incorporate intangible and spiritual aspects of human beings, beyond the physical, scientific, and observable senses. This renders the two western paradigms inappropriate for gaining holistic knowledge encompassing a human's material and immaterial aspects. Since a paradigm is just a scientific model (Guba and Lincoln, 1989) or meta-theory (Moten, 1990) with its own basic set of assumptions and beliefs, which could be replicable and acceptable within a particular community or section of society (Ragab, 1993; Holt and Turner, 1972), Khairulyadi proposes that Islamic society, with its distinctive divine sources of knowledge, demands its own separate, outstanding paradigm (Khairulyadi, K., 2016). Ismail Raji Al Faruqi (1983) argues that all western paradigms fail to take into account the spiritual aspect of human nature due to the assumption that all data is required to be in a form that is physically observable and verifiable. Anything beyond that renders the data not relevant. He gives an example of how an object not within the range of a telescope does not exist. Secondly, data must be free from the biases and judgment of the observer so that it is neutral, a phenomenon complex to verify independently. Finally, the whole concept is based upon the scientific observation, observation, and experiences of the western worldview, which beliefs in the materialistic world, ignoring other experiences of the east and totally devoid of the spiritual aspect of being (Farooqi, 1994).

Summarising the assumptions of the positivistic and constructivist paradigms, the positivistic paradigm believes that reality can only be found through empirical and rational methods, free from value propositions (Lincoln and Guba, 1991). The ontological assumption of reality being tangible and singular, epistemology is the separation of the observer and the observed, truth being temporal in nature. All these assumptions make the positivistic paradigm a closed paradigm, leaving no provision for human feelings and religious or moral values to be understood or incorporated (Bagader, 1989; Zahra, 2011). On the other extreme end of the spectrum, the constructivist paradigm is considered more flexible in incorporating the complexities of society in the real world. Ontological assumptions of the paradigm include reality as being made up of multiple constructions combined to form a holistic reality. The ontological assumption is that the knower and the known are inseparable and

interactive. Causality assumes no relationship exists between cause and effect, thus rejecting objective reality and accepting reality as purely subjective. (Lincoln and Guba, 1991).

With these inbuilt assumptions in the dominant western paradigms, Islamic scholars declare the inadequacy of these paradigms to address the knowledge set of the holistic nature of *Insan* (human) as revealed through the divine scriptures, identifying the need to develop a paradigm of its own, free from the assumptions of the western paradigms, and catering to the dimensions of Islamic knowledge (Zahra, 2011). The new paradigm should be free from the polarised assumptions of the west of paradigms but also address the Islamic belief system, including the belief in the existence of a creator of the universe, the presence of the supernatural, and the spiritual and non-physical phenomena.

3.3.1 Islamic Paradigm

Islamic knowledge is based on sound and rigid principles valid beyond time and space (Zahra, 2011). Elaborating upon the characteristics of the Islamic paradigm, one must understand the inherent construction of the human being itself first. *Insan* (human), as declared in the *Quran*, has been sent to the earth as a *Khalifah* (vicegerent) of the Creator (*Allah*) on earth, putting all other creation at his disposal to be consumed and maintained in a prescribed manner, with a choice. Failing to do so will result in punishment in the hereafter.

“We have honored the sons of Adam; provided them with transport on land and sea; given them for sustenance things good and pure; and conferred on them special favors, above a great part of our creation” (*Quran* 8: 70).

“O you believe, betray not *Allah* and His messenger, nor betray knowingly your Amanat, things entrusted to you, and all the duties which *Allah* has ordained for you.”(*Quran* 8:27)

This custodianship position holds the physical and non-physical (soul) accountable to the creator. Concentrating on the physical aspect of life and ignoring the spiritual part would result in a skewed and reductionist approach (al-Faruqi, 1982). Khairulyadi, K. (2016) defines four significant characteristics of the Islamic paradigm:

- a. Holistic: catering to human life's physical and non-physical (body and soul)

dimensions. b. Divine and rational: Islam believes there is logic and rationality in divine guidance. The logic of scientific observation does not oppose the religious scriptures, but both supplement each other. Although Islam recognizes the limitations of scientific observations, the truth in the revealed knowledge goes beyond the boundaries of physical science. c. Unity in the source of truth: Islam believes that all sources of true knowledge are *Allah*. He has revealed the knowledge humans require to sustain life on earth and attain *Falah* (success) hereafter. d. Principle of *Ummah*: Islamic teachings are not based upon the individualistic maximization principle as in the west but upon the ethical and moral concept of community welfare. Keeping these principles as the basis of any attainment of knowledge, any methodology should reflect upon reality as being part of a whole truth, conforming to the absolute truth revealed through the messengers of God, having the goodness of humanity as core and uplift not just the physical wellbeing, but also the uplift of the soul (Khairulyadi, K., 2016). Islam can be categorized as beyond the existing western definitions of paradigm. Suppose a paradigm is a set of assumptions and predispositions of basic belief systems. In that case, Islam has unique belief systems, which are the foundation of a particular thought and action. Scholars have termed this Islamic paradigm the “*Tauhidic Paradigm*” or “*Tauhidic Worldview*.”

The *Muslim* believer sees the whole universe or the world through the *Tauhidic* paradigm glasses, which means that he believes that the world came into existence through the command of a Creator (*Allah*) and that everything has been created with a reason, with human beings made accountable for their deeds in this world and the hereafter. This belief in the Creator, bringing the creation (human beings) into existence with a cause, which is to test for his surrendering (*ibadah*) to the wishes of the Creator, requires a set of guidelines to be followed in the day-to-day activities throughout life. The Creator has passed these instructions through His Prophet Muhammad (PBUH) in the form of The *Quran* and *Hadith* (Syed Othman, 1987). These guidelines are identified to consist of three essential elements, that is, *Aquidah* or faith, which governs the faith and belief system that governs the relationship between the Creator and the creation; *Muamalat*, covering interrelationship (actions) at the creation level, including human to human, as well as human to other creations, such as animals, plants, and the environment; and finally the *Akhlaq*, or the noble manners, covering the high moral values in the day to day life of the believer (HassanudDeen & Irwan , 2007; Ma’sum,

2007). *Aquidah* requires the understanding of the unique features of God, requiring the believer to worship Him alone, as stated in *Surah Al-Ikhlās* (*Quran* 122:1-4), and to follow His commandments in life (*Quran* 51:56). Here, the word *ibadah* or worship is not confined to the religious rituals, but also to the daily worldly matters, which collectively described as *Deen*, the complete way of life (Beekun & Badawi, 2007; al Qaradawi, 1997). The behavior or relationship of *Insan* (human) to the other creations (living and non-living) is established through the appointment of a man to the post of God's vicegerent or caliph on earth (*Quran* 2:30; 6:165). Humanity and brotherhood demand special bonding and selfless sharing of resources with fellow citizens of the planet (*Quran* 49:10; 59:9), compelling corporation, respect, and tolerance, rather than rivalry and competition (*Quran* 5:2; 18:95).

The distraction from maximizing material gains of this earth, instead, concentration on the gains of the hereafter, eradicates competition. It promotes the corporation to achieve unified goals, which is to seek the pleasure of *Allah* (Dusuki, 2008), enabling *amanah* (trust) as well as *Ihsan* (benevolence) (Beekun & Badawi, 2005). Since the aim of life is primarily concentrated on the achievement of *al Falah* (eternal success) in the hereafter and less towards the worldly gain, this aim promotes sharing of one's bounties with the inhabitants of the earth, as *Allah* promises greater reward for those who spend on the needy rather than on themselves. This further promotes the practice of *Ihsan* in society. (Beekun & Badawi, 2005; Maulan, 2014; Hassanuddeen & Irwan, 2007). As far as the paradigm of this research goes, for a researcher outside the belief system of Islamic thought, the research can be categorized as a constructivist paradigm since the belief system of the researcher influences the definition of reality and the process of reaching reality. On the other hand, for a believer in Islam, reality is made known through the external source of divine revelation. It is devoid of the opinions and views of the believer/observer.

3.3.2 Charmaz's Approach to Coding & Categorization

Charmaz's (2015) coding and categorization technique was used to code and categorize the text data. Charmaz explains coding as identifying parts of data. Still, perhaps more

crucially, it is a process that reaches beyond the words inside the transcripts to attempt to understand the stories, assertions, and observations. Grounded Theory Based on Constructivism and based on Charmaz's work (2015), attempts to 'interpretatively render' data are essential to the coding process (Charmaz 2014). Data must be dismantled and fragmented before meaning can be attached to it. As Charmaz (2014) explains, the data analysis may begin then. Charmaz (2014) suggests the necessity to fragment data and offer simple labels for that data to extract theory from data. As the coding process proceeds and the data become more familiar, the theoretical categories emerge over time. "... implicit perspectives, behaviors, and processes..." (Charmaz, 2014, p.54) are made apparent through coding. To "... conceptualize what is occurring in the data," as Charmaz (2014) puts it, one must first begin coding. For example, data collected from text, respondents, industry professionals, and other sources is converted into coded form to develop theories to help explain and organize the data. This coded data describes the research project. Coding and data collection happens at the same time. Furthermore, coding explains the research findings by creating a new theory (Charmaz, 2014) that guides future data collection. A researcher must actively interrogate coded data from unstructured text or interviews to understand their findings. Coding can also reveal things about the original research that was unknown before, leading to new research questions (Charmaz 2014).

Charmaz's (2014) coding approach is a widely used method in Grounded Theory study for a few reasons. First, Charmaz's coding approach emphasizes the importance of interpretive flexibility in Grounded Theory. It allows for multiple interpretations of the data rather than forcing it into preconceived categories, which is essential to developing new theories that emerge from the data. Secondly, Charmaz's coding approach is systematic, iterative, and flexible, allowing researchers to develop codes that evolve over time as they analyze the data. This coding process ensures that the codes reflect the data rather than being imposed onto it.

Moreover, Charmaz's coding approach recognizes that the researcher's role is significant in the data analysis process. Researchers are encouraged to reflect on their perspectives and assumptions, which can impact their analysis and interpretation of the data. In addition, Charmaz's coding approach values the inclusion of multiple perspectives, enabling researchers to develop nuanced and complex understandings of

the data. Overall, Charmaz's coding approach supports the development of grounded theories rooted in the data and grounded in the participants' experiences.

3.3.2.1 Data Analysis

The Grounded Theory is a "... systematic process of data analysis and theory construction." (Lyons and Coyle, 2016, p.147). As a result, the data analysis used in this study followed the coding and categorization procedure outlined by Charmaz (2014), which was created expressly for a Constructivist Grounded Theory approach. An essential aspect of this specific technique to data analysis is Charmaz's (2014)'s Constructivist Grounded Theory approach, which also incorporates the coding and categorization process: Initial Coding, Focused Coding, and Categorization and Theory Development.

Charmaz's (2014) Constructivist Grounded Theory approach is a qualitative research method that focuses on developing theories grounded in data. This approach has several components: initial coding, focused coding, categorization, and theory development. Initial coding is the first data analysis stage in Charmaz's constructivist Grounded Theory approach, which involves systematically examining the data and assigning initial codes to it. Initial coding aims to identify and label concepts, actions, and events in the data. Initial codes are provisional and exploratory and should be generated from the data rather than being preconceived.

The next stage of data analysis is focused coding. This involves a more in-depth data analysis using the initial codes to identify similarities and differences. Focused coding involves selecting core concepts and examining them in detail to develop more focused and refined codes. This process helps researchers identify critical categories and themes relevant to the research question. Charmaz's constructivist Grounded Theory approach's final stage of data analysis is the categorization and theory development. This involves categorizing the focused codes into broader themes and developing a theoretical explanation for the findings. Categorization aims to identify

the relationships between the categories and develop a theoretical model that explains the data.

In a nutshell, coding identifies conceptual incidences in the participants' responses, and categorization is grouping such codes at a deeper conceptual level (Birks & Mills, 2015). (Birks & Mills, 2015). The approach is characterized by flexibility, reflexivity, and a focus on the social and cultural context of the research. Thus, this study's data analysis will reflect Charmaz's (2014)'s recommendations.

3.3.2.2 Analyzing Data Text

Using a Constructivist Grounded Theory instead of a Glaserian or Straussian method for data analysis is an essential distinction by Charmaz (2014). Comparing the coding stages for various grounded theories, several ways to code have different analogies, but Strauss & Corbin (1998), and Charmaz (2014) are the most closely connected. There is, however, one crucial disagreement between Strauss & Corbin's (1998) and Charmaz's (2014) approaches: the propriety of "axial coding." This is a coding method advocated by Strauss and Corbin (1990, 1998; Strauss, 1987) that tries to link categories and subcategories. As Charmaz (2014) argues, the pragmatic underpinnings of Grounded Theory exclude axial coding. Thus he proposes focused coding as an alternative.

While Focused Coding specifies the properties and dimensions of categories similarly, Charmaz (2014) points out that, while axial coding specifies the properties and dimensions of a category in a similar way, it has also been the subject of criticism by Charmaz (2014); it is worth noting that Corbin and Strauss (2008) place less emphasis on this approach in later work. Charmaz (2014, p.62) argued that Strauss and Corbin's (1990)'s axial-coding method was flawed, as initially used by Charmaz. "... limits what and how researchers learn about their studied worlds and, thus, restricts the codes they construct." Strauss and Corbin (1990) developed an axial coding paradigm that Charmaz (2014) believes restricts the Grounded Theory's capacity to handle real-world challenges. This progressive approach to Grounded Theory (along with the recommended usage of Focused Coding) is explained by Charmaz (2014), who

confirms that researchers may accept uncertainty and depend more on the unanticipated themes created by experimental data collected through interviews or literature reviews.

Because of this, Strauss's (1987)'s technique of axial coding is not used in a Grounded Theory approach to Constructivism. According to Charmaz (2014), the Focused Coding technique combines some of the properties of axial coding while not employing an axial coding approach. Linking categories and subcategories is essential from the beginning of the coding process all the way up to the Focused Coding stage. The focus here is on the non-formulaic aspect of such an analysis instead of the more systematic levels required by axial coding, as Charmaz (2014) reminds us. According to Charmaz (2014), linkages between categories and subcategories retain their fledgling character rather than adhere to the more rigorous techniques employed by Strauss and Corbin (1990).

3.4 RESEARCH METHOD OF RESEARCH: CODING AND CATEGORIZATION PROCESS

Charmaz (2017, page 3) states, "... coding is a method of connecting with data, widening our vision of it, growing our knowledge, and asking questions." There is no inherent truth in codes, and we cannot rely on them since they reflect our current understanding at a certain point in time. In the first step of the coding process, called "initial coding," you assign categories to the phenomena you see to uncover recurring patterns that may be further explored and coded. Because the most essential and recurrent codes emerge, categories predicated on thematic or conceptual similarities might emerge. ii) Concentrated Coding and Categorization. Third, theoretical coding breaks down specific codes and categories to reveal a more general category and develops a theory. Charmaz's (2014) Constructivist Grounded Theory method offers thorough data analysis recommendations. This study entails the following steps: coding, data comparisons, memo writing, categorization, and theoretical sampling. The coding procedure to be employed at the Initial Coding, Centered Coding, and Theoretical Coding levels must be explained in depth to highlight this transparency and explain how

the constant comparison approach applies to assessing the rich data collected from the text.

3.4.1 Initial Coding

Researchers can break down information from the text into smaller pieces using an early data analysis stage known as initial coding (Charmaz, 2014). The first coding phase requires a rigorous line-by-line scanning of the transcriptions. This approach allows for the fragmentation of the data, but it also assists in exploring the researcher's preconceptions. It is recommended by Strauss and Corbin (1998) that sensitizing questions be used in all types of coding to understand the data better. Initial coding is a procedure that permits labels to be linked to particular data in the form of an incident, action, or concept. It is used to categorize and organize information. The initial coding aims to understand what the study participants say about claims on international building projects regarding the data they provide. A critical component of the coding process is the researcher's desire to be open to new things and, when new ideas unfold, to attach labels to them in the form of first coding to categorize and organize them. After transcribing and printing out the texts, the researcher went through the transcripts line by line, labeling the thoughts included within the data supplied by the study participants as they listened to them. The researcher would label any new ideas or remarks that stood out.

To transcribe text summaries line by line, involvement, and serendipity are crucial to the process (Charmaz, 2014). Specifically, the coding process aims to figure out how industry professionals deal with the difficulties posed by national cultural norms while making claims about multinational construction projects. Researchers write notes when they begin to code their data to help them better understand what they have learned from their texts. Notably, the researcher must maintain theoretical agnosticism and openness since it would be naive to assume that their stance regarding the study topic has no impact on the research. In this coding phase, emerging themes are observed, and these findings guide the researcher through subsequent data collection phases. It leads to a condition that Charmaz (2014) alludes to as a contemporary data

collection and processing process. For this study, memo writing was a crucial component of data analysis, allowing for coding and categorization to be clearly defined and an audit trail for selective sampling and theory building to be traced.

In a Constructivist Grounded Theory method, memo writing is crucial since constructivism "shatters concepts of [a] unbiased observer" (Charmaz, 2014, p.13). The researcher understands that investigation is a collection of the text and that the researcher is a part of the selection, analysis, and interpretation of the data. As a result of this stage of simultaneous questioning and data analysis, a Grounded Theory about the effect of national culture on claims on international building projects began to take shape in the form of preliminary codes. The most intriguing initial codes were selected with frequent contrast and memo writing, and an additional code-processing step was taken: focused coding (Charmaz, 2014). This procedure suggests plausible avenues for further analysis (Charmaz, 2014).

3.4.2 Focused Coding

Grounded Theory is constructed on a foundation of openness and trustworthiness (Cooney 2011). As a result, it is critical to establish the rigor of any constructivist Grounded Theory throughout the coding phase. That rigor can be met by adhering to the next level of coding described by Charmaz (2014) as focused coding. In addition to initial coding, targeted coding was employed to drive the analysis toward the theoretical rendering. The process of establishing attributes and characteristics of theoretical categories, as well as explaining linkages and links between these theoretical categories.

Moreover, it was consistent with the practice of focused coding advocated by Charmaz (2014) in the Constructivist Grounded Theory that had developed earlier. Scott (2008) suggests that data should be analyzed in a tabular style to make transparent the data analysis methodologies that were utilized. This format is recommended for the focused coding phase since it allows for a rigorous basis on which to link structures and procedures (Scott, 2008). A technique known as the Reflective Coding Matrix approach is also employed by Scott (2008), which allows the dimensions and features of the

categories to be thoroughly examined through critical analysis, a notably important component of focused coding. Because of this, the data analysis could be transparent and rigorous, and the logical maturity of any theory could be tracked.

As explained by Mills et al. (2008), during the coding process, the data are treated differently depending on whether Charmaz used Constructivist Grounded Theory, or Glaser used a positivist paradigm. Constructivist Grounded Theory approaches are fundamentally different in that they strongly focus on the ontological and epistemological viewpoints where the research is undertaken. The interactive process and its temporal, cultural, and structural settings... are the foundation of a Constructivist Grounded Theory method (Charmaz, 2000, p.524). A Constructivist Grounded Theory was developed to solve the research challenges based on the motivation for this study and its roots in industry experience in multinational construction activities. The significance of ongoing openness in the analysis process is critical to the rigor of any emerging Constructivist Grounded Theory. As Charmaz (2014) points out, it's vital to be open to alternative interpretations of evidence, and theoretical sensitivity is crucial in spotting emerging theories. The iterative process of continually grinding the rich material derived from the unstructured data and the comprehensive approach to writing memoranda are essential to Grounded Theory (Strauss & Corbin, 1998). To begin with, memo writing helps keep track of the researcher's thoughts on the data as they progress from coding to developing a theoretical framework. Overall, memoing during coding and categorization offers an audit trail for Constructivist Grounded Theory.

3.4.3 Theoretical Coding

Theoretical coding is a more advanced level of coding that refines and analyses the previously identified targeted codes and the emerging elements of the theory at a deeper degree of sophistication. "... stitch the shattered tale back together..." as Glaser (1978, p.72) explains theoretical coding as a means to accomplish this. Using a more practical approach, Charmaz (2014) characterizes theoretical coding as a technique through which the links between targeted codes may be better understood and, when applied

effectively, "... impose a framework on your investigation...". According to Charmaz, researchers should sensibly employ theoretical coding to give the conclusions of the coding stage an analytical edge distinct from other discoveries. The goal of essence is to raise the targeted codes and associated inter-relationships to a higher degree of theoretical analysis, which will, in turn, assist in producing new theories.

3.4.4 Theoretical Sampling and Theoretical Saturation

Accordingly, it was essential to the research design to collect data from various viewpoints, including those of different nationalities. Fundamental to this process is the necessity of theoretical sampling, which is an essential component of any Grounded Theory method but is particularly important in constructivist Grounded Theory. Charmaz (2014) says this sampling is most relevant at the categorization stage. Samples based on the theory of sampling are used to "...focus and feed continual comparative analysis..." (Birks & Mills, 2015, p.11). What further data is needed for a Grounded Theory and how that additional data might be created necessitates the use of theoretical sampling. This may include selecting which individuals to interview and deciding what questions to pose. Sufficiency, in theory, is considered to have happened when no additional codes can be recognized, and the categories generated from existing codes are well-defined, with their characteristics and conditions filled out (Birks & Mills, 2015).

3.4.5 Theory Building: Induction, Deduction, Abduction, and Pragmatism

It was necessary to use a procedure of constant comparison in the data analysis phase to always follow the truth (Gibson & Hartman, 2014). These steps required the application of inductive and deductive reasoning between data gathering and analysis. It was necessary to compare conclusions from the data with information gleaned from additional interviews or further data collection from the text at various stages during the study. Abduction is the result of the interaction between induction and deduction. Using abduction as a tool for data interpretation, researchers may generate and test theories

based on the data. Data analysis relies on the abduction method, which also serves to validate emerging theories. As a result, the theory and data are so intertwined that the data serves to confirm the theory itself. Truth tracking (Gibson & Hartman, 2014) is still used in abduction to find the most probable interpretation of the facts (Charmaz, 2014; Haig, 1995). Therefore, it is possible to identify the source of the Constructivist Grounded Theory developed from this research endeavor to a specific piece of data, thereby preserving its validity. An essential part of abduction research is looking at the theory's capacity to produce 'plausible explanations' for findings based on the detailed information gathered from data (Charmaz, 2016).

For this research project's findings to be considered appropriate, the constructivist Grounded Theory developed should be judged based on whether it can provide a 'plausible account' (Charmaz, 2006) rather than an objectively verifiable theory.

3.4.6 Making Sense of the Data and the Construction of Theory

To create a theory based on the rich data obtained from the research text, it was necessary to figure out the most appropriate approach for generating a theory. As Charmaz (2017, p 1–2) explains, “... Grounded Theory methods consist of a systematic approach to qualitative inquiry for theory construction...” As Charmaz (2017, p.2) also explains, Constructivist Grounded Theory requires an “...inductive, emergent, open-ended, and iterative approach...” to theory development. According to Charmaz (2017), constructivist Grounded Theory is characterized by the fact that data and theories are developed rather than discovered, according to Charmaz (2017). Regarding Grounded Theory, constructivists reject Glaser's (2013) and Strauss (1993)'s positivism and instead place it in a constructivist paradigm that embraces reflexivity as a tool for in-depth critical investigation. According to Charmaz (2017), Grounded Theory requires the researcher to develop tentative interpretations of data in constructing codes, which are, in essence, the labels given to fragments of data, before returning to the field to both amplify categories and test the relevance of emerging theories.

While there may be differences in approaches and subtleties among Grounded Theory theorists, there remain critical standard practices of all Grounded Theory theorists that ultimately lead to theory generation (Charmaz, 2017), namely; While there may be differences in approaches and subtleties among Grounded Theory theorists, there remain critical standard practices of all Grounded Theory theorists that ultimately lead to theory generation (Charmaz, 2017), namely;

- i. To stay grounded, all grounded theorists must constantly compare data, data with codes, codes with categories, and so on (Charmaz, 2017). These categories must be grounded in rich data as conceptual representations of data and codes.
- ii. This constant comparison process helps grounded theorists identify a process's evident and subtle aspects.
- iii. Whether narrative or description, case study or numerical data, grounded theorists also prioritize analysis.
- iv. When developing a Grounded Theory, the researcher must focus on "...defining and elaborating a category or categories rather than dealing with a specific empirical topic... ". (Charmaz, 2017, p. 3)
- v. Building new theories from scratch instead of relying on preexisting ones.
- vi. With the help of subsequent data, theoretical ideas can be tested and refined.
- vii. Conclusions for professional practice are also stated herein.

Where there are similarities in all the Grounded Theories, constructivist Grounded Theory differs from other approaches. An emphasis is placed on the inductive/deductive/abductive approach to theory creation and the whole concept of what constitutes a theory in a constructivist Grounded Theory approach. The theory has been described as"... "...an explanatory scheme comprising a set of concepts related to each other through logical patterns of connectivity." (Birks & Mills, 2015, p.181). Charmaz (2014) defines theory more as an abstract concept and that "... interpretive theory calls for the imaginative understanding of the studied phenomenon. This theory assumes emergent, multiple realities; indeterminacy; facts and values as inextricably linked; truth as provisional; and social life as processual... " (Charmaz, 2006, p.126). This study's theory generation method is focused on this approach. As part of the research strategy, inductive/deductive and abductive approaches are used to build a

constructivist Grounded Theory. Grounded Theory must return to its pragmatist roots as a fundamental principle of Constructivist Grounded Theory (Charmaz, 2017). As Charmaz (2017, p.5) unashamedly points out, “Constructivist Grounded Theory must express its pragmatist heritage.” The interpretive nature of a constructivist Grounded Theory sets it apart from traditional grounded theories, which have a positivistic slant.

This chapter outlines the philosophical direction of the research study from the perspectives of ontology, epistemology, and axiology. The methodology used to develop a research methodology will allow the goal and purpose of the research project to be carried out efficiently by situating itself inside an interpretative paradigm and assuming an inductive, deductive, and abductive theoretic approach. This chapter discussed the justification for selecting the Constructivist Grounded Theory research technique. A qualitative approach relies on a cross-sectional time horizon being chosen and implemented. The data collection and analysis procedures used in this research have been described in depth in this chapter, as was the technique used in data analysis and coding the study results. Data was coded and categorized using Constructivist Grounded Theory as described by Charmaz (2014) to reveal the unique concepts and relationships between these concepts, which are then compared with the existing concepts present in the prevailing theories of western and Islamic CB theories, to propose a theory of Islamic Consumer Behavior.

CHAPTER FOUR

DATA COLLECTION, ANALYSIS & THEORY DEVELOPMENT

4.1 INTRODUCTION

In the previous chapter, the methodology of the current study is explained. This chapter will work on the data collected, iteratively analyzing and sorting data into codes and categories to evolve into various sections of consumer behavior embedded in the Islamic scriptures and ultimately put together to form a comprehensive theory encompassing the significant dynamics to be complied by a *Muslim*. This chapter prescribes the emergence of the theory of Islamic consumer behavior, rather, Islamic lifestyle and the antecedents describing the belief system, variations of faith, dimensions of *Halal* and *Haram*, and intentions, through a rigorously predefined method of the research process of collection of data, analysis, and theory development, through this normative inquiry into the Qur'anic scriptures and authentic *Hadith* where required for further clarification. The chapter continues to elaborate on some novel components of the Islamic lifestyle, such as the nature of the consumer and the concept of *Rizq*, *Sabar*, *Shukar*, and the role of *Falah*, explaining the ontological stance of these variables, as well as the relationships which are suggested between them.

The concepts presented have emerged due to following the steps and procedures recommended in the Grounded Theory (Charmaz, 2006). They have specifically been referenced and justified where innovated as the nature of data and research required. Every concept has been illustrated by direct quotations and references to primary data, which are primary units of analysis that have gone through the iterative process of condensation and filtration, with simultaneous analysis for relevance and validity to deliver a comprehensive theory, representing all significant aspects of the data. Several sub-categories and moderating concepts are also discussed, which may not have qualified to become main categories, and were dropped in the selection of the central framework. However, this does not mean that their role in the emergence of the significant theory is negated. The concept is either of minor importance or of such need to be explained to clarify the reason for the inclusion or exclusion of a particular

viewpoint. The chapter begins by describing the main concepts that link together to form the theory of Islamic consumer behavior or lifestyle.

4.2 AQIDAH: CREED/ ISLAMIC BELIEF

This research journey starts with a belief system, and Islam requires its followers to comply. This belief system originates with the belief in The *Khaliq*/Creator, i.e., *Allah*, followed by the belief that everything else outside the entity of the Creator is His *Makhlooq*/creation. All *Allah* created is further divided into two significant sub-categories based on the nature and purpose of creation: *Insan* (Human) and the rest of the *Makhlooq* (creation). The detailed reason for this division is covered in the following chapter.

4.2.1 Allah: The Creator

Islam is based upon monotheism, which is the existence of a single creator of the universe. The first act a *Muslim* has to perform to enter into the domain of Islam is to recite and believe that there is no creator except *Allah*. This "*shahadah*," or oath, is not a new one. *Allah* reminds us in the *Quran*:

“‘Am I not your Lord?’ and they replied, ‘Yes, we bear witness.’”
(*Quran* 7:172)

Hence, it is only a reminder of the oath mankind took earlier, even before our birth in the *alam-e-arwah*, (world of souls), which we tend to forget, hence named *Insan* (from *nisyan*, meaning to forget). A believer is required to recite and repeat these words of *Kalimah Tayyibah* throughout life. The statement translates into meaning as there is no God but *Allah* (*Quran*, 3:18; 20:14; 47:19) [and] Muhammad (PBUH) is the messenger of *Allah*. (*Quran*, 3:31; 48:29; 48:8)

Repeatedly, the *Quran* states the existence of the belief that there is no other God except *Allah*.

“God bears witness that there is no god except He, and so do the angels and those who possess knowledge. Truthfully and equitably, He is the absolute god; there is no god but He, the Almighty, Most wise.” (*Quran* 3:18)

An immediate analysis of the above statement generates several open codes, such as the negation of no other being to be placed in the category of being God, the acceptance of the statement, a solid positive affirmation of the existence of beings and entities, those who possess knowledge, that God is the most Almighty and most wise. Similarly, further analysis of the *Quran* and *Hadith* through the directed content analysis method reveals a constant repeat of the existence of an entity that is singled out to be the creator and has multiple attributes. This attribute is also universally claimed to be expected not just by the believer in *Islam* but by all mankind:

“We did not send any messenger before you (O Muhammed) except with the inspiration. There is no god except Me; you shall worship Me alone.” (*Quran* 21:25)

A standard theoretical code that is derived is the existence of God, which is further defined as a belief. Belief has been described as a statement or state of mind accepted as truth, usually with little or no evidence (Schwitzgebel, Eric, 2006). For a *Muslim*, belief, or *Iman*, starts with the verbal acceptance and acceptance of the heart of *Kalimah Tayyibah*. That is witnessing that there is no God accepting *Allah* and Mohammad (PBUH) is His messenger. This claim embeds in itself the concept of a creator of the universe, the purpose of creation, and a commitment to this purpose of creation.

“The Originator of the heavens and the earth. When He (God) decrees a matter, He only says to it, ‘Be!’ – and it is.” (*Quran*, 2:117)

Scholars in Islamic jurisprudence (*Fiqh*) have elaborated a rule for understanding Islamic principles. For example, if the terms *Islam* or *Iman* are mentioned on their own, they are used interchangeably, meaning the same thing: the entire religion of Islam. However, suppose these two words are used together. In that case, they represent two variants of *Aqidah* (belief), which is *Iman*, meaning that it is the inward deeds or the actions of the heart, described in the *Hadith-e-Jibrail* as belief in *Allah*, His attributes, and His glory. On the other hand, if *Islam* is mentioned with *Iman*, the

term Islam will mean outward actions like charity, fasting, and pilgrimage. These differences will be further elaborated on under the concepts of *Muslim* and *Momin*. If the inward acts of faith do not accompany the outer actions of faith, the doer of these acts of faith is described as a hypocrite (*Munafiq*). Shaykh al-Isam Ibn Taymiyah extensively debates the whole issue (may *Allah* have mercy on him).

The first phase of the Islamic belief system comprises having no doubt that there is a supreme and only being who is the creator of everything, and that is *Allah*. We cannot know *Allah* except through who He Himself described. Although not all the characteristics can be described, only the related characteristics related to the *Makhloq* (creation) and *Rizq* (provision) are selected, which are mentioned in the *Quran*. As mentioned above, the following references taken from the *Quran* describe specific properties related to the creation and sustenance of human life.

Allah introduces Himself in the *Ayat-al-kursi* in *Quran* 2:255 as the only One ever-living, self-sustained. To Him belongs everything, and *Allah* Himself describes the attributes in the names to be recognized and called upon.

“The most beautiful names belong to *Allah*: so call on Him by them.”
(*Quran*, 7:180)

“He is *Allah*. There is no god but He, the Knower of secrets and declarations. He is the Compassionate, the Merciful. He is *Allah*; besides Whom there is no god; the Sovereign, the Holy, the Peace-Giver, the Faith-Giver, the Overseer, the Almighty, the Omnipotent, the Overwhelming. Glory be to *Allah*, beyond what they associate. He is *Allah*; the Creator, the Maker, the Designer. His are the Most Beautiful Names. Whatever is in the heavens and the earth glorifies Him. He is the Majestic, the Wise.” (*Quran*, 59:22–24)

The ninety-nine names of *Allah* describe the nature of *Allah* extensively. Still, one is limited to His declaration of His attributes and the relationship with these characteristics being passed on in his creation, as He declares Man to be the best of His creation, as explained in the next heading. The oneness or uniqueness is highlighted in *Surah Al-Ikhl*s (The Sincerity), which reads:

"He is God, [who is] One. God, the Eternal Refuge. He neither begets nor is born, nor is there to Him any equivalent." (*Quran*, 1:12)

For the purpose of the research, only the relevant attributes of *Allah*, *Al-Khaliq*, the creator, and *Ar-Razzaq*, the provider, are discussed since these are more relevant to the *Makhlooq* (creation), which is further categorized into *Insan* (human) and the rest of the creation as *Rizq* (provision), as explained further.

“The Creator of all things. So worship Him (Alone), and He is the *Wakil* (Trustee, Disposer of affairs, Guardian, etc.) over all things.” (*Quran*, 6:102)

Allah created everything from nothing and did not just transform it. Ibn Kathir describes the term “*beda'a*” as a creation from non-existent for the creation of the universe in the following ayah of the *Quran*. *بَدِيعٌ: Surah Baqarah 2:117, Surah Anaam 6:101.*(Tafsir Ibn e Kathir 1/241)

“Creator of the heavens and the earth from nothingness, He has only to say when He wills a thing, ‘Be,’ and it is.” (*Quran*, 2:117)

Abdullah Yusuf Ali (9, p. 1726), while explaining the verses of the *Quran*, mentions the sequence of the terms of *Khaliq*, *Baari*, and *Musawir*, which denotes that *Allah* is not just the Creator but has been created without previous existence and not just created, but created in different forms and with the best of fashion.

"He is *Allah*, the Creator, the Shaper out of naught, the Fashioner." (*Quran*, 59:24)

The word “*fatir*” is explained as "The Originator of the heavens and the earth." *Surah Anaam 6:14*, further used in *Surah Yusuf 12:101*, *Surah Faatir 35:1*, *Surah Zumar 39:46*, *Surah Shura 42:11*. *Allah* is not just the provider of the end needs of the creation; He explains the whole backend logistics and supply chain, management of which is not humanly possible. He is also the provider of resources (*musabab ul asbab*), “the cause of causes” (rekhtadictionary)

“And have you seen that [seed] which you sow? Is it you who makes it grow, or are We the grower? If We willed, We could make it [dry] debris, and you would remain in wonder,” (*Quran*, 56:63-65)

“O mankind, remember the favor of *Allah* upon you. Is there any creator other than *Allah* who provides for you from the heaven and earth? There is no deity except Him, so how are you deluded?” (*Quran*, 35:3)

Allah reminds us of the favors He has bestowed upon mankind by not just creating mankind but also providing for sustaining life (body, soul, and mind) on earth. Thus, once again, establishing and summarising the relationship between the Creator, the human creation, and the provisions for sustenance, with the responsibility of remembering the favor and being thankful for it. The attribute of *Al-Razzaq* (The Provider, Sustainer) is respectively mentioned in *Quran*, sometimes paired with *Khaliq* (Creator) and occasionally alone.

“Indeed, it is *Allah* who is the [continual] Provider, the firm possessor of strength.” (*Quran* 51:58)

In fact, in some places, *Allah* introduces His triangular property of Creator, Sustainer, and Destroyer to negate any dichotomy of an entity that exists in other religions (God of good and God of evil) and to highlight the short life of this world to discourage the love of the perishable world and to encourage the love of the everlasting world in the hereafter.

"*Allah* is He Who created you and then maintained you, then will cause you to die." (*Quran* 30.40)

The attribute of being a provider is not limited to this mortal world, and he informs that the everlasting and even better rewards and provisions await the believers after death.

“And those who emigrated for the cause of *Allah* and then were killed or died – *Allah* will surely provide for them a good provision. And indeed, it is *Allah* who is the best of providers.” (*Quran* 22:58)

Once it is established that a creator exists of all things, the Prophet of *Allah* (PBUH) further explains what He requires us to do and what He accepts from His creation.

“O people, *Allah* is pure, and he accepts only what is pure” (*Muslim* 1015).

"Do you believe you in part of the scripture and disbelieve in part thereof?" (*Quran* 2:85)

"And this is My Straight Path, so follow it. Follow not other ways, lest you be parted from His Way." (*Quran* 6:154)

Table 4.1 *Allah*: Belief in the Creator

Definition: The existence of a being who is the creator of everything (<i>Al-Khaliq</i>)		
Construct	Definition	Evidence from data
<i>Allah</i> (Belief in the Creator)	Existence of a being who is the creator of everything	<i>Quran</i> , 3:18; 21:25; 7:172; 51:56; 5: 94; 4:59; <i>Muslim</i> , 1015.

Table 4.2 *Allah*: Attributes

Construct: <i>Allah</i>: Attributes	
Definition: <i>Allah</i>: The Creator, Provider, And Originator	
Properties	References from data/Evidence
All names of <i>Allah</i> with attributes	<i>Quran</i> , 7:180; 59:22–24
<i>Al-Khaliq</i> : The Creator	<i>Quran</i> , 2:21; 2:29; 5:17; 6:102; 13:16; 35:3; 36:81; 39:62; 40:62; 50:38
<i>Ar-Razzaq</i> : The Sustainer, Ever Provider	<i>Quran</i> , 22:58; 35:3; 51:58; 63:10
<i>Beda'a</i> : Create out of nothing	<i>Quran</i> , 2:117; 6:101
<i>Fatir</i> : Originator	<i>Quran</i> , 12:101; 35:1; 39:46; 42:11.

The relationship between The Creator and creation (*Insan* and *Rizq*) is explained, i.e., to consume the provision (*Rizq*) by *Insan* according to the instructions of The Creator (*Allah*).

4.2.2 *Insan*: Human

A belief in *Allah* as the *Khaliq* (creator) logically points towards the existence of *Makhlooq* (creation). As referred to in the characteristics of *Allah*, he is the creator of everything we know and does not know. This creation is further divided into two categories based on the difference in their nature and purpose of creation. The ones who have been given the freedom of choice to act are sent to earth to be tested and then rewarded in the hereafter if this freedom of choice is used in the manner *Allah* prescribes. These consist of *Insan* and the *Jinn*. The rest of the creation has not had this freedom of choice to obey or disobey the commandments of *Allah*, which consist of the angels and every other creation. These other creations have been created to sustain life and serve the *Insan*. They have been termed as *Rizq* (provisions) and are described in detail in the next section of this thesis. Now, the characteristics of *Insan* are explained.

Allah describes man as the best of His creations in the following words:

“We have indeed created man (*Insan*) in the best of moulds (*ahsani taqweemin*).” (*Quran*, 95:4)

The dictionary translates *taqweem* as a calendar. Since the nature of man has been created in the best of states, which is already written in the Preserved Tablet (*lohh-e-mahfooz*). Although it is challenging to find a direct definition of the term *Insan* in the *Quran*, the term has been used 247 times in the *Quran* and describes the attributes of the creation in quite some detail. The root word of the word *Insan* is "*nisyah*" or "*nasiya*," which means to forget. Scholars explain that since *Insan* forgot the reason for his creation, it was thus called by this name. (*Quran* 7:205) Some scholars of the Arabic language claim the root of *Insan* to be from "*Ins*" or "*Uns*," meaning tame or familiar (Mufradat 1:94). Furthermore, some refer to "*Anisa*," meaning "friendly or companionable," as being the root word of *Insan*. *Ar Rajul*, translated as "a man," is also used 24 times. The term "*Abd*" is also used in *Quran* to refer to the behavior of humans to surrender as a servant to the will of God or to worship Him. Frequently used with *Abd-ul-Allah*, meaning servant of *Allah*. The term "*Bashar*" is also frequently used. *Quran* (3:47; 12:31) usually refers to humans' physical or bodily aspects.

Another characteristic that differentiates humans (and the *Jinn*) from other creations of *Allah* is the freedom of choice. Whether one wishes to follow the rules laid down by the Creator or disobey them. *Allah* says in *Quran*:

“There is no compulsion in religion.” (*Quran*, 2:256)

Allah does not force humans to follow the guidelines, nor does He hold the messenger accountable for others who may not follow the instructions.

“We said unto the angels: Prostrate yourselves before Adam, they fell prostrate, all save Iblis. He demurred through pride and so became a disbeliever.” (*Quran* 2:34)

The above verse shows that all other creations had no choice, but the *Jinn* had a choice not to obey, and he disobeyed.

“Whosoever will let him believe, and whosoever will let him disbelieve.” (*Quran* 18:29).

In another place, *Allah* further makes it clear:

“He who obeys the Messenger has obeyed *Allah*; but those who turn away - We have not sent you over them as a guardian.” (*Quran* 4:80)

Quran explains that the universe did not come into existence by accident or by itself. There is a creator of all this, and this is *Allah*. He is the creator of everything (*Khaliq*).

"We have not created the heavens and the earth and all that is between them for mere play. If We wanted to create aimless things, we would have done it if we were going to do (that)." (*Quran*, 16; 17)

The root word 'ayn bā dāl (أ ب ع) “*Abd*” has been used 275 times in various forms in the *Quran*. Translated as worship, servant, and slave in translations in the light of the tafseer of previous scholars. The word *Insan* is generally used for the whole of humanity, whereas the word *Ad* is frequently used as a verb, noun, or adjective for the followers and believers of the Islamic faith. For the purpose of the creation of humans

and *Jinns* according to Islam, the reason for the creation of humans and *Jinns* is *Ibadah*. *Allah* defined the purpose of humankind's creation as His worship:

"I have created the Jinn and humankind only for My worship." (Quran 51: 56).

This worship, or surrender to the will of the creator in Islam, is for the whole of the believer's life. *Surah Al-Kafirun* 109:1-6 summarizes the function of an 'Abd' as worship and goes to the extent of saying to the disbelievers that this is the main difference in the *Deen* (way of life):

"Say, O disbelievers, I do not worship what you worship. Nor are you worshippers of what I worship. Nor will I be a worshipper of what you worship. Nor will you be worshippers of what I worship. For you is your religion, and for me is my religion." (*Quran*, 109: 1-6)

Only this choice justifies the sending of the children of Adam into the world for testing and to bear the consequences in the hereafter.

"..... It gets every good that it earns, and it suffers every ill that it earns..." (*Quran*, 2:286)

Further, it is revealed that the purpose of the creation of man is to test him to qualify for paradise.

"O ye who believe! *Allah* doth but make a trial of you in a little matter of game well within reach of your hands and your lances, that He may test who feareth him unseen, any who transgress thereafter, will have a grievous penalty." (*Quran* 5: 94)

This test, as further described, is by giving abundant blessings and wealth and withdrawing or limiting the supply of worldly assets. His every act is to the submission of not just His will but also his deeds to the supreme command *Allah* says:

"O you who believe (who are âmenû)! Obey *Allah* and obey the Messenger." (*Quran*, 4:59)

"Blessed be He in Whose Hand is the Dominion, and He is able to do all things. Who has created death and life that He may test you which of you is best in deed." (*Quran* 67: 1-2)

Allah says in *Quran* that man is born with the instinctive ability to identify things:

"And He taught Adam the names/ nature of all things." (*Quran*, 2:31).

Contrary to the western philosophers who suggest that a human being is born with a clean slate (*tabula rasa*), Islam says that God created Adam (or man) with this innate ability to judge what is good and what is evil, right from the birth and even the recognition of the true Creator. Since of all the entities created by God in the heavens and on Earth, only humans and *Jinns* are given the freedom of choice to follow or not to follow the commandments given to them by God, while the others, including angels, cannot disobey in their nature, only these two have been put to the test to see if they obey these orders. Here scholars describe that these names which *Allah* taught Adam are not just restricted to the proper nouns in the form of words, but rather the meaning and functions of these things, i.e., the good and evil in them (*khair/shar*) and the ability to recognize, the intellect to understand and use these things using the freedom of choice to select the good and avoid the bad. Just as we recognize the creator by his ninety-nine names, we also recognize what characteristics he poses (Ibn-Qayyim, 2004; Mirza, U. 2004). Furthermore, man is also guided and reminded frequently of these natural tendencies for his own welfare and guidance:

"Our Lord is He Who gave to each (created) thing its form and nature, and further, gave (it) guidance." (*Quran* 20:50).

Scholars have defined this guidance as intrinsic nature, *Noor* (light), which guides through *Qalb-e-Saleem* (pure heart), recognizes good from evil and is reminded extrinsically through the revelations sent through messengers. The Prophet (PBUH) narrates that the righteous soul recognizes the good and the evil:

"Righteousness is in good character, and wrongdoing is that which wavers in your soul ..." (*Muslim*).

Surah al-Kafirun (109:2–6) gives an example of the freedom of choice, even if a man wishes not to follow the teachings of the *Deen* (way of life) prescribed by *Allah*.

“.....To you be your way and to me mine.” (*Quran*, 109:6)

Muslims believe all people are born in *Al-Fitrah*, a natural state of submission to *Allah* (*Quran* 20:122-23).

The Creator has described these aspects of nature that a human is born with (*Fitrah*), which conform to his physical, biological, social, and psychological needs. Only when a man is given the intellect to understand what is good and what is bad, then given the freedom of choice to select from the things (*Rizq*) provided, the guidance and reminder of what behavior is expected of him, only then it would be justified to pass through this worldly test to qualify for the reward in the form of an everlasting life of eternal bliss in heaven.

“And so many a moving (living) creature carries not its own provision! *Allah* provides for it and you. And He is the All-Hearer, the All-Knower.” (*Quran*, 29:60)

“We provide for you.” (*Quran*, 6:151)

“There is no creature on the earth which is not dependent upon *Allah* for its provision.” (*Quran*, 11: 6)

“O Prophet, declare that it is God Who has brought you out of non-being and given you existence and bestowed upon you hearing, vision and an aware heart (so that you should thank Him for His bounties), though there are few persons who are grateful to their Lord for His gifts.” (*Quran*, 67:23)

The *Quran* further states:

“For He it is Who has appointed you vicegerent over the earth, and has exalted some of you over others in rank that He may try you in what He has bestowed is upon you. (*Quran* 6: 165).

The above statement reveals three main points. Firstly, the appointment of humans as vicegerents over all the earth. This has been the basis of the authority and permission to use these in the manner allowed. It explains the relationship between the

Creator, the human race, and all other creations in the universe. Further, creating ranks means that the resources are not divided equally but disproportionately put to the test differently. This disproportionate allocation of resources is discussed in detail later in the context of *Sabar* and *Shukar*. The obedience of *Allah* is regarded as the primary function of *Insan*, which is why *Allah* frequently calls him "A-B-D," meaning servant.

"O you who believe! Obey *Allah* and His Messenger, and turn not away, from him while you are hearing." (*Quran* 8:20)

Obedience to the Prophet is associated with adherence to *Allah* in forty instances in the *Quran*.

"And whatsoever the Messenger [Muhammad] gives you, take it. And whatsoever he forbids, abstains [from it]." (*Quran* 57:7)

"Say [O Muhammad to Mankind]: `If you [really] love *Allah*, then follow me. *Allah* will love you and forgive you your sins." (*Quran* 3: 31)

"And who can be better in religion than one who submits his face (himself) to *Allah* while doing good." (*Quran* 4:125)

Summarizing the above discussion, the term *Insan* is used more generally to address and describe the more holistic features of human beings, encompassing the personality, purpose of creation, physical and non-physical features, and qualities. *Quran*, (10:12; 103:2). The characteristics of an entity being social in nature, but forgetful of the purpose in life, which is to remember and obey the commandments of the Creator. These features, or nature/ *Fitrat* of *Insan*/ man, is further elaborated below.

Table 4.3 *Insan Fitrat*: Nature of Human/ Consumer

Construct: <i>Insan Fitrat</i>: Nature of Human/ Consumer	
Definition: The inbuilt aspects of human beings regarding the physical and spiritual dimensions an individual is born with and intended to follow by the Creator.	
Properties	References from data/Evidence
Everything is not created by itself	<i>Quran</i> , 16;17; 44:38-39
Everything Created with Purpose	<i>Quran</i> , 16:17; 51: 56; 67:2
Purpose: Ibadat/ <i>Abd</i> (verb), worship	<i>Quran</i> , 1:5; 3:51; 51: 56; 1-9:2

Purpose: Test	<i>Quran</i> , 5: 94; 67:1-2
Nature/ <i>Fitrat</i>	<i>Quran</i> , 20:122-23
Nature: Freedom of choice/ free will	<i>Quran</i> , 2:256, 18:29, 41:40, 77:3,109:6
Nature: Inborn Intellect /Aql	<i>Quran</i> , 2:31; 20:50; <i>Muslim</i>
Needs: Spiritual	<i>Quran</i> , 20:50
Needs: Physical	<i>Quran</i> , 6:15; 22:65; 31:20; 129:60
<i>Abd</i> : Slave, subordinate, servant, obedience	<i>Quran</i> , 42:25; 42:27; 40:31
Obedience <i>Allah</i> & Messenger	<i>Quran</i> , 4:80; 8:20; 51: 56: 109-6

The definition of *Insan* as derived from the above *Quranic* verses is stated in the following table. This definition of *Insan* summarises the major characteristics and properties *Allah* created him with.

Table 4.4 *Insan*: Human

Definition: Highest ranking creation with a predefined purpose and nature		
Construct	Definition	Evidence from data
<i>Insan</i>	Highest ranking creation of God with predefined purpose and nature	<i>Quran</i> , 95:4; 23:14; 40:64; 64:3

Summarizing the above discussion, the term *Insan* is used more generally to address and describe the more holistic features of human beings, encompassing the personality, purpose of creation, physical and non-physical features, and qualities. *Quran*, (10:12; 103:2). The characteristics of an entity being social in nature, but forgetful of the purpose in life, which is to remember and obey the commandments of the Creator.

4.2.3 *Rizq*: Provision

The provisions, blessings, bounties, means of sustenance created for the consumption of *Insan* by *Allah* are defined as *Rizq* (provision). This concept is much more than specified in the western term of goods and services. The term *Rizq* cannot be explained with one single English term, and Rekhta dictionary describes the term as “allowance, daily bread, sustenance, livelihood subsistence.” The root word is *r-z-q*. What

constitutes as *Rizq* and what is the purpose or function of its creation is explained in this section.

As mentioned earlier, the differentiating point in the creations of *Allah* between the *Insan/Jinn* and the rest of the creation is the freedom of choice for the former, with a test and reward structure. At the same time, the latter (creation other than *Insan* and *Jinn*) has no freedom of choice. As *Allah* says:

“The sun is not allowed to reach the moon, nor does the night overtake the day, but each floats in their own orbit.” (*Quran* 34:40)

“Unto Him belonged whosoever is in the heavens and the earth. All are obedient unto Him.” (*Quran* 30:26)

The verse of *Quran* 30:26 means that the Lord controls everything. People are allowed to decide whether or not they are ready for obedience, and that is how they are tested. This is not the case with the other creations of *Allah*, such as animals, plants, the sun, the moon, etc.

“Do you not see that *Allah* (PBUH) has made what is in the heaven and Earth subservient to you and made complete to you His favors outwardly and inwardly?” (*Quran*, 31:20)

“Eat of all the fruits and walk in the ways of your lord submissively. There comes forth from within it a beverage of many colors, in which there is healing for men; most surely there is a sign in this (life of bees) for a people who reflect.” (*Quran*, 16:69)

Not just the food we eat are the provisions and blessings of *Allah* upon humans. Still, the whole system of the supply chain (as explained earlier that He is also “*Ya Musabbibal Asbaab*,” i.e., provider of provisions) without which these resources would not have been possible for us to consume is mentioned here:

“And it is He who sends down rain from the sky, and We produce thereby the growth of all things. We produce from it greenery from which We produce grains arranged in layers. And from the palm trees – of its emerging fruit are clusters hanging low. And [We produce] gardens of grapevines and olives and pomegranates, similar yet varied. Look at

[each of] its fruit when it yields and [at] it's ripening. Indeed in that are signs for a people who believe." (*Quran*, 6:99)

"It is *Allah* Who has made for you the earth as a resting place, and the sky as a canopy, and has given you shape and made your shapes beautiful and has provided for you sustenance." (*Quran*, 40:64)

"And the Earth; we have spread it forth and made in it firm mountains and caused to grow in it every suitable thing." (*Quran*, 15:19)

"And whoever fears *Allah* – He will make a way out for him. And will provide for him from where he does not expect." (*Quran*, 65:2-3)

The above two verses explain all the resources nature provides as blessings and a free gift from The Creator.

The blessings and provisions of *Allah* are not just limited to this world, which is perishable, but extend beyond to the hereafter, which is limitless and everlasting. *Allah* says:

"And the hereafter is better for you than the first (life)." (*Quran* 93:4)
"And *Allah* is better [as regards reward in comparison to your reward], and more lasting [as regards punishment in comparison your punishment]." (*Quran* 20: 73)

"Whatsoever is on it [the earth] will perish; but the Face of your Lord, full of Majesty and Honor will abide forever." (*Quran* 55: 26-27)

"My worshippers! No fear shall be on you this Day, nor shall you grieve, (you) who believed in Our Signs and were *Muslims*. Enter Paradise, you and your wives, in happiness. Trays of gold and cups will be passed round them, [there will be] therein all that one's inner-self could desire, all that the eyes could delight in, and you will abide therein forever. Such will be the Paradise which you have been made to inherit because of your deeds which you used to do [in the life of the world]. Therein for you will be fruits in plenty, of which you will eat [as you desire]." (*Quran* 43: 68-73)

"For *Al-Muttaqun* (the pious), there are Gardens with their Lord, underneath which rivers flow. Therein (is their) eternal (home)..." (*Quran* 3:15)

However, for the purpose of this research, the definition of *Rizq* has been deliberately confined to the provisions of the earth, omitting the blessings of paradise since the characteristics of the blessings of heaven do not comply with the

characteristics of worldly goods. For example, this world's goods are perishable, but the blessings of paradise are everlasting.

Table 4.5 *Rizq Fitrat* / Nature of Goods/ Consumption

Construct: <i>Rizq Fitrat</i> / Nature of Goods/ Consumption	
Definition: All material and immaterial means of living <i>Allah</i> provides to man.	
Properties	References from data/Evidence
No free will (as opposed to <i>Insan & Jinn</i>)	<i>Quran</i> , 30:26; 34:40
To Serve Man	<i>Quran</i> , 31:20; 16:69; 6:99; 40:64
Needs	<i>Quran</i> , 15:19; 16:69; 6:99; 40:64
Nature: Destination fixed by fate	<i>Quran</i> , 65:2-3
Perishable	<i>Quran</i> , 55:26-27; 43: 68-73; 93:4; 20:73
Provision of Hereafter	<i>Quran</i> , 93:4; 20:73; 55:26; 3:15

Table 4.6 *Rizq*: Provision

Construct: <i>Rizq</i> / Provision / Consumables		
Definition: Provision, blessing, sustenance, bounty, means of living, consumable provided by <i>Allah</i>.		
Construct	Definition	Evidence from data
<i>Rizq</i>	Provision, blessing, favor, sustenance, means of living, and consumables provided by <i>Allah</i>	<i>Quran</i> , 31:20; 65:2-3

Summarizing the concept of *Rizq*, all provisions on earth or skies (for this research, only the worldly *Rizq* is covered as *Rizq*. The bounties of Heavens are not included in the definition) which have been made available by *Allah* to sustain life for *Insan*, which not just provides food, but all natural resources, the nurturing of parents, the five senses including wisdom (*hikmah*) and intellect (*aqal*), the guidance (*hidayat*) provided through revelation. The purpose of creating these provisions is not just to maintain life on earth but has been made them available to humans as a test. Consuming these correctly as prescribed in the *Quran* will qualify a person for reward in the hereafter and vice versa.

Table 4.7 *Aqidah*: Creed/Islamic /Belief-related constructs

Construct: <i>Aqidah</i>: Creed/Islamic / Belief-related constructs, their definition, and evidence from data		
Construct	Definition	Evidence from data
<i>Allah</i> Belief in Creator	Existence of a being who is the creator of everything	<i>Quran</i> , 3:18; 21:25; 7:172; 51:56; 5: 94; 4:59; <i>Muslim</i> , 1015
<i>Insan</i> <i>Fitrat</i> Nature of Consumer	Humans created not useless but with a purpose	<i>Quran</i> , 2:31; 20:50; 20:122-23; Ibn-Qayyim, 2004;
<i>Rizq</i> <i>Fitrat</i> Nature of Goods	Everything other than humans was created for humans and with a cause	<i>Quran</i> 51: 56; 67:2.

The three primary belief constructs of *Allah*, The Creator / and creations, i.e., *Insan* and *Rizq*, are thus tabulated as follows:

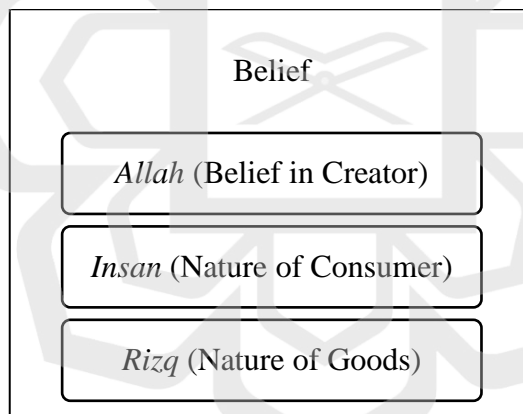


Figure 4.1 *Aqidah*: Creed/ Belief-Related Constructs

4.2.4 Relationship between Beliefs: *Allah*, *Insan* & *Rizq*

The interrelationship between the belief that *Allah* (God) is the creator and sustainer of everything clarifies the entity of the creator and the creation. Further, the freedom of choice and the *Ilm* (knowledge, wisdom, and intellect) given to man differentiates it from all other creations, putting him above all other creations and bestowing the custodianship (*Khilafah*) over other creations, thus establishing a legitimate right to

consume these facilities in a manner permitted by the Creator. This provision to sustain life is also called a blessing of God upon humans since *Allah* says that man did not produce these things provided to him by the creator, thus establishing the right to be worshipped alone. A man should obey Him, surrender to Him, and be thankful for these provisions, *Rizq*, and blessings. Perhaps the following verse best establishes the relationship between the provider, the consumer, and the consumable/provision:

“Then eat of what *Allah* has provided for you [which is] lawful and good. And be grateful for the favor of *Allah*, if it is [indeed] Him that you worship.” (*Quran*, 16:114)

“O mankind, remember the favor of *Allah* upon you. Is there any creator other than *Allah* who provides for you from the heaven and earth? There is no deity except Him, so how are you deluded?” (*Quran* 35:3)

Allah reminds us of the favors He has bestowed upon mankind by not just creating mankind but also providing for sustaining life (body, soul, and mind) on earth. Thus once again establishing and summarising the relationship between the Creator, the human creation, and the provisions for sustenance, with the responsibility of remembering the favor and being thankful for it.

Schematically, the relationship may be represented as: *Allah* (The Creator) → All creation → (gets divided into two) 1. With choice 2. Without choice. With choice included man and *Jinns*, and without choice, has all the rest. Then connect man with ‘all the rest’ so that man is the consumer and ‘all the rest’ is *Rizq* (nature).

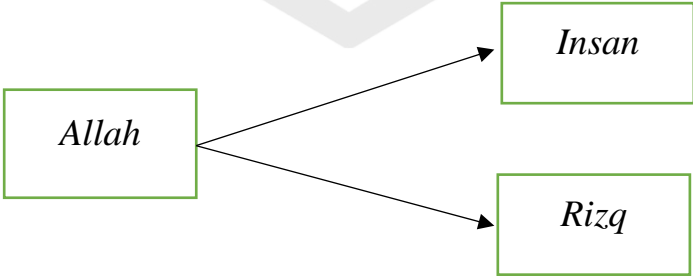


Figure 4.2 Relationship between *Allah*, *Insan* & *Rizq*

4.3 IMAN: FAITH- LEVELS OF FAITH

The belief system of Islam creates a commitment or a favorable attitude towards the teachings of Islam. This commitment is termed as *Iman* or the faith of an individual.

The commitment may be an internal commitment of the heart or can be evident through the honoring of these commitments through the application of these commitments through external observations.

This faith is upon the complete teachings as revealed by the Prophet Muhammad (PBUH), including the *Quran* and the *Hadith*:

“O you who believe, have faith in *Allah* and His messenger and the book that He revealed to His messenger and the scripture which He revealed before. Whoever disbelieves in *Allah*, His angels, His books, His messengers, and the Last Day has certainly gone far astray.” *Quran* (4:136)

This faith, reliance, and commitment to the teachings of Islam have layers of dedication or intensity. Ibn Taymiyyah explains belief (*Iman*) in the following words:

“It is understood that faith is affirmation and not merely belief. Affirmation includes the words of the heart, which is belief, and the actions of the heart, which is compliance.” Ibn Taymiyyah (Majmu’ Al-Fatawa 7/638)

Table 4.8 *Iman* (Faith)

Construct	Definition	Evidence from data
<i>Iman</i> (Faith)	Acceptance of the Islamic belief system through the action of the heart and body.	<i>Quran</i> , 2:128; 2:208; 3:52; 4:136; 5:111; 6:109; 12:101; 31:22; 43:69; 59:5; 95:4

Further, these levels or intensity of this commitment to the idea have been termed "Levels of Faith (*Iman*). An absence or rejection of this commitment is termed

Kufr in Islam. These positive and negative attitudes towards the Islamic belief system and the layers of intensity are discussed in the following section.

Each level of faith is elaborated on in the next section of the study in detail.

4.3.1 *Muslim*: Submitter

To understand the concept of *Muslim*, we need to knot the root of Islam, which is *s-l-m*, "مر ل سن" literal meaning being devoid of defects, healthy. At the same time, in the Islamic context, it means total surrender to the will of *Allah* (Maverdi, 2022). Several derivatives of the term have been used in *Quran* 140 times, with various meanings, such as surrender, peace, accept (*Quran* Corpus). Eran Lerman (1981) references the well-known Islamic scholar Mawdudi in his paper, describing a *Muslim* as someone who surrenders to *Allah* and declares himself to adhere to His commands.

“To *Allah* belong all things in the heavens and on earth. Verily we have directed the People of the Book before you, and you (o *Muslims*) to fear *Allah*. But if ye deny Him, lo! unto *Allah* belong all things in the heavens and on earth, and *Allah* is free of all wants, worthy of all praise.” (*Quran*, 4:131)

“And they swear their strongest oaths by *Allah*, that if there came to them a sign, they would surely believe therein.” (*Quran*, 6:109)

“He is *Allah*, the Planner, Executer, and Fashioner of creation. His are the names most beautiful. Whatever is in the heavens and the earth extols His Glory. He is the Most Mighty, the Most Wise. (*Quran*, 59:24)

The above verses mention one of the features of the believer, which is the belief that *Allah* is the creator of everything.

Another feature of a *Muslim* is the belief in the resurrection, that is, life after death.

“One day We shall raise from all Peoples a witness against them, from amongst themselves: and We shall bring thee as a witness against these (thy people): and We have sent down to thee the Book explaining all things, a Guide, a Mercy, and Glad Tidings to *Muslims*.” (*Quran*, 16:89)

“For those who believe in the existence of that which is beyond the reach of perception, who establish Prayer and spend out of what We have provided them.” (*Quran*, 2:3)

The following verse explains the belief that a *Muslim* should pledge to surrender his will and follow the instructions sent by *Allah* through His messenger and written in *Quran*. He says:

“For *Muslim* men and women- for believing men and women, for devout men and women, for true men and women, for men and women who are patient and constant, for men and women who humble themselves, for men and women who give in Charity, for men and women who fast (and deny themselves), for men and women who guard their chastity, and for men and women who engage much in *Allah*’s praise,- for them has *Allah* prepared forgiveness and great reward.” (*Quran*, 33:35)

The definition and features of *Muslims* highlighted in the *Quran* are thus summarized in table 4.10 below:

Table 4.9 Properties of *Muslim*

Construct: <i>Muslim</i>	
Definition: Surrender to the will of <i>Allah</i>/ verbal acceptance of Islam	
Properties	References from data/Evidence
Everything belongs to <i>Allah</i>	<i>Quran</i> , 4:131; 6:109; 59:24
Belief in the resurrection, Book, Messenger/ signs	<i>Quran</i> , 2:3; 5:69; 5:111; 6:109; 16:89; 16:102; 29:46; 43:69; 45:3
Following <i>Allah</i> ’s commands	<i>Quran</i> , 33:35; 39:12; 43:69
Surrender to the will of <i>Allah</i>	<i>Quran</i> , 2:128; 2:202; 3:67; 3:80; 3:83; 5:111; 10:72; 12:101; 28:53; 30:53; 43:69

Next section grinds into the higher level of faith, that is *Momin* and the characteristics mentioned in the *Quran* and *Hadith*.

4.3.2 *Momin*: Believer by Heart

In Islam, an individual who is *Momin* (or *Mu'min*) not just accepts Islam (i.e., a complete faith and belief in Allah (God) and his messenger, Prophet Muhammad (PBUH). but also practices (obeys) it in one's whole life in every aspect. Both these aspects have been mentioned in the following verse of *Quran*:

“They say, We ‘believe’ in *Allah* and the messenger, and we ‘obey’: but even after that, some of them turn away: they are not (really) Believers.”
(*Quran*, 24:47)

Moreover, a *Momin* is someone who follows the teachings of Islam and strives to obey Allah's commands in their daily life. They try to live their life according to the principles of Islam, such as performing the five daily prayers, giving charity, fasting during Ramadan, and making the pilgrimage to Mecca at least once in their lifetime if they are physically and financially able. A *Momin* is someone who has true faith in Allah and follows the teachings of Islam with sincerity and devotion.

“Those who believe and work righteousness, for them is forgiveness and a sustenance most generous.” (*Quran* 22:50)

A *Momin* does not just have a belief system proposed in *Islam*, but also acts upon that belief. The same is highlighted in the following verse of *Quran*:

“(O ye who believe! Why say ye that which ye do not?” (*Quran* 61:2)

Eating the permitted things shows the need to execute the belief and the verbal declarations.

“Eat of the things which *Allah* hath provided for you, lawful and good; but fear *Allah*, in Whom ye believe.” (*Quran* 5:88)

The following table 4.11 summarizes the properties of a *Momin* which are mentioned in *Quran*:

Table 4.10 Properties of *Momin*

Construct: Properties of <i>Momin</i>	
Definition: A Practicing <i>Muslim</i>	
Properties	References from data/Evidence
Accepts verbally as well as practices Islam	<i>Quran</i> , 19:96; 22:50; 41:8; 41:18; 47:33; 24:47
Righteousness deeds	<i>Quran</i> , 2:3; 2: 208; 5:69; 41:33; 22:50
Saying and action are the same	<i>Quran</i> , 27:2; 27:53; 61:2
Acts in a <i>Halal</i> /permitted way	<i>Quran</i> , 5:88
Servant, obey	<i>Quran</i> , 37:81; 37:111; 37:122; 37:132; 8:20;

4.3.3 *Mohsin*: Excellence

The word *Mohsin* has a root in Arabic *hā sīn nūn* (ح س ن), which occurs 194 times in the *Quran* in various derived forms (*Quran* Corpus). Wikipedia translates the word *Mohsin* as: "the one who beautifies or improves or enriches, particularly one's worship of or relationship with God, or one's actions or conduct toward others, and can mean helper, attractive, beneficent, benefactor, and charitable." All these meanings are derived from the characteristics of a person who is at a higher level of faith than someone who has just declared oneself to be a believer in Islam and even higher than a *Muslim* who practices Islam. Upon the basis of deeds, this person is greater than the minimum compliances and is promised even greater rewards in this world and higher levels in paradise.

A "Momin" is a person who believes in Allah (God) and His Prophet Muhammad (peace be upon him) with certainty and conviction, and who acts accordingly by fulfilling the religious obligations and refraining from prohibited acts. A Momin strives to be obedient to Allah and follow His commands, seeking Allah's pleasure and hoping for His reward.

On the other hand, a "Mohsin" is a person who not only believes in Allah and His Prophet, but also strives to excel in good deeds and acts of kindness towards Allah's creation. A Mohsin is a person who goes beyond the minimum requirements of Islam

and seeks to make a positive impact on others through their actions. A Mohsin is known for their sincerity, compassion, and generosity towards others.

Summarising, the debate between the difference between a Momin and a Mohsin, one can summarise that while both a Momin and a Mohsin are believers in Islam, a Momin focuses on fulfilling their religious obligations, while a Mohsin strives to go above and beyond in their good deeds and interactions with others. The following section describes several characteristics of a *Mohsin* described in the *Quran*. A collection of these characteristics in a *Muslim* is deemed as a *Mohsin*.

A *Mohsin* would be content and satisfied with what *Allah* has provided to him as *Rizq*, that is, what individuals consume, and would not complain about what he cannot consume. It can also mean doing charity, consuming, or giving goods to other individuals to increase consumption.

“And spend in the way of *Allah* and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, *Allah* loves the doers of good.” (*Quran*, 2:195)

Those who do good are further rewarded for their actions. This reward is termed as best and extra, meaning there are levels of reward and implies a higher level of activity to deserve something extra.

“For them who have done good is the best [reward] and extra. No darkness will cover their faces, nor humiliation. Those are companions of Paradise; they will abide therein eternally.” (*Quran*, 10:26)

The verse below from the *Quran* clearly explains how doing good will be a help to help in the hereafter.

“And it will be said to those who feared *Allah*, ‘What did your Lord send down?’ They will say, ‘[That which is] good.’ For those who do good in this world is good, and the home of the Hereafter is better. And how excellent is the home of the righteous.” (*Quran*, 16:30)

Mohsin does not forget what *Allah* has done for him and hence gives back to the world what they have received, and one of the ways they do so is by providing other people goods to be consumed.

“But seek, through that which *Allah* has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as *Allah* has done good to you. And desire not corruption in the land. Indeed, *Allah* does not like corrupters.” (*Quran*, 28:77)

Another verse that supports the above is given below:

“Say, ‘O My servants who have believed, fear your Lord. Those who do good in this world are good, and the earth of *Allah* is spacious. Indeed, the patient will be given their reward without account.’” (*Quran*, 39:10)

Of course, *Mohsin* should control his desire, whether when he is consuming the goods or giving them to others to consume. It can be in the form of clothes, food, water, etc.

“Then is it the judgment of [the time of] ignorance they desire? But who is better than *Allah* in judgment for a people who are certain [in faith].” (*Quran*, 5:50)

Spending money or other forms of ways to buy goods to be consumed not only for themselves but also for others.

“Nor do they spend an expenditure, small or large, or cross a valley but that it is registered for them that *Allah* may reward them for the best of what they were doing.” (*Quran*, 9:121)

They have strong faith and are willing to spend it on the well-being of others. However, they can be tested in different ways.

“And it is He who created the heavens and the earth in six days - and His Throne had been upon water that He might test you as to which of you is best indeed. But if you say, ‘Indeed, you are resurrected after death,’ those who disbelieve will surely say, ‘This is not but obvious magic.’” (*Quran*, 11:7)

“Who spend [in the cause of *Allah*] during ease and hardship and who restrain anger and who pardon the people – and *Allah* loves the doers of good.” (*Quran*, 3:134)

The above verses repetitively promise that even bigger rewards follow a higher level of good deeds.

The relationship between different levels of faith and the different levels of reward is promised in the *Quran* in several places, encouraging higher levels of faith and action for a higher level of reward.

“And it will be said to those who feared *Allah*, ‘What did your Lord send down?’ They will say, ‘[That which is] good. ‘For those who do good in this world is good; and the home of the Hereafter is better.’” (*Quran* 16:30)

“Yes [on the contrary], whoever submits his face in Islam to *Allah* while being a doer of good will have his reward with his Lord. And no fear will there be concerning them, nor will they grieve.” (*Quran* 2:112)

“So *Allah* gave them the reward of this world and the good reward of the Hereafter. And *Allah* loves the doers of good. (*Quran* 3:148)

“Whatever you have will end, but what *Allah* has is lasting. And We will surely give those who were patient their reward according to the best of what they used to do.” (*Quran* 16:96)

The above verse identifies not just a reward for a good deed but the best reward. Similarly, the following verse too identifies higher rewards for best deeds.

“Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do.” (*Quran* 16:97)

“O you who have believed, obey *Allah* and the Messenger and those in authority among you. And if you disagree over anything, refer it to *Allah* and the Messenger if you should believe in *Allah* and the Last Day. That is the best [way] and best in the result.” (*Quran* 4:59)

The following verse clearly defines the level of faith that increases and decreases. The lower faith is defined as *Momin* and the higher level as *Mohsin*.

“The believers are only those when *Allah* was mentioned, feel fear in their hearts and when His verses were recited unto them, they (i.e.) increase their faith; and they put their trust in their Lord (Alone)” (*Quran*, 8:2)

The term *h-s-n* is described as a perfectly good character as well. The Messenger of *Allah*, peace and blessings be upon him, said,

“I have been sent to perfect good character.” (al-Muwatta’ 1614)

Those with the highest characters among believers will be rewarded highest level of paradise. As the *Hadith* says:

“*Al-Firdaus* is the highest of Paradise and its most expansive, and above that is the Throne of *Ar-Rahman* (the Most Merciful), and from it, the rivers of Paradise are made to flow forth. So when you ask *Allah subhānahu wa ta’āla* (glorified and exalted be He), ask Him for *Al-Firdaus*.” (At-Tirmidhi)

This difference in levels of paradise is further cleared in the following *Hadith*:

“Paradise has one hundred grades, each of which is as big as the distance between heaven and earth. The highest of them is *Firdaus* and the best of them is *Firdaus*. The Throne is above *Firdaus* and from it spring forth the rivers of Paradise. If you ask of *Allah subhānahu wa ta’āla* (glorified and exalted be He), ask Him for *Firdaus*.” (Ibn-Majah)

Dr. Omar Ayoub mentions seven levels of paradise, and each will be rewarded according to the level of piousness of the believer. These are *Jannat al-Adan*, *Firdaws*, *Jannat-ul-Mawa*, *Jannat-an-Naim*, *Dar al-maqama*, *Dar al-salam*, and *Dar al-Akhirah*.

“And to *Allah* belongs whatever is in the heavens and whatever is in the earth - that He may recompense those who do evil with [the penalty of] what they have done and recompense those who do good with the best [reward].” (*Quran* 53:31)

“For them who have done good is the best [reward] and extra. No darkness will cover their faces, nor humiliation. Those are companions of Paradise; they will abide therein eternally.” (*Quran* 10:26)

The table below summarizes the properties of *Mohsin*:

Table 4.11 Properties of *Mohsin*

Construct: Properties of <i>Mohsin</i>	
Definition: Best Practicing Muslim	
Properties	References from data/Evidence
Good deed for others	<i>Quran</i> , 2:83; 2:195; 3:134; 4:36; 4:86; 5:85; 9:100;23:96; 29:8; 41:34; 41:33; 57:18;
Best reward	<i>Quran</i> , 3:148; 10:26; 53:31:
Doers of the better/best deed/good character	<i>Quran</i> , 4:125; 4:152;9:100; 10:26; 11:7; 16:30; 16:90; 16:97; 17:35; 17:53; 46:16; 53:31; 67:2; 60:4; 60:6
Doers of favor/ good deeds upon others	<i>Quran</i> , 28:77
Doing favor upon others/spending on charity as expectation of reward from <i>Allah</i> in the hereafter/loan to <i>Allah</i>	<i>Quran</i> , 2:195; 2:245; 3:134; 9:121; 11:3; 24:38; 28:77; 39:10; 57:7; 57:11; 57:18; 64:17; 73:20
Stronger faith	<i>Quran</i> , 5:50
Spend on the well-being of others	<i>Quran</i> , 2:3; 2:83; 9:121; 11:7; 17:34;
Deserve best rewards	<i>Quran</i> 4:59; 6:160; 65:11; 73:20; 16; 41;

The above verses summarise the different levels of faith of *Muslim* believers, their characteristics, and the different levels of rewards promised to them in this world and the hereafter.

The following section describes those who neither believe in Islam nor practice it. As to why these concepts of *Kafir* and *Munafiq* are discussed in the context of Islamic consumer behavior if they fall under Islam, this is explained in the section of *Tawba* / repentance.

4.3.4 *Kafir*: Disbeliever

The dictionary meaning of the term "*Kafir*" is a non-believer or an unbeliever. The word is derived from the Arabic word "*kafara*" which means to cover, conceal, or deny. In Islamic terminology, the term refers to a person who denies or rejects the fundamental beliefs of Islam. The rejection or not accepting the teachings of Islam is called *Kufr* and

the person, *Kafir*. In Islamic terminology, the word "*Kafir*" refers to a person who denies or rejects the fundamental beliefs of Islam. Specifically, a *Kafir* is someone who consciously and intentionally rejects the existence of Allah (God) and/or the Prophethood of Muhammad (PBUH) as the final messenger of Allah.

In Islam, the concept of *Kafir* is not limited to non-Muslims, but it can also apply to Muslims who reject the core principles of Islam or engage in acts that are considered to be major sins, such as shirk (associating partners with Allah).

The characteristics of *Kafir* and *Munafiq* have frequently been used in *Quran* and by Islamic scholars to contrast and compare them to the qualities of *Muslims*. Therefore, the same practice has been applied here with the same purpose.

This verse explains how those who don't believe in *Allah* will be served with punishment.

“But We will show the Unbelievers (*Kafarun*) the truth of all that they did, and We shall give them the taste of a severe Penalty.” (*Quran*, 41: 50)

They reject the oneness of *Allah* and are finding ways to ridicule those who believe in the greatness of *Allah*.

“When the Unbelievers (*Kafaru*) see thee, they treat thee not except with ridicule. ‘Is this,’ (they say), ‘the one who talks of your gods?’ and they blaspheme (*Kafirun*) at the mention of (*Allah*) Most Gracious!” (*Quran*, 21:36)

Further, it is said by a *Kafir*:

“The Unbelievers (*Kafaru*) say (in ridicule): Shall we point out to you a man that will tell you, when ye are all scattered to pieces in disintegration, that ye shall (then be raised) in a New Creation?” (*Quran*, 34:7)

Table 4.12 Properties of *Kafir*

Construct: Properties of <i>Kafir</i>	
Definition: Rejection of Islam	
Properties	References from data/Evidence
Rejection of faith- in belief and action	<i>Quran</i> , 7:76; 8:55; 41: 50: 69:33
Rejection of the oneness of <i>Allah</i>	<i>Quran</i> , 12:106; 21:36
Rejection of life after death	<i>Quran</i> , 23:74; 34:7; 40:59: 41_50; 42:18
Rejection of angels, signs/ <i>Quran</i> , rejects <i>Allah's</i> command	<i>Quran</i> , 2:83; 2:98; 26:67: 26:103; 26:174; 26:199 28:52; 48:16 69:41

4.3.5 *Munafiq* (Hypocrite)

The outward declaration of Islam but rejection in the heart I termed *nifaq*, and the person possessing the quality is called *Munafiq* (hypocrite). The identification of *Munafiq* is mentioned in the following section.

They are hypocrites who don't believe in the oneness of *Allah*; their actions and attitude don't conform to Islam, same goes for the goods they consume.

“And that He might make evident those who are hypocrites. For it was said to them, ‘Come, fight in the way of *Allah* or [at least] defend.’ They said, ‘If we had known [there would be] fighting, we would have followed you.’ They were nearer to disbelief that day than to faith, saying with their mouths what was not in their hearts. And *Allah* is most Knowing of what they conceal.” (*Quran*, 3:167)

They are unwilling to spend on others or give goods to others for consumption.

“Have you not considered those who practice hypocrisy, saying to their brothers who have disbelieved among the People of the Scripture, ‘If you are expelled, we will surely leave with you, and we will not obey, in regard to you, anyone - ever; and if you are fought, we will surely aid you.’ But *Allah* testifies that they are liars.” (*Quran*, 59:11)

Further, it is said:

“O you who have believed, indeed many of the scholars and the monks devour the wealth of people unjustly and avert [them] from the way of

Allah. And those who hoard gold and silver and spend it not in the way of *Allah* - give them tidings of a painful punishment.” (*Quran*, 9:34)

Table 4.13 Properties of *Munafiq*

Construct: Properties of <i>Munafiq</i>	
Definition: External acceptance and internal rejection of Islam	
Properties	References from data/Evidence
Belief and action differ	<i>Quran</i> , 4:61
Misers/ not spend on others/ not spend in the way of <i>Allah</i>	<i>Quran</i> , 9:34; 13:22; 57:10
Fail in the promise/ lie	<i>Quran</i> , 2:8;2:14; 3:72; 3:100; 9:77; 9:107; 20:86; 24:47; 59:11
Belief and action differ	<i>Quran</i> , 4:61; 3:167
Not obeying <i>Allah</i> in actions	<i>Quran</i> , 2:178; 3:167; 48:16; 59:11

The above table highlights the characteristics of a *Munafiq* mentioned in *Quran*, whereas the following figure and table summarize the levels of faith.

The five levels of Iman/ faith may be presented in figure form as following:

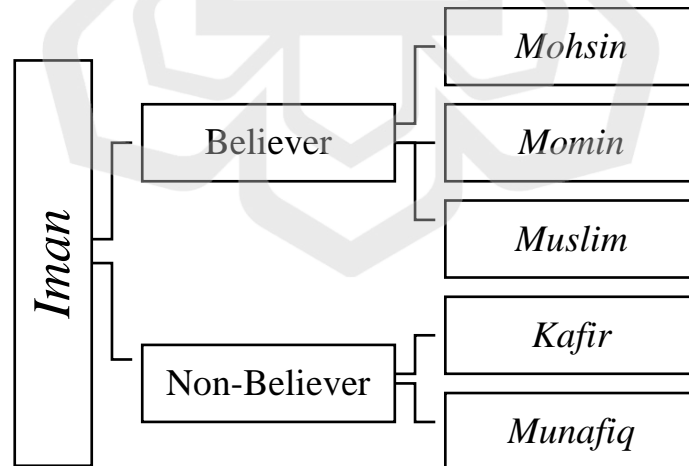


Figure 4.3 *Iman*: Faith

Summary of the definitions of the five levels of Iman/ faith is presented in the following table:

Table 4.14 Levels of *Iman* (Faith)

Construct: Levels of <i>Iman</i> (Faith)		
Construct	Definition	Evidence from data
<i>Muslim</i>	Surrender to the will of <i>Allah</i> / verbal acceptance of Islam	<i>Quran</i> , 2:128; 2:208; 3:52; 5:111; 6:109; 12:101; 31:22; 43:69; 59:5
<i>Momin</i>	Verification of faith by heart and action	<i>Quran</i> , 27: 2; 27:53; 31:22
<i>Mohsin</i>	Best of <i>Akhlaq</i> (character), beauty, perfection	<i>Quran</i> , 51:16; 95:4
<i>Kafir</i>	Disbeliever, rejection of Islam	<i>Quran</i> , 39:32
<i>Munafiq</i>	Hypocrite, Verbal declaration of Islam but rejection in heart	<i>Quran</i> , 9:67

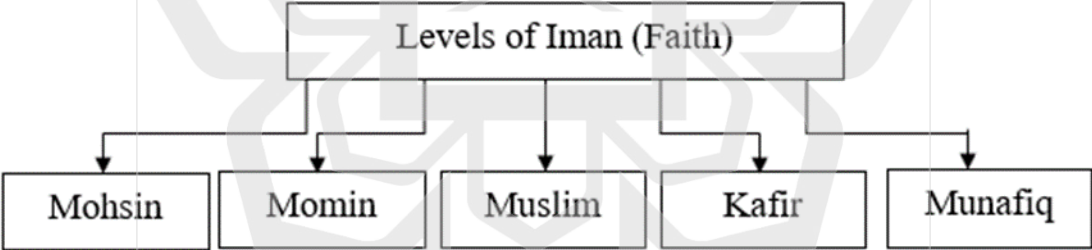


Figure 4.4 Levels of *Iman* (Faith)

The above figure summarizes the different levels of Iman/ faith as derived from the previous discussion of the Quranic verses. The coming section explains the definition and the relationships between the internal faith of *Insan* and the other creations of Allah, termed here as *Rizq*.

4.4 RIZQ: PROVISION

Humans have physical and non-physical needs to survive in this world. Whatever is required for the subsistence of life upon this earth has been created by Allah provided for and has been is termed as *Rizq* in Islam.

This term of *Rizq* is not translatable in terms of goods and services. The term *Rizq* encompasses all the utilities necessary to sustain life on this earth and, as is later explained, even the provisions of the knowledge and spiritual guidance provided for success in the hereafter. This provision has been provided by *Allah*, *Razzaq*, the provider of everything, as is written in the book (*Looh-e-Mahfooz*).

“(Allah) gives him provision (*Rizq*) from where he does not even imagine...” (*Quran*, 65: 2/3)

Now the real test in the life of the believer is how he chooses to select from the resources and choices he has been provided in this world in the light of the principles of *Halal* and *Haram* to attain the ultimate aim of his life. Allah encourages the believers to ask for the good provisions in this world:

“Our Lord! Grant us good in this world and good in the hereafter.” (*Quran*, 2:201).

The concept of “*Rizq*” carries a vast range of meanings within itself. Linguistically, *Rizq* complies with giving or providing for (al-Samin al-Halabi, al-Durr al-Masun; Abu al-Su`ud, Irshad al-`Aql al-Salim ila Mazaya al-Kitab al-Karim).

In the context of the *Quran* and the tradition (*Hadith*) of the Holy Prophet (*Allah* bless him and give him peace), broader meaning of worldly giving of all necessary for existence in this world exists. As *Allah* says:

“[those] who believe in the unseen, keep up the prayer and give out of what We have provided for them.” (*Quran* 2:3)

The concept of *Rizq* is also used for what nourishes, food, clothing, and shelter. The Messenger of *Allah* (PBUH) said:

“If you were to rely on *Allah* as He should be relied on, He would provide for you as He provides for the birds. They go out in the morning hungry and return in the evening full.” (Sunan Ibn Majah 4164)

“Give out of what We have provided for you, before death comes to one of you...” (*Quran* 63:10)

Seeking this *Rizq* for oneself is not just encouraged for the believer, but the above verse also encourages it to be spent on others. The consumption pattern is explained in the section where levels of faith are defined.

One of the great attributes among the 99 names of *Allah* is *Al-Razzaq*, The Provider. This is mentioned in *Quran* several times to remind yhat mankind is dependent upon the blessings from Allah.

“God is the Provider, the Lord of Power, the Ever Mighty.” (*Quran* 53.58)

Imm Al-Ghazali explains that *al-Razzaq* includes the functions of creation, maintaining, and providing resources for the supply and distribution, as well as the consumption and disposal of all physical and social needs of the creations, either plants, animals, or non-living echo-systems, required for the sustenance of life. (Ghazali, *al-Maqсад al-Asna fi Sharh Asma' Allah al-Husna*). “Fadl” in Arabic means favor or grace, while *Rizq* means sustenance or livelihood and fortune. This implies that the provision is further in the hands of *Allah*. This provision further links to the *Sabar* and *Shukar* outcomes in our Islamic consumer behavior model, which shall be discussed in the relevant chapter in detail. Repeatedly, the claim comes as a reminder that man is just the custodian of the goods in this temporary world.

“And when the prayer has been concluded, disperse within the land and seek from the bounty (*Rizq/fazl*) of *Allah*, and remember *Allah* often that you may succeed.” (*Quran* 62:10)

“O you who have believed, eat from the good things which We have provided for you and be grateful (*washkuru*) to *Allah* if it is [indeed] Him that you worship.”(*Quran* 2:172)

The above verses further proclaim the relationship between the acts of seeking the “*Rizq*” provided to mankind and be grateful for it. The provisions have been divided into permitted and prohibited things, with further sub-divisions with regards to the intensity of instructions. These are discussed in the following section of the thesis.

4.4.1 Halal: Permitted

Perhaps the first words that come to the mind of a *Muslim* when addressing the topic of Islamic consumer behavior are the concept of *Halal* and *Haram*. This can be regarded as the starting point of the data collection and analysis, with the ontological analysis of the in-depth search of the meaning in different contexts used in the *Quran* and *Hadith*. If we divide the characteristics of goods and services according to the teachings of Islam, the first category would be permissible or lawful to consume. The goodness of things is further mentioned separately with the term “*Halal*.” *Allah* says in the *Quran*:

“Eat of what is on earth, Lawful (*Halal*) and good (*Tayyib*)” (*Quran* 2:168).

Here, the word “*Tayyib*” is used for consumption, translating into good things. The difference between *Halal* and *Tayyib* is explained in detail later in the chapter. Here, consumption is restricted to food products. In another place in the *Quran*, the same is mentioned in the following way:

“O you who believe, eat from good things We have provided for you.” (*Quran* 2:172)

The above verse does not just identify a pre-requisite of what to eat; that is to say, some sort of a belief is also necessary to trigger the action of consumption. Here a relationship is identified between belief and action. That means the consumer behavior process flows from the belief (discussed in the relevant section) toward action. Further,

it states that whatever one will consume has been provided for by him, thereby claiming the original stewardship of the consumed to the creator of the heavens and the earth.

“*Allah* is the Creator of all things, and He is the Wakil (trustee, Disposer of all affairs, Guardian) over all things” (Qiran 39:62)

“Beautified for those who disbelieve is the life of this world, and they ridicule those who believe. But those who fear *Allah* are above them on the Day of Resurrection. And *Allah* gives provision to whom He wills without account.” (*Quran* 2:212)

“And never think of those who have been killed in the cause of *Allah* as dead. Rather, they are alive with Verse their Lord, receiving provision.” (*Quran* 3:169)

The above verses claim that *Allah* provides all needs of humans.

4.4.2 *Tayyib*: Good

Usually, in the *Quran* and *Sunnah*, the word "*at-Tayyib*" is used in conjunction with the term "*Halal*." For example, it could refer to good deeds, actions, and words. The literal translation is "something good." The word was translated as "pure" or "*At-Tahir*" by Ibn Rajab. A person's deed is seriously harmed when they rely on or live off the money that is not pure or legal, thereby committing *Haram*. The money you use to feed, clothe, and house your family must come from permissible sources. *Allah* the Almighty says in the Holy *Quran*:

“O Messengers! Eat of the *Tayyibat*”. (*Quran* 23:51)

“O you who believe! Eat of the *Tayyibat* that We have provided you with.” (*Quran* 2:172)

Allah commands the *Momin* in the same manner as He commanded the Messengers when He said:

“O Messengers! Eat of the *Tayyibat*” (*Quran* 23:5)

Therefore, even the resources to attain the *Halal* provisions, the money Muslims earn, must be clean and legal. Lawful money must also be used to purchase food, and it must come from legal sources.

“Said Jesus, the son of Mary, "O *Allah*, our Lord, send down to us a table [spread with food] from the heaven to be a festival for the first of us and the last of us and a sign from You. And provide for us, and You are the best of providers.” (*Quran* 5:114)

“O you who have believed, spend from the good things you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that *Allah* is Free of need and Praiseworthy.” (*Quran* 2:267)

4.4.3 *Mustahab*: Recommended

The *Halal* or permitted acts have a hierarchy of preferred do's and don'ts. *Mustahab* falls into the category where doing it is encouraged and leaving is not punishable. The act is found to be practiced by the Prophet (PBUH) in *Sunnah*, but not regularly. As narrated by Fakhr al-Dîn al-Razî. Al-Subkî (al-Ibhâj, 1/257).

Examples of *Mustahab* are voluntary acts such as cultural greetings and charity outside the compulsory *Zakat* (Turner, Colin 2013). Nasa'e and al-Tirmidhi also reference recommended and preferred acts of the Prophet (PBUH), but no punishment is suggested upon leaving it. The flip side is *Makruh* (discouraged).

4.4.4 *Mubah*: Neutral

Mubah is considered neutral and neither preferred nor prohibited (Nasa'e and al-Tirmidhi). This means that the act is neither a sin nor carries any reward. Nor is there any punishment for leaving them. Since there is no prohibition, it may fall into the permitted category.

Examples of such acts are sitting, walking, talking, etc. As long as there are no specific instructions for a particular action in *Quran* or *Hadith*, the act comes in the category of *Mubah*.

4.4.5 *Makruh*: Disliked

Makruh (Arabic: transliterated as *makrooh* or *makrh*) is a derogatory or disrespectful word in the Islamic language (literally "detestable" or "abominable"). One of Islamic law's five categories (*al-ahkam al-khamsa*) is *Mubah* (neutral), which is one of the *Wajib/fard* (obligatory) and *Mustahabb/Mandub* (recommended) categories (forbidden). A person who refrains from committing a *Makruh* act, even though it is neither forbidden nor punishable, will be rewarded. This type of behavior is recommended to be avoided whenever possible by *Muslims*. In Islamic law, there are various levels of permission (*ahkam*).

Muslims of the *Hanafi Madh'hab* regard prawns as *Makruh* (but only for the *Hanafi Madh'hab*). Whether or not shrimp are considered water game and, as a result, *Halal* is debatable among *Hanafi* scholars. Hanafis says you should avoid it and eat something else if feasible. (Gangohi. *Fataawa Mahmoodiyya*, pp.107-123).

4.4.6 *Mashbuh*: Unclear

Mashbuh or *Mashbooh*, in the literal term, means suspicious or doubtful. However, most rulings in Islam identify as *Halal* (permitted) and *Haram* (prohibited).

“It is He Who has sent down to you the Book (this Qur’an). In it are Verses that are entirely clear, they are the foundations of the Book [and those are the Verses of Al-Ahkaam (commandments), Al-Faraa’id (obligatory duties) and Al-Hudood (laws for the punishment of thieves, adulterers)]; and others not entirely clear.” (*Quran* 3:7)

If, for some reason, one is faced with a situation where one does not find clear guidance from the *Quran* and the *Hadith*. Instruction has been provided for this situation as well.

“The lawful is clear, and the unlawful is clear, and between the two of them are doubtful matters about which many people do not know. Thus,

he who avoids doubtful matters clears himself in regard to his religion and his honor, and he who falls into doubtful matters will fall into the unlawful as the shepherd who pastures near a sanctuary, all but grazing therein. Verily, every king has a sanctum and the sanctum of *Allah* is His prohibitions. Verily, in the body is a piece of flesh which, if sound, the entire body is sound, and if corrupt, the entire body is corrupt. Truly, it is the heart.” Şaḥīḥ al-Bukhārī 52, Şaḥīḥ *Muslim* 1599

The above *Hadith* recommends that things that are unclear, whether *Halal* or *Haram*, should not be consumed or used since indulging in them may further lead to indulging in the prohibited. So to be sure and not to take any chances, the unclear is to be avoided.

4.4.7 *Haram*: Prohibited

In Islam, specific orders forbidding or prohibiting are required to make a product or service illegal (Al-‘Allāf M., 2006.) In Islam, all things are lawful unless specifically stated unlawful in *Quran* or *Hadith*. Here we are not listing the unlawful goods or acts; instead, the aim is to identify the rule governing the source of declaration of unlawful lies in no one else except *Allah* Himself. *Allah* says in *Quran*:

“O Prophet, why do you prohibit [yourself from] what *Allah* has made lawful for you, seeking the approval of your wives? And *Allah* is Forgiving and Merciful.” (*Quran* 66:1)

Here again, in the western philosophy, there is no similar concept of *Halal* and *Haram*. Still, the idea of negative purchase intention towards goods may be compared to the concept of *Haram* goods and services in Islam since both talk about an individual's pre-consumption/ purchase mindset towards a particular object. (Ulleberg, P.; Rundmo, T., 2003).

“And the companions of the Fire will call to the companions of Paradise, ‘Pour upon us some water or from whatever *Allah* has provided you.’ They will say, ‘Indeed, *Allah* has forbidden them both to the disbelievers.’” (*Quran* 7:50)

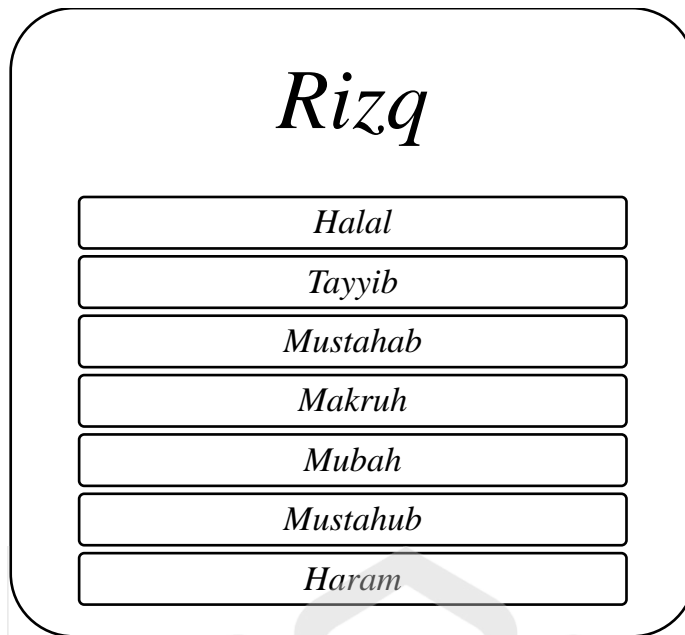


Figure 4.5 *Rizq*: Levels of Al-ahkām Al-khamsa (the five decisions)

Table 4.15 *Rizq*: Levels and properties

Construct: Levels of <i>Al-ahkām Al-khamsa</i> (the five decisions)		
Construct	Definition	Evidence from data
<i>Halal</i>	Permissible or lawful to consume.	<i>Quran</i> , 2:168; 5:5; 7:157; 8:69; 10:59
<i>Tayyib</i>	Good, healthy, wholesome	<i>Quran</i> 2:57; 2:168; 2:172; 5:5; 7:157; 8:69
<i>Mustahab</i>	Recommended, preferred	(Nasae and al-Tirmidhi)
<i>Mubah</i>	Neutral (neither preferred nor prohibited)	(Nasae and al-Tirmidhi)
<i>Makruh</i>	Disliked	(Nasae and al-Tirmidhi)
<i>Mashbuh</i>	Unclear	(Nasae and al-Tirmidhi)
<i>Haram</i>	<i>Haram</i> : Prohibited, unlawful	<i>Quran</i> , 3:50; 4:23; 6:151; 10:59

4.5 NIYYAH: ISLAMIC INTENTION

Niyyah (Islamic intention) is an Islamic notion that implies having a desire, motive, or objective in one's heart to perform a good deed for the sake of God (*Allah*) (Maqsood, Ruqaiyyah Waris, 1994). In the *Muslim* community, the Arabic word '*Niyyah*' is widely used to refer to as intention.

In Ighatha al-Lufan, Ibn al-Qayyim states,

"The intention is the aim and purpose of something, and it is a condition of the heart, and it does not come from the tongue. For that reason, the Prophet and his companions never spoke their intentions..." (Ibn al-Qayyim)

Allah says in the Holy *Quran*:

"And We did not command them to save to worship *Allah*, making the religion sincerely for Him" (*Quran*, 98:5)

Those who spend their wealth in the cause of *Allah* and do not follow their charity with reminders of their generosity or hurtful words—they will get their reward from their Lord, and there will be no fear for them, nor will they grieve. (*Quran*, 2:262)

The sincerity of intention implies that every action should aim to please *Allah*. The concept of “strive in the way of *Allah*” (*infaq fi sabilillah*) covers all *Insan*'s intentions and actions in line with *Allah*'s wish and command.

"Every action is based upon intention. For everyone is what he intended. Whoever made the migration to *Allah* and His Prophet, then his migration is to *Allah* and His Prophet. Whoever's migration was for something of this world or for the purpose of marriage, then his migration was to what he migrated to." (al-Bukhari, 1:119)

The above *Hadith* also distinctively explains with an example that *Niyyah*/intention in Islam is essential and is considered by *Allah*.

According to Islamic terminology, it is described as the purpose in one's heart to perform any deed to fulfill *Allah*'s orders and, as a result, to seek His pleasure. In Islam, the concept of *Niyyah* is essential. Because according to Islam, no action is acceptable before *Allah* unless done with the best intentions (*Niyyah*). Numerous pieces of evidence in the *Qur'an* and *Sunnah* demonstrate that our intentions drive our behaviors and actions. On this point, the renowned *Hadith* was reported by Imam al-Bukhari (r.) in his well-known and authentic *Hadith* book "*Sahih*" along with the other *Hadith* books. Umar Ibn Al-Khattab is said to have said that he heard the Messenger of *Allah* (PBUH) say:

"Verily actions are by intentions, and for every person is what he intended. So, the one whose hijrah (migration from Makkah to Medina) was to *Allah* and His Messenger, then his hijrah was to *Allah* and His Messenger. And the one whose hijrah was for the world to gain from it, or a woman to marry her, then his hijrah was to what he made hijrah for." (See: Sahih al-Bukhari, *Hadith* no. 1)

This *Hadith* of *Niyyah*, according to Imam Abu Dawud, is half of Islam. He said the *Deen* could be divided into two categories: external actions and internal intentions, or *Niyyah* (intention).

Muhammad (PBUH) stated this in another *Hadith*.

"*Allah* does not accept any deed except that which is done only for Him and for seeking His blessings." (Sunan an-Nasa'i, *Hadith* no. 3140)

More particularly, in the case of *Qurbani* (sacrifice), *Allah* has made it clear that only our intention is sent to Him. he says:

"It is not their meat nor their blood, that reaches *Allah*: it is your piety that reaches Him: He has thus made them subject to you, that ye may glorify *Allah* for His Guidance to you and proclaim the good news to all who do right." (*Quran* 22: 37).

These *Ayaat* and *Hadiths* demonstrate that intention (*Niyyah*) and devotion (*Ikhlas*) are essential to any good deed. All of our good deeds and actions, such as *salat*, *sawm*, *zakat*, *hajj*, and *sadaqah*, are affected by this. The individual might not only have the intention of *salat*, *sawm*, etc., but also when he consumes goods, such as *Halal* or *Haram*. As a result, all *Muslims* must be mindful of their motives when they engage in any activity. Our sole intention is to gain *Allah's* favor by demonstrating our sincere devotion. It's also worth noting that there are two distinct groups of people: i. Those who want the world, and ii. those who want to go to the afterlife. The *Quran* states,

"Among you are some that desire (*yurid*) this world and some that desire the hereafter." (*Quran* 3: 152)

However, those who desire this world are more carefree and will have nothing to show for it when they die. In the afterlife, they will be burned to ashes. *Quranic* verses read:

“Whoever desires the life of this world and its adornments - We fully repay them for their deeds therein, and they therein will not be deprived. Those are the ones for whom there is not in the Hereafter but the Fire. And lost is what they did therein, and worthless is what they used to do.”
(*Quran* 11:15-16)

A believer should not be only concerned with this world's life but rather with the life that awaits them in the afterlife (*Akhira*). Anyone serious about their eternal well-being must exercise extreme caution in all aspects of their lives, including their *Niyyah* (intention). Islamic laws should also guide the intention when he intends to buy or consume something. We are asked to seek guidance from *Allah* in doing all we can to please Him and prepare us for life to come in the Hereafter (*Akhira*) (life hereafter).

Table 4.16 *Niyyah*: Islamic Intention

Construct: <i>Niyyah</i>: Islamic Intention	
Definition: A desire, motive, or objective in one's heart to perform a good deed for the sake of God (<i>Allah</i>)	
Definition	References from data/Evidence
A desire, motive, or objective in one's heart to perform a good deed for the sake of God (<i>Allah</i>)	<i>Quran</i> , 11:15-16; 22: 37; 98:5; Sahih al-Bukhari, <i>Hadith</i> no. 1

4.6 AMAL: DEED/ ACTION/ CONSUMED OR NOT CONSUMED

Following a purchase act or behavior of consumed or not-consumed goods, *Amal/Deed* Consumed can be classified into two major sub-categories. The following chapter goes into greater detail on the reasons for this divide. Islam encourages its adherents to demonstrate *Shukar/gratitude* when *Rizq* is consumed and/or *Sabar/patience* if the *Rizq* is not consumed in their post-consumption behavior. The latter will be the subject of the next stage of the research.

The *Quranic* text repeats several times that addressing people who believe and do good deeds will be rewarded in this world and the hereafter. *Surah Al-Asr*, *Quran* (103:1-3) is one of the shortest verses summarising the Islamic teachings, mentioning the path to prevent ultimate loss is to believe and do good deeds. This means that belief in Islam is not enough for salvation, and acting upon the teachings is also required. This action is mentioned in the *Quran* in several terms. *Amal swaleh*, *Hasanat*, and *Birr* all denote good actions for which reward is promised. While *Sayat* refers to bad or evil deeds for which punishment is promised. A few verses from the *Quran* are quoted here to explain their good and bad deeds and implications.

“Such will be the Garden of which ye are made heirs for your (good) deeds (in life).” (*Quran* 43:72)

“For those who believe and do righteous deeds are Gardens as hospitable homes, for their (good) deeds.” (*Quran* 32:19)

“Yea, to *Allah* belongs all that is in the heavens and on earth: so that He rewards those who do evil, according to their deeds, and He rewards those who do good, with what is best.” (*Quran* 53:31)

“What! Do those who seek after evil ways think that We shall hold them equal with those who believe and do righteous deeds- that equal will be their life and their death? Ill is the judgment that they make.” (*Quran* 45:21)

“Nay, the evil results of their Deeds overtook them. And the wrong-doers of this (generation)- the evil results of their Deeds will soon overtake them (too), and they will never be able to frustrate (Our Plan)!” (*Quran* 39:51)

“If any does good, the reward to him is better than his deed; but if any does evil, the doers of evil are only punished (to the extent) of their deeds.” (*Quran* 28:84)

“If the people of the towns had but believed and feared *Allah*, We should indeed have opened out to them (All kinds of) blessings from heaven and earth; but they rejected (the truth), and We brought them to book for their misdeeds.” (*Quran* 7:96)

Perhaps the most famous verse about good deeds is the *Ayat al-Birr* (*Quran* 2:177) which provides a range of good deeds. These activities also include spending upon oneself, the family, orphans, the needy, charity, and anyone in need.

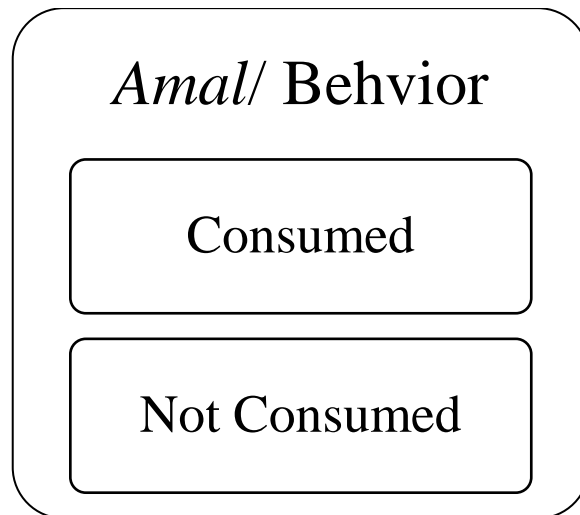


Figure 4.6 *Amal*: Behavior

Table 4.17 *Amal*: Behavior

Behavior Related Constructs, their definitions and Evidence from Data		
Construct	Definition	Evidence from data
<i>Amal Swaleh</i>	Good deeds	<i>Quran</i> 32:19; 40:40; 41:48; 43:72; 45:21; 53:31
<i>Hasanat</i>	Good deeds	<i>Quran</i> 28:84; 2:201
<i>Birr</i>	Good deeds	<i>Quran</i> 2:177; 2:189; 3:92
<i>Sayat</i>	Bad deeds, evil acts	<i>Quran</i> 7:96; 28:84; 39:51; 41:48; 45:21; 53:31

The above table summarises the actions or Amal mentioned in the Quran. The next section describes the relationship between the intention and the action.

4.6.1 Relationship between Intention and Action/ Behavior

Narrated in a *Hadith*, our Prophet Muhammad (PBUH) said,

"Actions are (judged) by intentions (*Niyyah*), so each man will receive what he has intended for."(Bukhari & Muslim).

Good intentions are necessary for success/ acceptance of actions/good deeds and when the goods are consumed.

“Allah will not call you to account for thoughtlessness in your oaths, but for the intention in your hearts; and He is Oft-forgiving, Most Forbearing.” (Quran 2:225)

The above verse clearly explains the relationship between intention and action, i.e., both should be the same and purely to please Allah. A deliberate difference in the action and the intention would render the person in the category of a hypocrite. But unintentional variations in action and intention may be forgiven.

“And there is no blame upon you for that in which you have erred but [only for] what your hearts intended.” (Quran 33:5)

Summarizing the above section, mankind is guided in all actions to be performed purely to please Allah. The intention governs the outcome of the activities, and unintentional errors can be forgiven through repentance. This relationship is represented in the following figure 4.7.

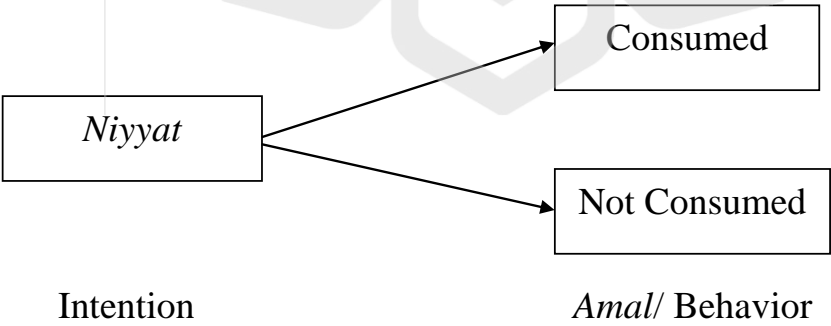


Figure 4.7 Relationship between Niyat and Amal

4.7 POST PURCHASE BEHAVIOR: *SHUKAR* (GRATITUDE)/ *SABAR* (PATIENCE)

After the consumer has consumed the Rizq/ goods, they should either have a feeling of *Shukar* (gratitude) or, if *Allah* has not granted the opportunity to consume a particular item of consumption, one should be in a state of *Sabar* (patience). Islam offers unique insights on how a *Muslim* should react to the post-consumption stage (as per the western term. Whereas in the Islamic term, as figure 4.7 mentions, the term post-*Amal* / behavior can be used to describe both consumption as well as the non-consumption stage), where the consumer is content and does not complain even if one is not able to acquire the worldly goods and services since he believes that *Allah* tests His followers by granting them bounties and also through taking away or not giving them goods or even through passing them through pains and troubles. One believes this pain will reward them for their patience and steadfastness on the righteous path and either wash away their evil deeds or raise the reward levels in the hereafter.

4.7.1 *Shukar*: Islamic Gratitude

In *Quran*, the term *Shukar* is used with several meanings being content with and thankful for what *Allah* has provided.

“Then eat of what *Allah* has provided for you [which is] lawful and good. And be grateful for the favor of *Allah*, if it is [indeed] Him that you worship.” (*Quran* 16:114)

Being thankful to *Allah* is not only for consuming goods but also for the resources being consumed.

“And We have certainly established you upon the earth and made for you therein ways of livelihood. Little are you grateful.” (*Quran* 7:10)

Table 4.18 Properties of *Shukar*

Properties	References from data/Evidence
Gratitude for his bounties	<i>Quran</i> , 2:243; 16:14
Through action	<i>Quran</i> , 12:38
Accepting that <i>Allah</i> gives everything	<i>Quran</i> , 27:40
Asking for provision	<i>Quran</i> , 29:17

In Islam, as previously mentioned, a person should be grateful for *Allah's* favors and bounties.

“Have you not considered those who left their homes in many thousands, fearing death? *Allah* said to them, ‘Die’; then He restored them to life. And *Allah* is full of bounty to the people, but most of the people do not show gratitude.” (*Quran* 2:172)

Furthermore, it has also been said that *Shukar* is to *Allah*, for he completes our way of life by allowing us to pray to him. If a person intends to buy a good that he can't do and does it by unfair means, then he suffers.

“And I have followed the religion of my fathers, Abraham, Isaac, and Jacob. And it was not for us to associate anything with *Allah*. That is from the favor of *Allah* upon us and upon the people, but most of the people are not grateful.” (*Quran* 12:38)

In Islam, a person should give *Shukar* to *Allah* because he provides everything, but still, some people don't do this even after consuming everything.

“And indeed, your Lord is full of bounty for the people, but most of them do not show gratitude.” (*Quran* 16:14)

Furthermore, it is also talked about how people ask him for food or provisions for their consumption.

“You only worship, besides *Allah*, idols, and you produce a falsehood. Indeed, those you worship besides *Allah* do not possess for you [the power of] provision. So seek from *Allah* provision and worship Him and be grateful to Him. To Him you will be returned.” (*Quran* 29:17)

4.7.2 Sabar: Islamic Patience

“Said Moses to his people, ‘Seek help through *Allah* and be patient. Indeed, the earth belongs to *Allah*. He causes to inherit it whom He wills of His servants. And the [best] outcome is for the righteous.” (*Quran* 7:128)

Throughout the *Quran*, Moses emphasizes the need to be content with what we have because everything on this planet belongs to *Allah*, and as a result, we should be patient with what he has selected to give us and withhold back. In addition, it is suggested that we should not only be content with the distribution that *Allah* has formed with his will but also refrain from grieving or being distressed as a result.

“And follow what is revealed to you, [O Muhammad], and be patient until *Allah* will judge. And He is the best of judges.” (*Quran* 10:109)

It is also said to obey *Allah* and his messengers and not cause the fight for materialistic things, and be patient with what you have or do not have.

“And obey *Allah* and His Messenger, and do not dispute and [thus] lose courage and [then] your strength would depart; and be patient. Indeed, *Allah* is with the patient.” (*Quran* 8:46)

“Yes, if you remain patient and conscious of *Allah* and the enemy come upon you [attacking] in rage, your Lord will reinforce you with five thousand angels having marks [of distinction]” (*Quran* 3:125)

Allah gives a reward (ability to buy goods) to those who are patient and think of *Allah* when they are going through suffering or test because after they have passed that phase, they shall be rewarded.

“You will surely be tested in your possessions and in yourselves. And you will surely hear from those who were given the Scripture before you and from those who associate others with *Allah* much abuse. But if you are patient and fear *Allah* - indeed, that is of the matters [worthy] of determination.” (*Quran* 3:186)

All people in this world will be tested by facing difficulties mentally (*Halal* or *Haram*) or physically (not being able to consume) because *Allah* sees who is patient and determined to go through his tests.

“And whoever among you cannot [find] the means to marry free, believing women, then [he may marry] from those whom your right hands possess of believing slave girls. And *Allah* is most knowing about your faith. You [believers] are of one another. So marry them with the permission of their people and give them their due compensation according to what is acceptable. [They should be] chaste, neither [of] those who commit unlawful intercourse randomly nor those who take [secret] lovers. But once they are sheltered in marriage, if they should commit adultery, then for them is half the punishment for free [unmarried] women. This [allowance] is for him among you who fears sin, but to be patient is better for you. And *Allah* is Forgiving and Merciful.” (*Quran* 4:25)

Quran also says that to be patient is to be restrained from sin.

“Said Moses (AS) to his people, ‘Seek help through *Allah* and be patient. Indeed, the earth belongs to *Allah*. He causes to inherit it whom He wills of His servants. And the [best] outcome is for the righteous.’” (*Quran* 7:128)

In *Quran*, Moses (AS) talks about how we should be content with what we have as everything on this earth belongs to *Allah* and hence we should be patient with what he has chosen for us.

Further, it is said that we should not only be content with the distribution that *Allah* has created with his will but also not grieve or have distress over it.

“And be patient, [O Muhammad], and your patience is not but through *Allah*. And do not grieve over them and do not be in distress over what they conspire.” (*Quran* 16:127)

"Peace be upon you for what you patiently endured. And excellent is the final home." (*Quran* 13:24)

In *Quran*, it is also said that having patience will surely give a good result in the end.

“And keep yourself patient [by being] with those who call upon their Lord in the morning and the evening, seeking His countenance. And let not your eyes pass beyond them, desiring adornments of the worldly life, and do not obey one whose heart We have made heedless of Our remembrance and who follows his desire and whose affair is ever [in] neglect.” (*Quran* 18:28)

Islam talks about simplicity in the way of life. A person should be patient and call upon *Allah* instead of seeking worldly possessions. To do this, *Sabar* is needed. After this action, the person shall be rewarded in his afterlife.

“Do you not see that ships sail through the sea by the favor of *Allah* that He may show you of His signs? Indeed in that are signs for everyone patient and grateful.” (*Quran* 31:31)

Whatever happens in this world is by *Allah's* will, which can be seen in the above verse where the example of ships sailing through the sea is given, so it is necessary to have patience because, without his will, nothing can be changed or done. Furthermore, there are two more verses where it is said that everything is done because of *Allah's* will.

“But [insolently] they said, ‘Our Lord, lengthen the distance between our journeys,’ and wronged themselves, so We made them narrations and dispersed them in total dispersion. Indeed in that are signs for everyone patient and grateful.” (*Quran* 34:19)

“If He willed, He could still the wind, and they would remain motionless on its surface. Indeed in that are signs for everyone patient and grateful.” (*Quran* 42:33)

The following verses explain why one should be content with whatever *Allah* has provided in this world for his worldly needs. In fact, even with the worldly goods *Allah* has provided him, he needs to share it with others deprived of life's basic necessities. These will be rewarded in the hereafter. *Allah* says:

“The example of those who spend their wealth in the way of *Allah* is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And *Allah* multiplies [His reward] for whom He wills. And *Allah* is all-Encompassing and Knowing. Those who spend their wealth in the way of *Allah* and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with

their Lord, and there will be no fear concerning them, nor will they grieve”. (*Quran* 2:261-262)

This phrase not only teaches about *Sabar* and *Shukar* but also to give *Sadqa* and *Khayraat* (pending upon others who are needy) when a person has achieved what fulfills one's needs. It also reflects an Islamic view of utility for the broader public or individuals. It also discusses how there are those in this world who have nothing, while others can have everything by *Allah's* grace, and how they should always have *Sabar* and *Shukar* for this. In another place, the *Quran* states:

“Beautified for people is the love of that which they desire- of women and sons, heaped-up sums of gold and silver, fine branded horses, and cattle and tilled land. That is the enjoyment of worldly life, but *Allah* has with Him the best return”. (*Quran* 3:14)

This verse demonstrates that pursuing worldly pleasures is not simply an end but a means to an end. Happiness/pleasure in Islam is defined as the result of a person's good deeds in submission to *Allah* and with the firm belief that he will receive a greater reward in the hereafter. It also speaks about the intention of the person to consume these things and whether they can do it or not. *Quran* says:

“And of mankind is he who would sell himself, seeking the Pleasure of *Allah*. And *Allah* is full of Kindness to (His) slaves”.(*Quran* 2:207)

“Eat and drink in satisfaction for what you put forth in the days past.”(*Quran* 69:24)

Islam views utility as being happy or pleasure (or avoiding pain/grief) as a result of following God's commands and receiving the reward of heaven hereafter (pleasure), as reward or achievement of goal and exemption from hell (absence of pain/grief).

Table 4.19 Properties of *Sabar*

Properties	References from data/Evidence
Steadfast in pain/loss	<i>Quran</i> , 3:125
Form of a test	<i>Quran</i> , 3:186
Restrain from sin	<i>Quran</i> , 4:25
Being content	<i>Quran</i> , 7:128; 16:127;
Rewarded in the end	<i>Quran</i> , 13:24

Not desiring worldly goods	<i>Quran</i> , 18:28
Belief in <i>Allah</i> signs	<i>Quran</i> , 31:31; 34:19; 42:33

The table below defines the post-action behaviors of *Shukar* and *Sabar*.

Table 4.20 Post Action/ *Amal* Behavior: *Shukar* (Gratitude)/ *Sabar* (Patience)

Related Constructs, their definitions, and Evidence from Data		
Construct	Definition	Evidence from data
<i>Shukar</i> /Gratitude	To be grateful, to give thanks	<i>Quran</i> , 5:6; 16:114; 7:10.
<i>Sabar</i> /Patience	Being content with what <i>Allah</i> has provided/ or not provided. Not complaining, not deviating from the right path/ consistency.	<i>Quran</i> , 7:128; 8:46; 10:109.

The two possible forms of post *Amal*/ action behavior are represented in the following figure:

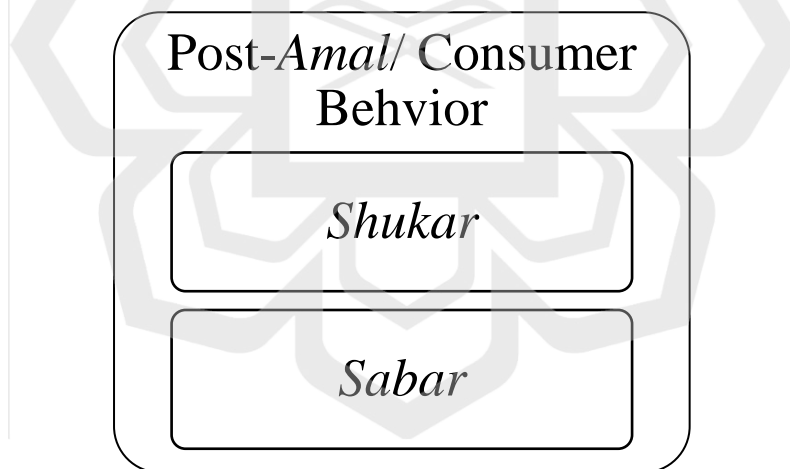


Figure 4.8 Islamic Post- *Amal*/ Action Behavior: *Shukar*/*Sabar*

4.7.3 Relationship between Islamic Post-*Amal*/ Action Behavior and *Sabar* / *Shukar*

The aim of the life of a *Muslim* is not just to consume worldly goods which one desires and be satisfied, rather, the aim of each and every action a *Muslim* does is to be saved from the punishment of hellfire in the hereafter and be rewarded for the actions by being

admitted to *Jannah*/ paradise. This goal guides the belief and actions of a Muslim throughout the life, by avoiding the *Haram*/ prohibited and only consuming the *Halal*/ permitted. Further, by showing *Shukar*/ gratitude for the blessings provided by Allah and *Sabar*/ patience when something is not been provided or a blessing is taken away from him, one qualifies for the ultimate reward by Allah. These relationships are extracted from the following *Quranic* verses:

The verse of *Surah Asar* discusses the relationship between post- *amal*/ action behavior and *Sabar*.

“By Time. Indeed, mankind is in loss. Except for those who have believed and done righteous deeds and advised each other to truth and advised each other to patience.” (*Quran* 103:1-2-3)

In Islam, a person must be grateful to *Allah* after he has consumed the good things provided to him by *Allah*'s will.

“O you who have believed, eat from the good things which We have provided for you and be grateful to *Allah* if it is [indeed] Him that you worship.” (*Quran* 2:172)

Also, the relationship between *Shukar* and the punishment of hell has been given.

“What would *Allah* do with your punishment if you are grateful and believe? And ever is *Allah* Appreciative and Knowing.” (*Quran* 4:147)

To be grateful for the food people consume, a person becomes happy when he can consume food or something for which he has been longing.

“Our Lord, I have settled some of my descendants in an uncultivated valley near your sacred House, our Lord, that they may establish prayer. So make hearts among the people incline toward them and provide for them from the fruits that they might be grateful.” (*Quran* 14:37)

“And it is He who subjected the sea for you to eat from it tender meat and to extract from it ornaments which you wear. And you see the ships

plowing through it, and [He subjected it] that you may seek of His bounty; and perhaps you will be grateful.” (*Quran* 16:14)

The relationship between *Sabar* and *Shukar* is also talked about how Moses was sent to the people so that they could come out of the darkness of their minds and desires and for those people to be grateful because they were also patient to wait.

“And We certainly sent Moses with Our signs, [saying], Bring out your people from darkneses into the light and remind them of the days of *Allah*. Indeed in that are signs for everyone patient and grateful.” (*Quran* 14:5)

Further, it is said that only by the will of *Allah* can ships sail through the sea, and it can be seen how much favor is shown to the people, and for that, people should be patient and grateful for his bounty and blessing. If the person is not about to purchase the good he wants, then the other option is to wait and search for it at another place. This can be seen when a sale is in the market or a shop. There are always some people who can buy and also some people who do have the ability to buy, but by that time, there is not enough quantity left.

“Do you not see that ships sail through the sea by the favor of *Allah* that He may show you of His signs? Indeed in that are signs for everyone patient and grateful.” (*Quran* 31:31)

Similarly, if a good cannot be consumed for some reason, Islam asks that person to be patient and not to grieve for it.

“And be patient, [O Muhammad], and your patience is not but through *Allah*. And do not grieve over them and do not be in distress over what they conspire.” (*Quran* 16:127)

Islam also says that a person should be patient and not have worldly desires, i.e., if the person cannot consume the goods, then he should be patient because he will surely get something better.

“And keep yourself patient [by being] with those who call upon their Lord in the morning and the evening, seeking His countenance. And let not your eyes pass beyond them, desiring adornments of the worldly life, and do not obey one whose heart We have made heedless of Our

remembrance and who follows his desire and whose affair is ever [in] neglect.” (*Quran* 18:28)

4.7.3.1 Relationship between Consumption and Shukar

Since a Muslim believes that whatever one consumes is not independently self-earned. Still, a blessing and favor of the Creator (*Al-Razzaq*), the outcome of the consumption is a sense of gratitude and thankfulness towards the provider. This post-consumption attitude or behavior is termed "*Shukar*" in Islam. The guidance to the right path (*hidayah*) has been regarded as the greatest blessing of *Allah* upon a person, as this will result in their being saved from the ultimate punishment (hell) and the greatest reward (heaven):

“And We certainly sent Moses with Our signs, [saying], bring out your people from darkneses into the light and remind them of the days of *Allah*. Indeed in that are signs for everyone patient and grateful.” (*Quran* 14:5)

The natural resources humans use to earn money have been mentioned as having been provided by *Allah*. For these, one must be thankful. Being thankful for these resources proves that one believes in the creator, who owns everything and our humbleness. *Allah* says:

“Do you not see that ships sail through the sea by the favor of *Allah* that He may show you of His signs? Indeed in that are signs for everyone patient and grateful.” (*Quran* 31:31)

“But [insolently] they said, Our Lord, lengthen the distance between our journeys and wronged themselves, so We made them narrations and dispersed them in total dispersion. Indeed in that are signs for everyone patient and grateful.” (*Quran* 34:19)

“If He willed, He could still the wind, and they would remain motionless on its surface. Indeed in that are signs for everyone patient and grateful.” (*Quran* 42:33)

4.7.3.2 Relationship between Not Consumed and Sabar

As explained earlier, a believer does not complain about not receiving a particular Rizq or provision as he is content with *Allah's* gift. Further, any pain or loss does not induce dissatisfaction, as he knows *Allah* is testing him by not granting him that specific provision. This is because he believes that the provision is not his right but a favor granted by *Allah*, for which he will be compensated in a better return either in this world or the hereafter. But only if he is content (*Sabir*) and does not complain.

“You will surely be tested in your possessions and in yourselves. And you will surely hear from those who were given the Scripture before you and from those who associate others with *Allah* much abuse. But if you are patient and fear *Allah* - indeed, that is of the matters [worthy] of determination.” (*Quran* 3:125)

In the above verse, restricting from an act is described as patience or *Sabar*. Similar is the case in the following verse.

“Indeed, We are sending the she-camel as trial for them, so watch them and be patient.” (*Quran* 54:27)

“And We will surely test you with something of fear and hunger and a loss of wealth and lives and fruits, but give good tidings to the patient.” (*Quran* 2:155)

The above verse clearly describes the absence of goods, such as wealth, lives, and fruits, not necessarily as a negative thing, if followed by patience / *Sabar*, resulting in the passing of test and ultimate success/ *Falah* in the hereafter.

“Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in *Allah*, the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah; [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous.” (*Quran* 2:177)

In the famous *Ayat ul Birr* (righteousness), patience in poverty, hardship, and war is mentioned as the recognizable noble characteristic of people on the right path.

“And whoever among you cannot [find] the means to marry free, believing women, then [he may marry] from those whom your right hands possess of believing slave girls. And *Allah* is most knowing about your faith. You [believers] are of one another. So marry them with the permission of their people and give them their due compensation according to what is acceptable. [They should be] chaste, neither [of] those who commit unlawful intercourse randomly nor those who take [secret] lovers. But once they are sheltered in marriage, if they should commit adultery, then for them is half the punishment for free [unmarried] women. This [allowance] is for him among you who fears sin, but to be patient is better for you. And *Allah* is Forgiving and Merciful.” (*Quran* 4:25)

“Surely We will test you with a bit of fear and hunger, and loss in wealth and lives and fruits, and give good tidings to the patient.”(*Quran* 2:155)

The above verse from the *Quran* speaks about the relationship between Islamic consumer behavior and the not-consumed relationship. If an individual gets hungry and doesn't have the wealth to buy it, then he should be patient instead of doing any wrongful thing, as it can also be a test from *Allah*.

“God does not burden any soul with more than it can bear.” (*Quran* 2:286)

Accepting the situation with no food is not a bad thing, as *Allah* doesn't give an individual more than he can bear. Prophet Muhammad (PBUH) said:

“When *Allah* (SWT) desires good for someone, He tries him with hardships.” (Bukhari)

Allah tests us to purify us and wash away our sins. The Prophet ﷺ said:

“No calamity befalls a *Muslim* but that *Allah* expiates some of his sins because of it, even if it were the prick of a thorn.” (Bukhari, *Muslim*).

A test may be able to compensate for a more severe disaster in some cases. It can also protect against something that has happened or is about to happen to us. Being

denied may prevent us from being exposed to something harmful to an individual's well-being, even if the person is unaware of this. *Allah* tells us:

“Perhaps you dislike a thing, and *Allah* makes therein much good.” (*Quran* 4: 19).

As a result, even though the test may seem dreadful then, it is a blessing in disguise. An individual's *Iman* is bolstered through testing (faith). The Prophet (PBUH) said:

“The people who face the most difficult tests are the prophets, then the righteous, then those following them in degree. A person is tried according to his religion. So if there is firmness in his religion, then the trial is increased, and if there is a weakness, then it is lightened. Verily a trial remains with a servant until he walks the earth having no sin left upon him.” (Bukhari).

Allah tests only those individuals who he loves, and it depends on how religious they are. The Prophet (PBUH) said, “Whenever *Allah* wills good for a person, He subjects them to adversity.” (Bukhari). Why? Because if the servant reacts with *Sabar* and contentment with *Allah*'s decree, it brings them closer to *Allah*. And “*Allah* loves the patient.” 3: 146 (*Quran*). There are different ways an individual can deal with *Allah*'s tests. Ibn Al-Qayyim said that when we are tested, we have two options: to be patient or not be patient! A person's inability to maintain calm and patience is a choice they make, which is not good. *Jannah* rewards those who persevere even in the face of adversity and choose patience. Tests can be more dangerous than usual because they are harder to identify as such. What may be the reason for this, and why is it happening? Due to our tendency to seek *Allah* when we are less reliant on Him. When things are going well, we tend to forget about *Allah*. "Ease" is no less of a test of faith when we remember that *Iblis* promised to lead us astray using ingratitude (*Quran* 7:16-17).

To show patience in the face of such a challenge, one must always be thankful, recognize that *Allah* is the source of one's blessings, and resist the temptation to show off. A successful person in this test of faith will receive the same reward and have a closer relationship with *Allah* as someone who has overcome their difficulties in *Sabar*.

Does *Allah's* service require us to spend our money freely, or do we keep it ourselves? *Sabar*, a blessing from *Allah*, can be demonstrated in this manner. Whether or not we have more time or money, we must find a way to put it to good use. Being generous with *Allah's* blessings is a great test, but it is not always easy to be so. They include Khadijah, Abu Bakr, Uthman bin Al-Husseini, and Abdur Rahman bin Awf, who may *Allah* be pleased with them all. Their wealth and social status didn't deter them from dedicating their lives to serving *Allah* and the *Muslim* community, even though they had it. They were promised a place in paradise.

People who face many trials aren't necessarily less beloved of *Allah*; instead, they are being tested differently than others. And *Allah* is the greatest. Ibn Al-Qayyim stated that when we are tested, we face two options: to be patient or not be patient. It's not a good idea to get frustrated, bitter, panicky, or blame *Allah* if we don't have the patience to wait it out because that's our choice. However, those who choose to be patient, no matter how difficult it may be, gain both in this life and in the next, i.e., *Jannah*, from their trials. They're more dangerous than hardships because they're more challenging to recognize as tests. What is the reason for this? Because we turn to *Allah* less when we don't feel we need him as much. When things are going well, we tend to forget about *Allah*. When we remember that Iblis promised to use ingratitude as a means of leading us astray (*Quran* 7: 16-17), "ease" is no less a test of our faith. When faced with adversity, it's essential to maintain a grateful attitude, remember that *Allah* is the source of all our blessings, and resist the urge to flaunt one's accomplishments. *Allah* will reward those who succeed and draw them closer to *Allah*, like those who persevered through their hardships with patience. If we have money, for example, do we spend it freely in *Allah's* service or hoard it? This is another way to demonstrate that we have *Sabar*, a blessing from *Allah*. What do we do with the gifts of wisdom, time, good health, and youth? Using those blessings for *Allah's* sake rather than your ego is a great test, but being generous with them is not always easy.

Khadijah, Abu Bakr, Uthman bin Affan, and Abdur Rahman bin Awf, may *Allah* be pleased with them all, are examples of companions who were blessed with abundance. They had a lot, but they put it to good use in the service of *Allah* and the *Muslim* community. They were, in fact, among those who had been promised a place in the heavenly kingdom. That someone is put to the test differently, such as with

abundance, does not imply that *Allah* thinks less highly of that person. And *Allah* is the most knowledgeable. “You may dislike something even though it is good for you, or like something even though it is bad for you.” (*Quran* 2:216).

Prophet Muhammad (PBUH) said:

“When *Allah* (SWT) desires good for someone, He tries him with hardships.”
(Bukhari)

The above verse explains that if *Allah* puts someone in hardship, this purifies one of their sins, which is also a form of blessing, as this will protect him from punishment in the hereafter. The same has been explained in the following verse:

The Prophet ﷺ said:

“No calamity befalls a *Muslim* but that *Allah* expiates some of his sins because of it, even if it were the prick of a thorn.” (Bukhari, *Muslim*).

A test may be able to compensate for a more severe disaster in some cases. It can also serve as a type of protection against something that has happened to us or that is about to happen to us. Being denied may prevent us from being exposed to something harmful to an individual's well-being, even if the person is unaware of this. *Allah* tells us:

“Perhaps you dislike a thing and *Allah* makes therein much good.” (*Quran* 4: 19).

As a result, even though the test may seem dreadful then, it is a blessing in disguise. An individual's *Iman* is bolstered through testing (faith). The Prophet (PBUH) said:

“The people who face the most difficult tests are the prophets, then the righteous, then those following them in degree. A person is tried according to his religion. So if there is firmness in his religion, then the trial is increased, and if there is a weakness, then it is lightened. Verily a trial remains with a servant until he walks the earth having no sin left upon him.”
(Bukhari).

Allah tests only those individuals who he loves, and it depends on how religious they are. The Prophet (PBUH) said, “Whenever *Allah* wills good for a person, He subjects them to adversity.” (Bukhari). Why? Because if the servant reacts with *Sabar* and contentment with *Allah*’s decree, it brings them closer to *Allah*. And “*Allah* loves the patient.” (*Quran*, 3: 146).

There are different ways an individual can deal with *Allah*'s tests. Ibn Al-Qayyim said that when we are tested, we have two options: to be patient or not be patient! A person's inability to maintain calm and patience is a choice they make, which is not good. *Jannah* rewards those who persevere even in the face of adversity and choose patience. A successful person in this test of faith will receive the same reward and have a closer relationship with *Allah* as someone who has overcome their difficulties in *Sabar*. Does *Allah*'s service require us to spend our money freely, or do we keep it ourselves? *Sabar*, a blessing from *Allah*, can be demonstrated in this manner.

Ibn Al-Qayyim stated that when we are tested, we face two options: to be patient or not be patient. It's not a good idea to get frustrated, bitter, panicky, or blame *Allah* if we don't have the patience to wait it out because that's our choice. However, those who choose to be patient, no matter how difficult it may be, gain both in this life and in the next, i.e., *Jannah*, from their trials. *Allah* will reward those who succeed and draw them closer to *Allah*, like those who persevered through their hardships with patience. If we have money, for example, do we spend it freely in *Allah*'s service or hoard it? This is another way to demonstrate that we have *Sabar*, a blessing from *Allah*. What do we do with the gifts of wisdom, time, good health, and youth? Using those blessings for *Allah*'s sake rather than your ego is a great test, but being generous with them is not always easy.

Khadijah, Abu Bakr, Uthman bin Affan, and Abdur Rahman bin Awf, may *Allah* be pleased with them all, are examples of companions who were blessed with abundance. They had a lot, but they put it to good use in the service of *Allah* and the *Muslim* community. They were, in fact, among those who had been promised a place in the heavenly kingdom. The fact that someone is put to the test differently, such as with abundance, does not imply that *Allah* thinks less highly of that person. And *Allah* is the most knowledgeable.

“You may dislike something even though it is good for you, or like something even though it is bad for you.” (*Quran* 2:216).

Faith in selecting *Allah's* decisions to be best for us is part of a Muslim's belief.

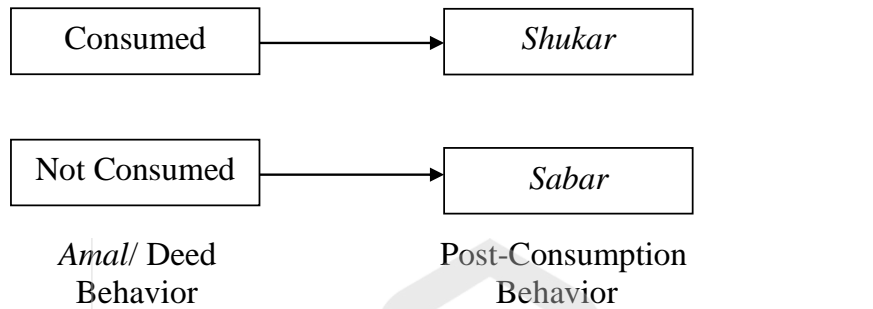


Figure 4.9 Relationship between Islamic Consumer Behavior and Post-*Amal/* Action Behavior (*Sabar/Shukar*)

4.8 ISLAMIC ULTIMATE GOAL

The ultimate goal of a *Muslim* is to live their entire lives in such a way that they achieve ultimate achievement in the afterlife. What exactly is this apex of success? After living a virtuous life on the mortal earth and following the guidelines revealed through the messenger Muhammad (PBUH), the Creator (*Allah*) has promised to *Insan* and *Jinn* that they will be rescued from the fires of hell and admitted to the gardens of Heaven, where they will have eternal life (PBUH). It has been declared the ultimate success (*Falah*), whereas the total and final failure has been described in terms of *Khusr*.

4.8.1 *Falah*: Ultimate Success

The term fa-la-ha (*Falah*) has been used multiple times in the holy *Quran*. Attainment to the highest grades of heaven is the ultimate goal of every *Muslim*. Saving someone from the punishment of hell is also stated to be the ultimate success.

“And whoever is moved away from the Fire and admitted to Paradise, he indeed is successful.” (*Quran*, 3:185)

The *Quran* stresses that the benefits of this world are trivial as compared to the unlimited and everlasting blessings that await in the afterlife as a reward for the ones who pass the test in this world.

“So seek the abode of the Hereafter through what God has given you, and do not forget your part in this world.” (*Quran*, 28:77)

Whereas *Khusr*/failure is the opposite of *Falah*, that is, loss. As *Allah* says in *Surah Asr*, a man is at a loss if he does not follow the given guidance throughout his life:

“By time, man is at loss.” (*Quran*, 103:1).

According to Islam's teachings, referred to as *Deen* or the Muslim way of life, this loss can only be avoided by spending the whole life.

“Then, as to those who believed and did righteous deeds, their Lord will admit them to His Mercy that will be the achievement for all to see.” (*Quran*, 45:30)

Salvation from the punishment of hell and being admitted into paradise has been declared the ultimate benefit of success. In other places, the *Quran* uses the term *Falah*/ultimate success (*fa-la-ha*), and in other areas, *Foz-ul-Azeem*/greatest benefit for this lifetime achievement. *Allah* says:

“And whoever is moved away from the Fire and admitted to Paradise, he indeed is successful.” (*Quran*, 3:185)

The root *fā lām hā* (ف ل ح) of the term *Falah* has been repeatedly having been used forty times in *Quran* describing the real success is not the worldly achievements but protection from hell and attainment of heaven in the hereafter life, which is eternal and everlasting. (*Quran*, 64:16; 48:5; 4:13; 61:12). Similarly, the root word *fā wāw zāy* (ف و ز) has been mentioned twenty-nine times in the holy *Quran*, frequently with the

word *Azeem*/greatest, to describe the salvation and success in the hereafter (*Quran*, 44:57; 9:111; 23:111; 45:30; 57:12; 64:9). These terms, such as *Falah* and *Fauz-ul-Azeem*, are used to describe the characteristics of the reward as well as the properties of the people who would be qualified to receive the reward. These rewards or blessings are not perishable like those on earth; heaven contains limitless, non-perishable, unimaginable, and eternal wonders.

The provisions, blessings, and rewards promised to a *Muslim* in the hereafter are endless. *Allah* mentions that the pious will enter paradise and will remain there forever.

"For *Al-Muttaqun* (the pious), there are Gardens with their Lord, underneath which rivers flow. Therein (is their) eternal (home)..." (*Quran*, 3: 15)

Quran further mentions that the greatest happiness further for the dwellers of paradise is the declaration by *Allah* Himself that *Allah* is pleased with them, and they are pleased with *Allah*:

"But the greatest bliss is the good Pleasure of *Allah*: that is the supreme success." (*Quran*, 9:72)

"Their reward is with *Allah*: Gardens of Eternity, beneath which rivers flow; they will dwell therein forever; *Allah* well pleased with them, and they with Him..." (*Quran* 98:8).

Thus, being saved from the punishment of hellfire and being rewarded the entrance of paradise forever is the ultimate *Falah* or eternal success.

Table 4.21 Properties of *Falah*/ Ultimate Success

Construct: Properties of <i>Falah</i>/ Ultimate Success	
Definition: Entrance into heaven in the hereafter / Saving from hellfire in the hereafter	
Properties	References from Data/Evidence
Provision of hereafter better	<i>Quran</i> , 58:22; 59:9
Everlasting	<i>Quran</i> , 3:15; 4:13
Saving from loss	<i>Quran</i> , 40:9; 28:67

Table 4.22 *Falah*: Ultimate Success

Construct: <i>Falah</i>/ Ultimate Success		
Definition: Saved from hellfire and admission to heaven in the hereafter		
Construct	Definition	Evidence from data
<i>Falah</i> /Success	The ultimate success of hereafter	<i>Quran</i> , 64:16; 48:5; 4:13; 61:12
<i>Foz-ul-Azeem</i>	Greatest benefit	<i>Quran</i> , 44:57; 9:111; 23:111; 45:30; 57:12; 64:9.

4.8.2 *Khusr*/ Ultimate Loss

As discussed in the above section, the ultimate goal of a believer in Islam is attaining success in the life of the hereafter, which is paradise/heaven. But if this is not achieved, the only other alternative is everlasting punishment in hellfire. This has been declared “*Khusr*” / the ultimate loss in Islam.

“Indeed, mankind is in loss” (*Quran* 103:2)

“Assuredly, it is they, in the Hereafter, who will be the losers.” *Quran* (16:109)

“And you will see them being exposed to the Fire, humbled from humiliation, looking from [behind] a covert glance. And those who had believed will say, “Indeed, the [true] losers are the ones who lost themselves and their families on the Day of Resurrection. Unquestionably, the wrongdoers are in an enduring punishment.” *Quran* (42:45)

The result of the test, for which *Insan* was sent to earth would be handed to him in the hereafter. The ultimate reward of entering everlasting heaven is declared if the good deeds are greater than the bad deeds. However, if the evil deeds are greater, the eternal punishment of being thrown into hellfire is announced. The latter is the ultimate loss, and this punishment has no end.

“Give full measure and do not be of those who cause loss.” (*Quran* 26:181)

This explains that in Islam, there is *Khusr*, which is a kind of loss if a human has to go through it despite being called *Ashraf ul Maklookat*, i.e., able to understand things and differentiate between them right and wrong.

“And you will see them being exposed to the Fire, humbled from humiliation, looking from [behind] a covert glance. And those who had believed will say, Indeed, the [true] losers are the ones who lost themselves and their families on the Day of Resurrection. Unquestionably, the wrongdoers are in an enduring punishment.” (*Quran* 42:45)

Getting *Khusr* into the afterlife is getting punished and being exposed to fire. The worst punishment is losing your family members, as the family is usually an individual’s most vital strength and supporter.

“Assuredly, it is they, in the Hereafter, who will be the losers.” (*Quran* 16:109)

Only those who get *Khusr* are the biggest losers, and it’s the ultimate punishment for them.

Table 4.23 Properties of *Khusr*/ Ultimate Loss

Construct: Properties of <i>Khusr</i>/ Ultimate Loss	
Properties	References from Data/Evidence
Disbelief in <i>Allah</i> & Hereafter	<i>Quran</i> 6:12; 6:20; 29:52; 39:63; 40:85
Disobeys <i>Allah</i>	<i>Quran</i> 11:63; 71:21
Belief in falsehood (<i>batil</i>)	<i>Quran</i> 29:52; 40:78; 45:27
Prefer world over hereafter/neglect afterlife	<i>Quran</i> 16:109; 6:31; 7:53; 58:19; 63:19
Followers other than <i>Allah</i>	<i>Quran</i> 3:85; 4:119; 10:45; 23:34; 39:50; 41:23; 50:30
Punished in Hellfire	<i>Quran</i> 42:45
No good deeds	<i>Quran</i> 7:9; 23:103

Table 4.24 *Khusr*/ Ultimate Loss

Construct: <i>Khusr</i>/ Ultimate Loss		
Definition: Failure to enter into heaven in the hereafter / Punishment in hellfire in the hereafter.		
Construct	Definition	Evidence from data
<i>Khusr</i> / Ultimate Loss	Failure to enter into heaven in the hereafter	7:40; 64:9
	Punishment in hellfire in the hereafter	<i>Quran</i> , 103:1-2; 42:45; 16:109

The ultimate loss and the properties of the people in *Khusr* (ultimate loss) are described in various verses in the Holy *Quran*. Failure to enter heaven in the hereafter will result in punishment in hellfire, disbelief in the hereafter, disobeying *Allah*, following someone other than *Allah*, and the world over hereafter.

One of the reasons a person is in *Khusr* is that if they follow someone other than *Allah*, Islam believes there is only one *Allah* but him who is worthy to be followed in their whole life.

“Whoever seeks a faith other than Islam, it will never be accepted from him, and he, in the Hereafter, will be among the losers.” (*Quran* 3:85)

If one is not afraid of *Khusr*, the individual will have to prefer the world over the hereafter. The individual should not neglect the afterlife. According to Islam, an individual should always believe in *Allah*; otherwise, they will be filled with regret in the afterlife or on the day of resurrection.

“Those will have lost who deny the meeting with *Allah*, until when the Hour [of resurrection] comes upon them unexpectedly, they will say, Oh, [how great is] our regret over what we neglected concerning it, while they bear their burdens on their backs. Unquestionably, evil is that which they bear.” (*Quran* 6:31)

“Do they await except its result? The Day its result comes, those who had ignored it before will say, The messengers of our Lord had come with the truth, so are there [now] any intercessors to intercede for us or

could we be sent back to do other than we used to do? They will have lost themselves, and lost from them is what they used to invent.” (*Quran* 7:53)

Also according to Islam, a person should never forget to remember *Allah*, and those who do so get *Khusr*. An individual can forget to do remembrance of *Allah* if they get too involved in worldly desires.

“Satan has overcome them and made them forget the remembrance of *Allah*. Those are the party of Satan. Unquestionably, the party of Satan - they will be the losers.” (*Quran* 58:19)

Further, it is also said that:

“O you who have believed, let not your wealth and your children divert you from the remembrance of *Allah*. And whoever does that - then those are the losers.” (*Quran* 63:9)

An individual who follows someone other than *Allah*, i.e., Satan, shall suffer ultimate loss, i.e., *Khusr*, because Satan will lead him to sinful desires and commit those acts.

“And I will mislead them, and I will arouse in them [sinful] desires, and I will command them so they will slit the ears of cattle, and I will command them so they will change the creation of *Allah*, and whoever takes Satan as an ally instead of *Allah* has certainly sustained a clear loss.” (*Quran* 4:119)

An example can be given from the history of Islam, where Hazrat Adam and Hawwa's son Qabil murdered his brother Habil.

“And his soul permitted to him the murder of his brother, so he killed him and became among the losers.” (*Quran* 5:30)

Islam also talks about the belief in falsehood (*batil*), that is, believing that someone other than *Allah* is the creator (*shirk*), wastes all chances of success in the hereafter.

“Say, Sufficient is *Allah* between me and you as Witness. He knows what is in the heavens and earth. And they who have believed in falsehood and disbelieved in *Allah* - it is those who are the losers.” (*Quran* 29:52)

Further to this, *Allah* says:

“And We have already sent messengers before you. Among them are those [whose stories] We have related to you, and among them are those [whose stories] We have not related to you. And it was not for any messenger to bring a sign [or verse] except by permission of *Allah*. So when the command of *Allah* comes, it will be concluded in truth, and the falsifiers will thereupon lose [all].” (*Quran* 40:78)

According to Islam, doing no good deeds or only good deeds are less than bad deeds (scales are light) are the ones who are at ultimate loss in the hereafter.

“And those whose scales are light - they are the ones who will lose themselves for what injustice they were doing toward Our verses.” (*Quran* 7:9)

“But those whose scales are light - those are the ones who have lost their souls, [being] in Hell, abiding eternally.” (*Quran* 23:103)

Table 4.25 Islamic Goal

Islamic Goal related constructs, their definition, and evidence from data		
Construct	Definition	Evidence from data
1. <i>Falah</i> /Success	The ultimate success of hereafter	<i>Quran</i> , 2:185; 3:185; 64:16;
2. <i>Khusr</i> /Loss	The ultimate loss of hereafter	<i>Quran</i> , 103:1; 42:45; 16:109

Table 4.25 above summarises the definitions of *Falah*/ success and *Khusr*/ loss as per Quranic verses. The ultimate aim of a believer is represented in the figure 4.10 below:

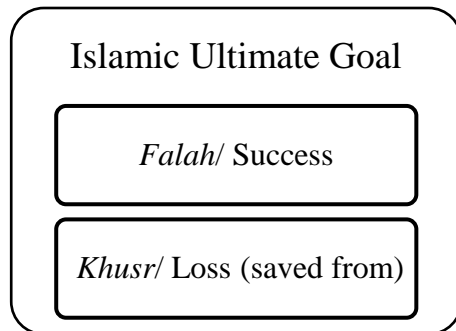


Figure 4.10 Islamic Ultimate Goal

4.8.3 Relation between Islamic Consumer Behavior and Islamic Goals

The desired outcome of any act of a *Muslim* believer is two-fold. Quote” *rabbana atina fidduny hasana wa fil akhirat hasana.....*” (*Quran* 2:201). The goodness of this world and the hereafter In fact, the everlasting welfare of the subsequently supersedes that of the temporary benefit of this world. So, ultimately, the success of the hereafter is the ultimate aim of all actions or consumption for a *Muslim*. The consequences of one’s actions will be faced in this life and the hereafter.

The two verses from the *Quran* below clearly define the relationship between the Islamic lifestyle, *Deen*, and Islamic goals. It talks about how an individual should always worship *Allah* and be careful of what he does or says to others because they will suffer punishment in the afterlife and on the day of their resurrection, which will be their *Khusr*, i.e., ultimate loss.

“And of the people is he who worships *Allah* on edge. If he is touched by good, he is reassured by it; but if he is struck by trial, he turns on his face [to the other direction]. He has lost [this] world and the Hereafter. That is what is the manifest loss.” (*Quran* 22:11)

“And you will see them being exposed to the Fire, humbled from humiliation, looking from [behind] a covert glance. And those who had believed will say, indeed, the [true] losers are the ones who lost themselves and their families on the Day of Resurrection. Unquestionably, the wrongdoers (unjust) are in an enduring punishment.” (*Quran* 42:45)

Islam also says that those who have done righteous deeds during their finite stay in this world shall be rewarded, which is also *Falah*.

“Indeed, those who have believed and done righteous deeds - they will have the Gardens of Paradise as a lodging,” (*Quran* 18:107)

Upon summarising the above section, with the belief and intention as per Islamic rules, when the actions and consumption are by the instructions of *Allah*, and also avoidance of the prohibited activities and consumption avoided, showing a post-consumption feeling of *Shukar* on consumption, and *Shukar* upon not receiving a particular provision/*Rizq* will result in the feeling of content in either situation. This content, when shown, proves that the ‘*Abd*’ has shown complete submission to the will of the Creator. The Prophet (PBUH) said:

"There is no *Muslim* - or no person, or slave (of *Allah*) - who says, in the morning and evening: '*Radaytu billahi Rabban wa bil-Islami dinan wa bi Muhammadin nabiyyan* (I am content with *Allah* as my Lord, Islam as my religion and Muhammad as my Prophet),' but he will have a promise from *Allah* to make him pleased on the Day of Resurrection." (Sunan Ibn Majah; 3870)

The actions and behaviors classified as *Haram* in Islam might have worldly consequences. However, *Muslims* will not be attracted because these actions will lead to eternal loss for *Muslims*. For example, alcohol might be tempting otherwise, but a true *Muslim* will not consume these owing to consequences in eternal life.

Table 4.26 Relationship *Shukar* and *Falah*/ Ultimate Success

Properties	References from Data/Evidence
<i>Shukar</i> and <i>Falah</i> / Ultimate Success	14:7; 27:40

Summarizing the above section, Islamic teachings regard all provisions of this world as a blessing of *Allah*. Being thankful for them and being content with whatever has been provided or not provided by Him should create gratitude, not complaints or discontent, since *Allah* tests by giving if one is grateful, and also tests by not sharing or

by giving loss or pain to see if one is patient and content with the will of *Allah*. If one is satisfied, it is the ultimate success or *Falah*. If one complains in either case, the test is failed, resulting in a total loss of *Khusr*.

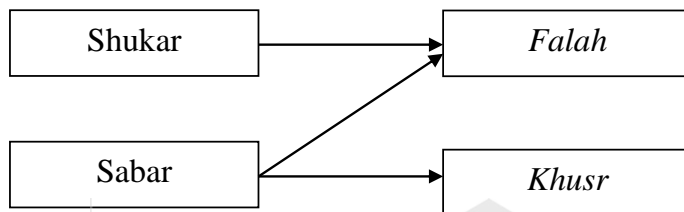


Figure 4.11 Relationship between Post-Consumption Behavior, and Islamic Ultimate Goal

“And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]; but if you deny, indeed, My punishment is severe.’” (*Quran* 14:7)

The above verse from the *Quran* clearly defines the relationship between *Shukar* and *Falah* and the relationship between not doing *Shukar* and *Khusr* that if an individual is grateful for whatever he has and does *Shukar* of *Allah* for his limited possessions, then he shall have ultimate success in the afterlife. Still, it will be his ultimate loss if he doesn't do *Shukar*. Further, it is said:

“Said one who knew the Scripture, "I will bring it to you before your glance returns to you." And when [Solomon] saw it placed before him, he said, "This is from the favor of my Lord to test me whether I will be grateful or ungrateful. And whoever is grateful - his gratitude is only for [the benefit of] himself. And whoever is ungrateful - then indeed, my Lord is free of need and Generous." (*Quran* 27:40)

4.8.4 *Deen*: The Islamic Way of Life

Islam proposes a complete way of life. This is termed “*Deen*.” *Allah* says in the Holy *Quran*:

“This day has those who reject faith given up all hope of your religion: yet fear them not but fear Me. This day have I perfected your religion for you, completed My favor (*Deen*) upon you, and have chosen for you Islam as your religion...” (*Quran* 5:3).

Any other way of life is undesirable and predicts a greater punishment.

“And who turns away from the religion of Abraham but such as debase their souls with folly? Him We chose and rendered pure in this world: And he will be in the Hereafter in the ranks of the Righteous.” (*Quran* 2:130).

Islam is not just a set of rituals (*mazhab*) but includes total submission and surrender to the will of *Allah* in all walks of life.

“Who can be better in religion than one who submits his whole self to *Allah*, does good, and follows the way of Abraham the true in Faith? For *Allah* did take Abraham for a friend. .” (*Quran* 4:125)

“Then We put thee on the (right) Way of Religion: so follow thou that (Way), and follow not the desires of those who know not. .” (*Quran* 45:18).

“If anyone desires a religion other than Islam (submission to *Allah*), never will it be accepted of him; and in the Hereafter He will be in the ranks of those who have lost (All spiritual good).” (*Quran* 3:85).

“Never will the Jews or the Christians be satisfied with thee unless thou follow their form of religion. Say: The Guidance of *Allah*, -that is the (only) Guidance. Wert thou to follow their desires after the knowledge which hath reached thee, then wouldst thou find neither Protector nor helper against *Allah*” (*Quran* 2:120).

Allah says that Islam, or total submission to *Allah*, is the chosen path for the right path and the path to success.

“The Religion before *Allah* is Islam (submission to His Will): Nor did the People of the Book dissent therefrom except through envy of each other, after knowledge had come to them. But if any deny the Signs of *Allah*, *Allah* is swift in calling to account” (*Quran* 3:19).

Here it is necessary to clarify that the Arabic translation of the term *Deen* does not translate into the English word, religion. Word religion, according to Dictionary of Word Origins by John Ayto: “The term ‘religion’ is derived from a Latin origin *religio* that originally meant obligation, bond, etc.” Alfred North Whitehead defines religion as; “Religion is what an individual does with his solitariness.” The American Heritage Dictionary defines ‘Religion’ as; “The belief in and reverence for a supernatural power or powers, regarded as creating and governing the universe.” This means religion has limited scope to believing in a creator and the believer's relationship with the creator. This may be limited to a few worship rituals but does not cover other aspects of life, such as economics, society, politics, etc.

Fazlur Rahman Malik interpreted *Din* as ‘the way to be followed.’ It is a set of divine laws that govern every aspect of life. This is repeated several times in The Holy *Quran*:

“Today, I have completed your *Deen*, and have completed my bliss upon you and accepted for you Islam as a *Deen*.” (*Quran*, 5:3)

Although the term of *Deen* is placed as action in the framework, the term has been used in a dualistic meaning in the *Quran*. In some places to represent the action of the believers, while, on other places to propose the complete ideology and the practical application of the ideology in the life of the individual, as well as in the whole society. The following verse refers to *Deen* as acting upon the instructions of *Allah*:

“Then We put thee on the (right) Way of Religion: so follow thou that (Way), and follow not the desires of those who know not. .” (*Quran* 45:18).

The verse below refers to the whole way of life as *Deen*:

“Today, I have completed your *Deen*, and have completed my bliss upon you and accepted for you Islam as a *Deen*.” (*Quran*, 5:3)

Summarizing this section, the complete way of life, that is, the concept of *Deen* is the desired path a believer in Islam must adopt throughout their life. This guidance is not restricted to rituals (*Ibadat*) but dealings (*Maamlaat*). The concept is much broader than the western lifestyle concept since the Islamic way of life covers all aspects of life, even life after death. In contrast, the idea of the west of lifestyle covers just a fraction of consumer behavior, covering the customs and traditions of a society.

4.9 OTHER MODERATING VARIABLES

The mind of a human cannot incorporate all the dimensions and constructs of human beings which *Allah* has carved out within His best creation. Significant characteristics and features which *Allah* frequently mentions in *Quran* have been included in this study. A few significant variables, which mediate between the constructs and concepts, are discussed in this section, and there may be several others. The human mind will continue to ponder, and the Holy *Quran* will continue to reveal more till time immortal.

4.9.1 *Tawba* (Repentance)

“*Tawba*” translated into English as penitence, renunciation, repentance, vowing to sin no more (Rekhta dictionary). Whereas the Islamic concept of “a retreat” or “a return” means explicitly “repenting to God due to performing any sins and misdeeds” Wikipedia.

Tawba (repentance) is one of the fundamental concepts upon which the foundations of Islam stand. It originates from Adam and Eve's (AS) story in the heavens, where they ate the forbidden tree's fruit but sought forgiveness and were forgiven. On the contrary, Iblees (Satan) did not repent and was declared as the one who lost hope (of repentance) (*Quran* 20:116–118). This property of humans to sin and then ask for

forgiveness is a logical requirement of the nature of human beings since they are given a choice to obey or disobey the commands of *Allah*. Without mercy and forgiveness, all would end up in ultimate loss after committing disobedience or consuming *Haram* (prohibited).

"Say: O my Servants who have transgressed against their souls! Despair not of the Mercy of *Allah*: for *Allah* forgives all sins: for He is Oft-Forgiving, Most Merciful." (*Quran* 39:53)

The choice to revert or repent from any bad deed and ask for forgiveness protects one from punishment in this world and the hereafter. This characteristic in the Islamic belief system moderates the actions and the ultimate goal of *Falah* in the life of a believer in Islam.

"But those who committed evil deeds and then repented afterwards and believed, verily, your Lord after (all) that is indeed Oft-Forgiving, Most Merciful." (*Quran* 7:153)

Asking for forgiveness for evil deeds is encouraged several times by *Allah* (*Quran* 4:17; 25:71; 25:70), with rewards of success.

"But as for him who repented (from polytheism and sins), believed (in the Oneness of *Allah*, and in His Messenger Muhammad PBUH), and did righteous deeds (in the life of this world), then he will be among those who are successful." (*Quran* 28:67)

"Except for those who repent, mend (their lives) hold fast to *Allah*, and purify their religion as in *Allah's* sight: if so they will be (numbered) with the believers. And soon will *Allah* grant to the believers a reward of immense value." (*Quran* 4:146)

The Prophet (PBUH) declares that every human sins, but the ones who accept their mistake and ask for mercy from their lord are forgiven and are the best of the tribe.

"All human beings are sinners, and the best of the sinners are the frequent repenters." (Sunan Tirmidhi, 2499)

In the context of the consumer behavior of a *Muslim*, the concept of *Tauba* (repentance) plays a vital role in the life of a *Muslim*.

A.Al-Halawani (2016) elaborates that *Tawba* incorporates five conditions or steps to be complete. These include a. sincere to *Allah*, b. Regret one's past evil deeds, c. giving up sinning, d. make a firm resolve to avoid such sins in the future, and e. show repentance while it is still valid.

Putting the above into the consumer behavior model, an example may be if a *Muslim* consumed a *Haram* (prohibited) produce (e.g., Alcohol), he will repent by a. leaving the *Haram* purely to please *Allah* and not due to any other reason, e.g., health reason, b. really regrets the consumption of one's action, c. actually gives up drinking practice, d. make a firm commitment to oneself not to consume alcohol again in the future, and lastly, he should do it as quickly as possible and not delay it. This would be a complete application of the concept of *Tawba* in Islamic consumer behavior.

Although there is no concept equal to the concept of *Tawba* in the western consumer behavior literature, a section of *Tawba* is the realization of sin or wrongdoing, which the term guilt may explain in western theories of consumer behavior: Baumeister, Stillwell, and Heatherton (1994) defined guilt as

“An individual's unpleasant emotional state associated with possible objections to his or her actions, inaction, circumstances, or intentions.”

Kugler & Jones, (1992). These objections stem from violating the individual's ethical and social standards.

“Guilt is a painful affective experience of regret, remorse, self-blame, and self-punishment. It is an emotion that individuals would attempt to avoid. (Mosher, 1980).

“Guilt feelings are found to be cyclic, short-lived and superficial and mostly arise as a result of good and bad actions.” (MS Burnett, 1994)

Kayal G.G., Rana NP, and Simintiras, A.C. (2018) factors are the cause of guilt (self, society, others/action, inaction); the form in which guilt manifests (anticipatory, reactive, existential); and moderators (culture, demographics, narratives).

Hence, such feelings leave a person in a restless emotional state, which motivates the individual to alleviate those feelings by repairing their behavior, confessing, or asking for forgiveness (Tangney, Miller, Flicker, & Barlow, 1996).

Despite the negative nature of guilt, it has functional benefits as it drives a person to acknowledge the cause of the wrongdoing and thus attempt to rectify it (Lewis, 1997; Tracy & Robins, 2006) and also offers a motivational force that drives individuals to do good and dissuades them from doing bad (Kroll & Egan, 2004).

There will be defects and weaknesses in the compliance of duties and acts that the Creator has commanded us to follow, but the best of the sinner is the one who repents, and *Allah* forgives him, replaces his sins with good deeds, and guides him to the right path.

Table 4.27 *Tawba/ Repentance*

Construct: <i>Tawba/ Repentance</i>	
Definition: Repentance- Acceptance of evil deed and asking for forgiveness from <i>Allah</i> and promise of not repeating	
Properties	References from Data/Evidence
<i>Tawba/ Repentance</i>	<i>Quran</i> 4:17; 25:71; 25:70
Relationship between <i>Tawba</i> and <i>Falah</i>	<i>Quran</i> 4:146; 24:31; 28:67; 39:53

4.9.2 *Ulul-Amr* (The Authority)

In addition to the instructions of what is permissible and what is prohibited in the *Quran* and *Hadith*, the *Quran* also declares another source that is to be accommodated as a guide in the daily life of a *Muslim*:

“O believers! Obey *Allah* and obey the Messenger and those in authority among you. Should you disagree on anything, then refer it to *Allah* and His Messenger, if you truly believe in *Allah* and the Last Day. This is the best and fairest resolution.” (*Quran* 59:4)

According to *Sunni* scholars, the term *Ulul-Amr* has a general application and is not specific. In the eyes of *Sunnis*, *Ulul-Amr* encompasses a wide range of topics and various facets of leadership. A few of the *Sunni* interpretations have cited the state/government, the *Rashidun* (early rulers/converts of Islam), and the *Sahabah* (companions of the Prophet (PBUH) as the Uli al Amr, while others have referred to specific individuals as the *Ulul-Amr*. In the words of Ibn Taymiyyah, the verse calls on *Muslims* to rely solely on Muhammad (PBUH) and no other person for their religious differences; this precludes any other person from being infallible. Because '*Ulul-Amr*' (those entrusted with authority) does not have the word '*Ati*' (obey), it becomes *mashroot* '(conditional). According to Islamic law, *Muslims* must follow the '*Ulul-Amr*' (those in authority) if they obey *Allah* and His Messenger. (Musnad Ahmad, Ahmad ibn Hanbal; Abu Abdur Rahman Faruq, 2013; Lalani, Arzina R., 2004) The *Shia* sect considers the twelve Imams the authorities to be followed (Lalani, Arzina R., 2004). However, *Sunni* scholars agree that if the state orders some instruction against *Sharia's* guidelines, this need not be followed. There is further differentiation if the state falls under *Dar-ul-Haram* (Islamic State) or *Dar-ul-harab* (non-Islamic state). Both have different conditions to be followed. These differences may be examined in detail in the literature on the subject.

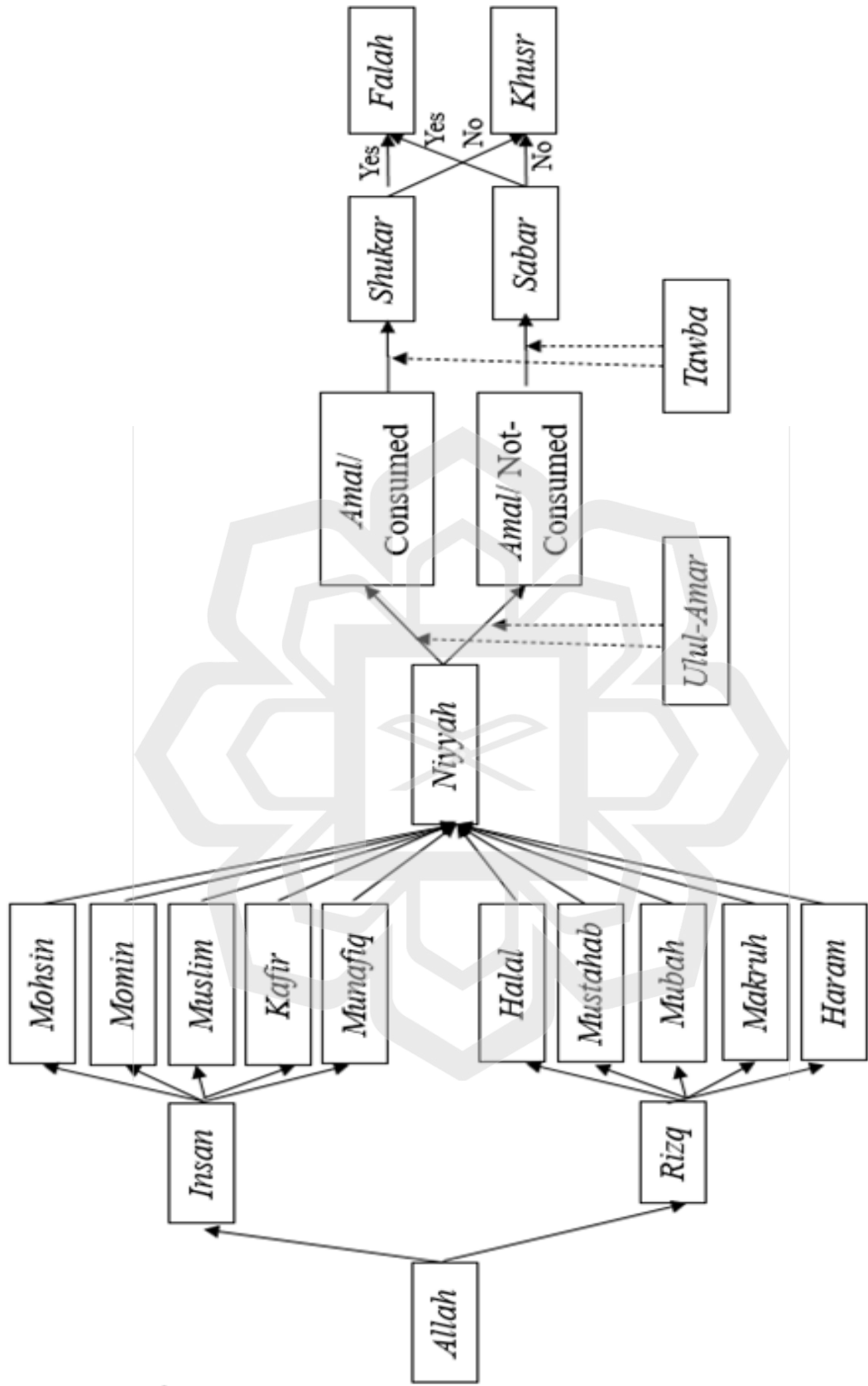


Figure 4.12 Proposed Normative Islamic Consumer Behavior Theory Model

4.10 COMPARISON OF EMERGENT THEORY WITH EXTANT CONVENTIONAL / ISLAMIC DECISION-MAKING MODELS

Most extant ethical consumer behavior models are adaptations of their predecessor models developed in the capitalistic market context (Marks & Mayo, 1991; Vitell et al., 2013). Similarly, most conventional consumer behavior theories adopt the same basic assumptions and definitions, slightly adjusting the structure and placement of variables (Hunt & Vitell., 1986). Similarly, although the extant theories of Islamic consumer behavior incorporate the Islamic ideology proposed in the religious texts, they need to explain a more holistic and structural outlook (Fahim, 2014; Kahf, 2019; Khan, M.F., 2020). The emergent theory of Islamic consumer behavior within the Islamic lifestyle is neither an adaptation nor a derivation from any existing theories originating from pure capitalist marketing or ethical decision-making, or existing Islamic domains. However, it reviews these domains to gather insights to collect and compile significant variables scattered within the Islamic literature. It proposes structured synopses understandable to the literary Islamic and non-Islamic worlds and the general masses.

Although the subjective area has been defined as the consumer behavior of a *Muslim* individual, the model may be applied in other decision-making contexts, for example, collective decision-making, corporate decision-making, ethical, sustainable, green consumption issues, etc. The theory in no way claims to incorporate all aspects of consumer behavior and thus is open to further additions and modifications, which the author may have overlooked. Further, the research cannot be termed purely a conventional comparative study since care has been taken to adhere to follow the traditional methods of Islamic jurisprudence of *Fiqh*, that is, the steps of taking evidence from the sources of *Quran*, *Hadith*, *Ijma*, and *Qayas*, rather than the opinions of the masses (empirically based).

Thus, the emergent theory claims to be purely grounded in data extracted from the *Quran* and *Hadith* and from the opinions of the rulings of authentic Islamic scholars. This approach gives pure normative requirements demanded to be complied with by a *Muslim* believer in faith and thus free from any biases or influences of non-divine

wishes of an individual of any market forces. In this way, the proposed theory stands alone as unique in itself. Although the researcher cannot claim to be unbiased towards data in the context of being a believer in Islam, compared to a non-believer in the Islamic scriptures and values, the normative research and Islamic principles remain static to individual opinions, interpretations, or perceptions. A large fraction of theories of consumer behavior consists of adaptations and modifications, minor alterations, or updates of previous versions of a theory. Consumables v/s the concept of *Rizq*. The emergent theory does not originate from any previous theoretical model; instead, a systematic compilation of definitions of concepts and their interrelationships emerges purely from Islamic scriptures, evolving into a comprehensive Islamic consumer behavior model encompassing the complete way of life of a *Muslim* believer.

4.11 The Islamic Worldview/Paradigm

Paradigm provides the standards for assessing proposed solutions to a problem (Kuhn, 1960). All paradigms have an underlying philosophy known as a worldview. A set of rules or tenets govern the worldview of capitalistic or Islamic paradigms. Such a worldview controls the nature of man's reflections on almost any subject (Chapra, 1995). The basic tenets of the capitalistic paradigm thrive upon the freedom of the private sector, the price mechanism under a free market economy, the restricted role of government (Scot, 2006), and the freedom of choice for the consumer. Those who live in a consumer society have built their whole social status and self-worth on purchasing and displaying consumer goods. As a result of increased production and consumption, the ideology of capitalism advocates for a better quality of life. The social structure built around production and work has replaced a new capitalist social system primarily based on consumption and leisure time. That is why materialistic views and hedonistic philosophy dominate conventional theories of consumer behavior as the individual's aim in life (Lada et al., 2009; Md-Taib et al., 2008).

The capitalistic paradigm aims to maximize individual self-satisfaction (Khan, M.F., 2014). Massive shopping malls, expensive restaurants, and online retailers like Amazon, which guarantee complete customer satisfaction at the expense of millions of people's jobs, are the best examples of capitalism today. Consumption is ingrained in

today's capitalist society, which explains this excess. Consumption and capitalism have a much more sinister connection. Capitalist consumption is driven by the desire to fulfill needs beyond a commodity's capabilities. Another problem with this paradigm is that manipulating our desires is easy for those around us.

The Islamic worldview consists of three principles. These principles include 1. *Tauhid*, i.e., the oneness of God, 2. *Khalifah*, i.e., man is the representative of *Allah*, and 3. *Adalah*, i.e., justice. Islamic CB theories emerged to incorporate variables defined from the Islamic perspective. Concepts such as eternal success rather than immediate satisfaction; moderation instead of self-maximization; and collective welfare instead of individual satisfaction have been added to some of the existing models (Khan, M.F., 2014). These modifications somewhat improved the predictability of the behavior models for *Muslim* consumers. The incorporation of basic needs (Daruriat) as the primary right of every individual, but the excess of wealth or resources be spent on the necessities of other members of society as charity to increase the overall utility of society, with the return from *Allah* in the hereafter enriching the frameworks in the Islamic CB (Al-Faruqi, 1982).

Islamic revelations claim to benefit not just the believers in faith but the whole of humanity, irrespective of color, creed, or race (Salleh, 2000). Furthermore, Islam caters to maintaining the balance between humans, animals, plants, and other living things nature provides. Islam gives great importance to an individual's physical and spiritual needs and moral acts (righteous) beyond the individual's needs and satisfaction.

An example is when consuming, a *Muslim* needs to be aware of and comply with the basic necessities of the needy who are the closest to them in relation, thereby serving the community of believers/Ummah (Al Qaradawi, 1997; Kamali, M.H. 1998). This harmony between individual needs and the collective welfare of the community is embedded in the common goals of Islamic ideology (Salleh, 2000). Further on, the aim of fulfilling the basic needs of individuals as well as consideration of other humans without compromising the aims of the hereafter has been addressed by Khan (1984, 1995).

The motivation of current conventional CB theories is to predict the intentions and behavior of the individual within a capitalistic framework as the norm. In particular, the Islamic perspective on consumerism is mainly ignored. CB theories like TRA, TPB,

TMA, EKB, etc., aim to predict the actions of individuals in the conventional worldview, missing the hereafter goals. Even though some of these theories have been flexible to incorporate the concept of permissible, e.g., *Halal* and non-*Halal* issues. Since the founders of the theories had no intention of predicting the behaviors of individuals with an Islamic philosophical background, they failed to predict behaviors in Islamic society (Khan, M.F., 2014).

4.12 BELIEF CONSTRUCT IN C.B., I.C.B, AND COMPARISON

The structure of the following section is first to present belief-related concepts within western secular literature. Here it must be remembered that the inclusion of the concept within the heading of the emergent constructs of ICB does not imply a consensus on the ontological similarity of the concepts. The aim is to recollect ideas that feed the mindset of a particular thought behind a concept and to provide an opportunity for the reader to understand on what basis a specific concept is constructed.

4.12.1 Belief Construct in Western Theories of C.B.

In this section, major western CB theories, which include the concept of belief, are presented.

4.12.1.1 Theory of Planned Behavior and Theory of Reasoned Action

An essential part of the theory of planned behavior is the relationship between self-efficacy beliefs, attitudes, intentions, and behavior (Ajzen, 1991). To put it another way, we typically form opinions about something by associating it with specific characteristics, such as the existence of other things or events. Regarding attitudes, beliefs about behavior are linked to a particular outcome or some other attribute, such as the cost of the behavior itself. More specifically, the outcome's subjective value affects attitude directly to the degree to which people believe the behavior will result in the desired result or outcome. Salient beliefs (b) are multiplied by the subjective

evaluations of their attributes in Eq. (1), and these products are summed over all (n) salient beliefs, as shown in Equation (1). The summative belief index directly correlates to an individual's attitude (A).

$$A \propto \sum b_i e_i \tag{1}$$

In the theory of planned behavior (TPB), the theory of reasoned action (TRA) is a particular case (TPB). TPB adds behavioral control as an additional determinant of intentions and behavior as the only difference. There is an assumption that people can control their behavior in the development of TRA (and realize that they can perform the behavior if they so desire). Fishbein and Ajzen's theory of planned behavior is reduced to the theory of reasoned action under these conditions (1975).

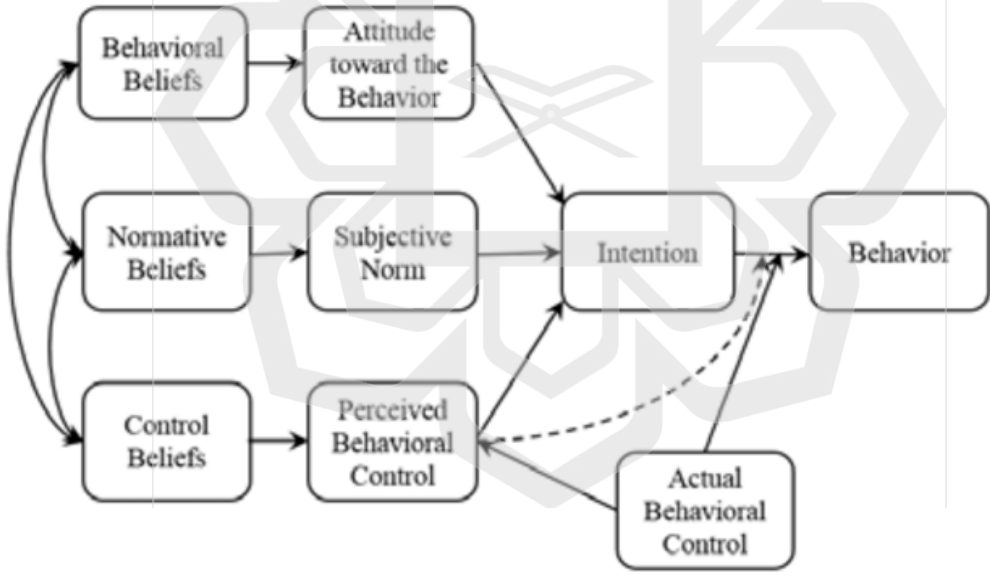


Figure 4.13 Theory of Planned Behavior (Ajzen, 1991)

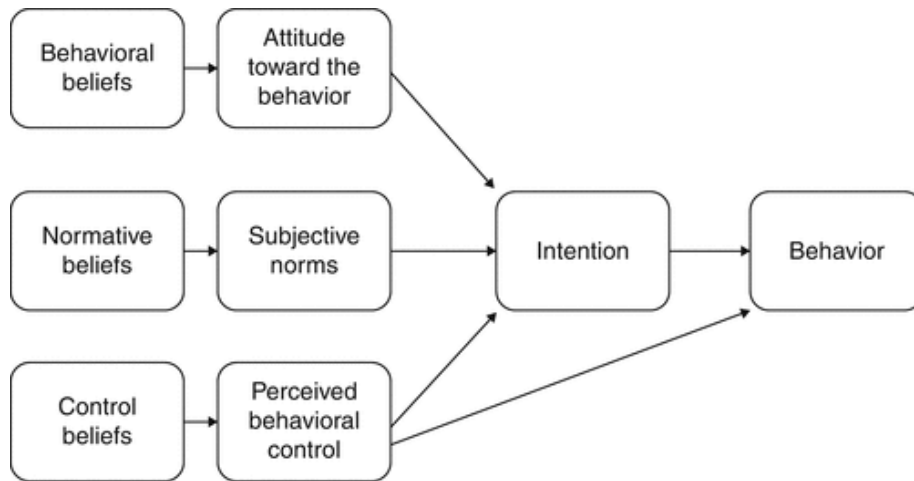


Figure 4.14 Theory of Reasoned Action (Fishbein and Ajzen (1980))

4.12.1.2 Attitude Towards the ad Model (Mitchell and Olsen 1981)

Advertisements in print or audio-visual form can shape consumer attitudes toward product and service offerings and/or brands. Attitudes are formed through the combination of cognition (knowledge) and affect (feelings) that are created as a result of repeated exposure to advertisements (impact). The cognitive component influences belief in the brand and attitude toward the advertisement. As a result of this component, people's beliefs about the brand and how they feel about the ad are also influenced. Regarding ad effectiveness, cognition influences consumer perceptions and brand beliefs. (Schiffman et al., 2015).

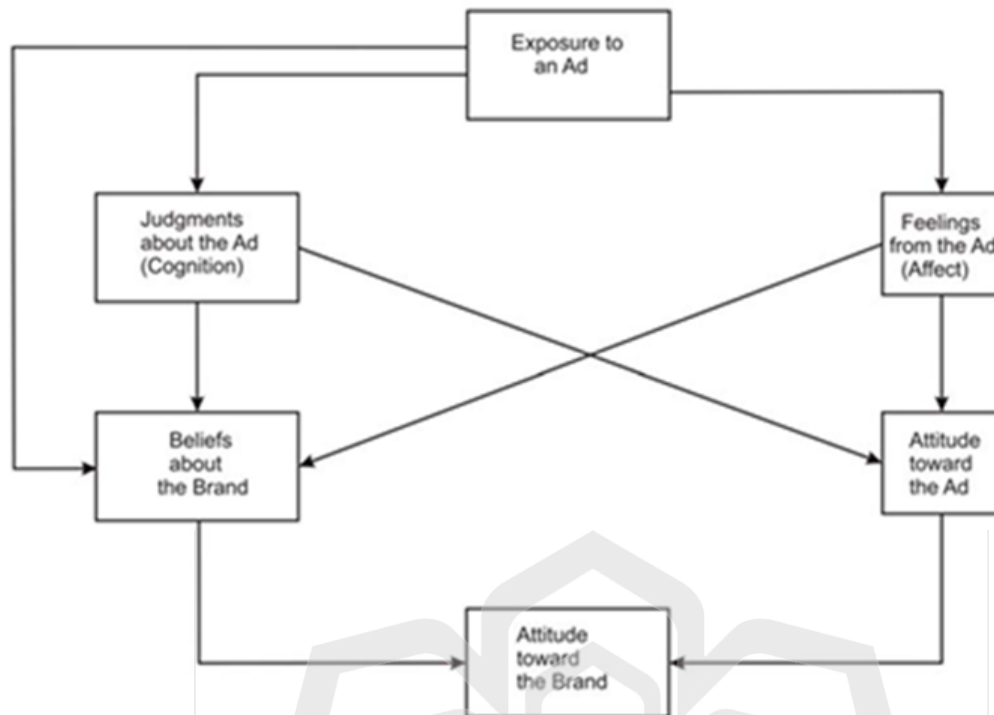


Figure 4.15 Attitude Towards the ad Model (Mitchell and Olsen 1981)

4.12.1.3 The Tri-Component Attitude Model (Rosenberg & Hovland, 1960)

According to the tri-component attitude model, an individual's attitude comprises three components: cognition, affectivity, and behavior. In other words, cognition refers to a person's perceptions of an attitude object's features based on their experiences and information gathered from various sources. As a result of these experiences, the consumer develops an opinion about whether or not the attitude object is endowed with certain qualities (Schiffman et al., 2015).

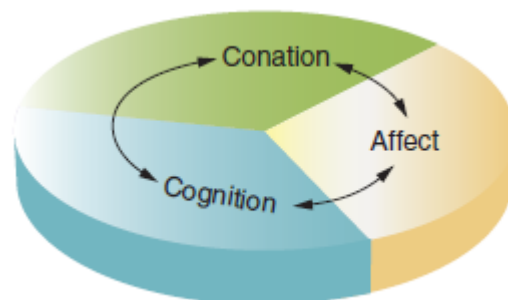


Figure 4.16 Tri-Component Attitude Model (Rosenberg & Hovland, 1960)

4.12.2 Belief in the Context of Islamic Consumer Behavior

In Islamic literature, theories related to consumer behavior are not explicitly traceable. However, there is scattered work by individual scholars who point toward the characteristics of the Islamic consumer.

In the *Muslim* world, the basic tenet of belief in *Allah* is the core of the religion. For *Muslims*, faith and ethics are intertwined in everything they do, whether in business, politics, or society. Because of this, the Almighty *Allah* sent the Prophet Mohammed (PBUH) to bring good ethics to a final result, as they were incomplete before Islamic law. For this reason, sincere faith in the teachings of Mohammed (PBUH) leads to a higher level of honor and a complete ethical code. The Prophet's (PBUH) own words to make it clear that everyone is held accountable.

Muslims have applied the same principle to the world's affairs throughout their lives. (Khan, M.F., 2014). Chapra (1992) further elaborated on the concept of belief concerning divine unity, called *Tawhid*, in the Islamic belief system. The next milestone in the Islamic belief system is the creation of the Almighty. These creations are 1) *Insan* as *Khalifa* of *Allah* on earth, 2) *Rizq* as resources given to humans and entrusted to him as the custodian of *Rizq*/resources. The implications of this belief, i.e., that *Muslims* should not do anything contrary to *Allah's* words, including many aspects of consumption, dominate his life.

4.12.3 Belief Construct in CB / ICB vs. Emergent ICB

The above discussion entails a contrasting philosophy of traditional and Islamic consumer beliefs.

In traditional consumer behavior theories, consumers' belief refers to goods and services in general and brands in particular. In each of the conventional consumer behavior theories mentioned above, the word "belief" describes a process in which a consumer's beliefs (pre-conceived notion about some act or object) about a brand affect

his attitude. This is a very secular approach to marketing philosophy and is devoid of a supreme authority called *Allah* as the creator of products and services.

On the contrary, from the Islamic perspective, the word belief carries a different notion of belief in *Allah* as the supreme authority. However, the common denominator in traditional versus Islamic consumer behavior is the formation of attitudes based on the consumer's beliefs. Specifically, in the Islamic consumer mindset, everything belongs to *Allah*, and the existence of man on earth is to represent *Allah* and be a custodian of resources (*Rizq*) entrusted to him by *Allah*. Adding the cherry on the cake is the concept of accountability, in which every human being as a consumer is accountable for all the *Rizq* given to him by *Allah*. Finally, the concept of *Rizq* is broader in the Islamic system, and the word *Rizq* encompasses not only goods and services but all kinds of resources included in the domain of *Rizq*. These include family and natural resources, e.g., oxygen, fountains, mountains, etc. Humans are supposed to be thankful to *Allah* for all these bounties, considered as *Rizq*.

A human is the highest-ranking creation of *Allah* with a predefined purpose and nature. Here, the concept of *Rizq* and humans overlap because humans are accountable to *Allah* for all permitted and prohibited provisions. Humans are also supposed to offer *Idadah* to *Allah*, and the non-performance of *Ibadah* is also connected with the notion of accountability.

It must be pointed out that as a *Muslim*, the foremost belief is in *Allah* (this is the theological belief). Afterward, the *Muslim* can also think (believe) that a product is good or bad, for example. But this second level of faith comes within the first one, so the primary one influences this secondary belief. The love of worldly goods should not supersede the love of *Allah* and His Prophet (PBUH) (*Quran*, 9:24).

Summarizing, the belief in western CB theories does not have their base in the divine revelations but in empirical pieces of evidence. In contrast, as described in sections 4.2/ 4.2.1/ 4.2.2/ 4.2.3 and 4.2.4, the Islamic belief system in the Creator, the creations, their characteristics, and their relationships.

4.13 FAITH – LEVELS: CONSTRUCT IN C.B./ I.C.B AND COMPARISON

This section presents western CB theories, which include the concept of attitude, and ICB literature, which describes the Islamic faith and the levels of faith. As to why the concept of attitude is included within the emergent concept of faith has been elaborately discussed in this section.

4.13.1 Attitude-related Construct in Western Theories of C.B.

A person's predisposition to consistently act positively or negatively toward a specific object is known as an attitude. A product, brand, service, price, package, advertisement, promotional medium, or retailer are all examples of things in the consumer behavior context. (Schiffman & Wisenblit, 2015). In consumer behavior, the term "object" has an external manifestation; objects exist in the outside environment. Hence, attitude formation is linked with either a favorable or unfavorable predisposition towards an object by experience with the object.

4.13.1.1 Theory of Reasoned Action and Theory of Planned Behavior

In TPB and TRA, the more specific the attitudes and behaviors are, the more pronounced the correlation degree between attitudes and behaviors is (Ajzen & Fishbein, 1980). Attitude is usually the most potent predictor of behavioral intention (Ajzen, 1991; Lim & Dubinsky, 2005). The construct of attitude towards behavior is how a person has a favorable or unfavorable appraisal of a given behavior. Attitudes consist of behavioral beliefs and outcome evaluations, and this can be understood within the context of consumers' behavior and attitudes toward the brand.

4.13.1.2 Theory of Self-Regulation (TSR)

According to Muraven, M. and Baumeister, R. F. (2000), desire is hypothesized as a proximal cause of intentions, whereas attitudes are considered a distal cause whose

influence is mediated by desire. The TSR retains the effects of subjective norms on intentions and the impact of intentions on behavior. According to Muraven, M. and Baumeister, R. F. (2000), desire is hypothesized as a proximal cause of intentions, whereas attitudes are considered a distal cause whose influence is mediated by desire. The TSR retains the effects of subjective norms on intentions and the impact of intentions on behavior.

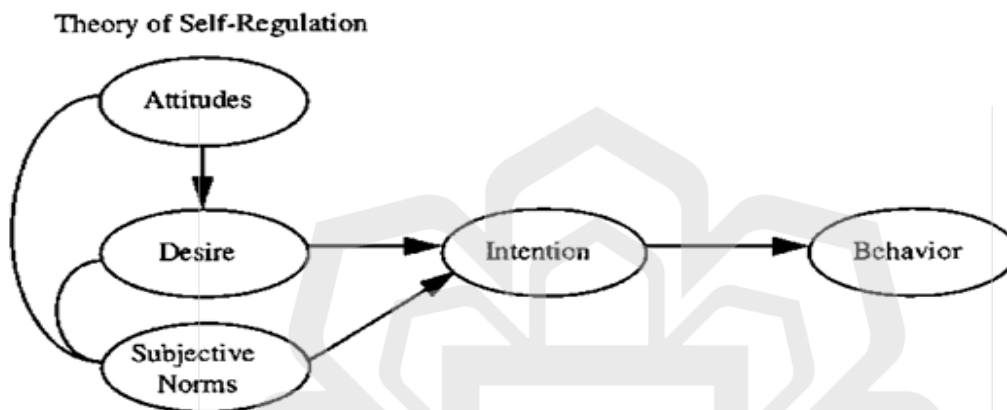


Figure 4.17 Theory of Self-Regulation (TSR) (2000)

4.13.1.3 Attitude toward the AD Model

The attitude-toward-the-ad model posits that when a consumer is exposed to an advertisement, they develop various effects and judgments (cognitions). As a result, the consumer's perception of the ad and the brand it represents is influenced by these feelings and decisions. Ad impressions and the brand's perceptions influence the consumer's perceptions of the brand.

4.13.1.4 Self-Perception Theory

Dissonance effects can be explained using the self-perception theory. Like us, it assumes that other people's behavior tells us a lot about their feelings. Consistency is maintained by inferring that if we have purchased or consumed an object, we must have a positive attitude toward it (assuming that we freely chose it).

4.13.2 Faith in the Context of Islamic Consumer Behavior (ICB)

Attitudes in western CB literature refer to individuals' evaluations or opinions about people, objects, or ideas. Attitudes are further broken down into cognitive, affective, and behavioral components.

Cognitive attitude refers to an individual's beliefs, thoughts, or knowledge about a particular object or idea. For example, a person may hold a cognitive attitude that dieting is good for health in the short-run but bad in the long-run. Similarly, something declared in Islam to be *Halal* will create a positive attitude towards that product, and vice versa.

Affective attitude refers to the emotional component of an individual's attitude, such as their feelings or emotions towards a particular object or idea. For example, a person may have a positive or negative attitude about the quality of a specific product depending on the country of origin. Similarly, positive feelings may develop within a *Muslim* believer towards a product declared *Halal* by *Allah* and vice versa. For example, a sense of hate towards alcohol may be created in a *Muslim* since it has been declared *Haram*.

Behavioral attitude: This refers to an individual's tendency to behave in a certain way towards a particular object or idea. For example, a person with a positive attitude towards green consumption may be more likely to consume green products. For a *Muslim*, a negative behavioral attitude towards a *Haram* product will induce a behavior that will restrict the consumption of that product. For example, alcohol.

From a psychological point of view, attitudes in their domain may somewhat be compared to those of faith (Ellis, 1997). However, as stated earlier, western terminologies do not translate precisely to Islamic terms but can only attempt to identify similarities and dissimilarities.

Faith can be considered an attitude as it involves a set of beliefs and feelings towards a particular religious or spiritual system and a corresponding set of behaviors and practices.

Cognitively, faith involves a belief in a particular set of religious or spiritual principles, such as the existence of a higher power or an afterlife. Effectively, faith often involves feelings of reverence, awe, or love towards the object of one's faith. And behaviorally, faith often involves following specific practices or engaging in certain rituals, such as attending religious services, prayer, or meditation.

Overall, faith can be seen as a multifaceted attitude encompassing cognitive, affective, and behavioral components central to many religious and spiritual practices.

A positive attitude towards religion includes religious faith, which will be formed if a person first recognizes their true material and spiritual needs in light of religious instructions (belief) to meet those needs. Hence the construct of attitude in Islam has a connotation with spirituality and materialism simultaneously, but spirituality is the driving force that controls the attitude towards material and immaterial possessions.

In Islam, the formation of the attitude starts with the belief in the oneness of *Allah* and giving witness that Prophet Muhammad is the messenger of God. Such faith crystalizes a positive attitude over time. On the contrary, when heart commitment is not involved, it entails a negative attitude. Attitude has different levels of intensity, which are determined by the level of faith. The level of faith is related to the strength and weaknesses of knowledge, commitment, and obligation from the heart (Tabatabai, 1374, v18).

4.13.2.1 Islam- The Three Positive Levels of Faith

In Islam, there are three levels of faith termed *Muslim*, *Momin*, and *Mohsin* (*Quran*, 2:128; 2:208; 3:52; 5:111; 27: 2; 27:53; 31:22; 2:83; 2:195; 51:16; 95:4). The base level is *Muslim*, which connotes the concept of submission through verbal exclamation,

saying the *Kalma*. In other words, the starting point in faith is the verbal declaration of total submission that everything belongs to *Allah*. Secondly, a *Muslim* believes in the resurrection, holy books, and the messenger. Thirdly, a *Muslim* tries his best to follow *Allah's* command, and finally, a *Muslim* surrenders to the will of *Allah* (*Quran*, 4:131; 6:109; 59:24; 2:3; 5:69; 5:111; 6:109; 16:89; 16:102; 29:46; 43:69; 45:3; 33:35; 39:12; 43:69; 2:128; 2:202; 3:67; 3:80; 3:83; 5:111; 10:72; 12:101; 28:53; 30:53; 43:69). The second level of faith protrudes further the verbal commitment into commitment by heart and then finally into actions of a *Muslim* (*Quran* 27: 2; 27:53; 31:22). In other words,

Momin is the manifestation of a practicing *Muslim*, one of the four properties of *Momin* discussed at various points in the *Quran* (19:96; 22:50; 41:8; 41:18; 47:33; 24:47). The second property of a *Momin* is righteous (good) deeds. The circumference of good deeds includes all those deeds related to the obligations of a *Muslim* toward *Allah* (*Huquq Allah*) and other people (*Huquq al Ibad*) in society (2:3; 2: 208; 5:69; 41:33; 22:50). The third property of a *Momin* is the non-contradiction in the sayings and practice; that is, a *Momin* practice what he says (*Quran* 27:2; 27:53; 61:2; 61:2). The fourth property of a *Momin* lies in strictly following the boundaries laid down in the revelations of the Holy *Quran* regarding *Halal* and *Haram* (5:88). The third level of faith is *Mohsin*, best of *Akhlaq* (character), and best practices. (*Quran*, 2:83; 2:195; 51:16; 95:4).

In the *Quran*, several properties of *Mohsin* are traceable. The first property relates to performing non-obligatory deeds for other people in society. It means performing those good deeds to others, which are not compulsory, but a *Momin* goes the extra mile and tries to help others in the best possible way (*Quran* 2:195; 3:134; 4:36; 4:86; 5:85; 9:100; 23:96; 29:8; 41:34; 41:33; 57:18). The reason behind the performance of good deeds for others is the expectation of the best reward as promised by *Allah* (*Quran* 3:148; 10:26; 53:31). Another prominent characteristic of a *Mohsin* is that he is a doer of best practices in all walks of life. For example, he says prayers with due concentration whenever he offers prayers. From the supply-side perspective, a *Mohsin* trader always offers something extra to the consumer and is not solely interested in maximizing profits. From the demand side perspective, if a *Mohsin* consumer sees any deserving people in his neighborhood, he sacrifices the goods for his consumption for the happiness and consumption of others (*Quran* 2:3; 2:83; 9:121; 11:7; 17:34). The

rationale behind such good deeds is the reward expectation, not from anyone else except *Allah* (*Quran* 28:77). Additionally, *Mohsin* is a follower who spends on charity for the deserving and needy in society (*Quran* 2:195; 2:245; 3:134; Wilson & Hollensen, 2013).

4.13.2.2 *Kafir / Munafiq- Negative Levels of Faith*

From an Islamic perspective, a consumer who displays positive levels of faith is a committed *Muslim* consumer. However, if a consumer shows negative levels of faith, i.e., *Kafir* or *Munafiq*, he cannot reside at the level of a committed *Muslim* consumer. At various points, the *Quran* discussed different characteristics of *Kafir*. The most prominent feature of being a *Kafir* is the rejection of faith verbally and through action (*Quran* 7:76; 8:55; 41:50; 69:33). It means not believing in the oneness of *Allah* and Prophet Hood and explicitly showing such a negative belief by his actions (12:106; 21:36). The second worth mentioning characteristic of a *Kafir* lies in the rejection of life hereafter (*Qur'an* 23:74; 34:7; 40:59; 41:50; 42:18). The resultant consumer behavior of such a mindset is hedonistic consumption, and the element of spirituality does not have any place in the consumption pattern of such a consumer. Finally, a *Kafir* is a disbeliever in the *Quran* as the revelation of *Allah* via Prophet Muhammad (PBUH) (*Quran* 2:83; 2:98; 26:67; 26:103).

The lowest level of negative faith is the term "*Munafiq*." It refers to a verbal declaration of Islam. Still, it does not accept Islam from the deep core of the heart (*Quran* 9:67). The *Quran* reveals different characteristics of *Munafiq*, which include impairment of words and actions (*Quran* 4:61), not spending in the name of *Allah* (*Quran* 9:34), non-fulfillment of promise (*Quran* 2:8), and disobeying *Allah* through actions (*Quran* 3:167). The above section has perhaps been the most challenging but equally essential and new section of this research. This has been because of a debate on how to measure the level of faith, if possible. The *Quran* says that *Allah* is the only one who can judge what is in our hearts.

"It is He Who knows what is open in speech and what ye hide (in your hearts)." (*Quran*, 21:110)

The above verse tells us that since one cannot see what is in the heart of the other, one must avoid judging the faith of others. Although *Quran* frequently mentions the characteristic of *Munafiqs* and *Kafirs*, it also contains several verses that advise against judging people.

"O you who have believed, avoid much [negative] assumption. Indeed, some assumption is sin. And do not spy or backbite each other. Would one of you like to eat the flesh of his brother when dead? You would detest it. And fear *Allah*; indeed, *Allah* is Accepting of repentance and Merciful." (*Quran* 49:12)

This verse advises believers to avoid making negative assumptions about others, which can lead to sin. But since there are several signs of varying levels of faith, including *Kafir* and *Munafiq* in *Quran*, these signs may be considered evidence of the level of faith. To avoid labeling someone as *Kafir* or *Munafiq*, one may use the term perceived to be and can be used to do self-assessment rather than assessing others.

A person's interpretation of a situation or event is called their "perception." However, actions and behavior are intimately linked by attitude. A person's attitude can be conveyed in many ways, including words or actions. You have an idea about something in your head. Perception is subjective; it is what one thinks about something after examining specific logical facts. Perception is different from reality because it is subjective and can be influenced by a variety of factors, such as past experiences, expectations, emotions, and context

Whereas attitude can be defined as a mental position about a fact or state; feelings or emotions toward a fact or state; or a position taken for a specific purpose (e.g., threatening). Perception has been defined as "a mental image, concept, or physical sensation interpreted in the light of experience and consciousness" instead.

"Whoever calls a man '*Kafir*' [disbeliever] or said 'O, enemy of *Allah*,' when he is not one, (the accusation) will rebound to him" (narrated by Al-Bukhari and *Muslim*).

"O you who believe! Let not some people among you laugh at others, perhaps they may be better than them." (*Quran*, 49:11)

When Khālid (RA) expressed doubt in the belief of a particular person and said:

“How many observers of prayer are there who profess with their tongue what is not in their heart?” Rasūlullāh ﷺ replied: “I have not been commanded to pierce through the hearts of people.” (Ṣaḥīḥ al Bukhārī, *Hadith* 4351)

When Usmah bin Zayd RA encountered another enemy combatant who professed the *Shah'dah*, Usmah suspected the man was lying. Usmah (RA) was chastised by the Prophet, who said: “Why did you not cut his heart open to find out whether he had done so sincerely or not?” (Ṣaḥīḥ *Muslim*, 96a).

Allah says in the *Quran*:

“O you who have believed, avoid much *ẓan* (negative assumption) Indeed, some *ẓan* (assumption) is sin. And do not spy or backbite each other.” (*Quran* 49:12)

Prophet (PBUH) said,

“Beware of *ẓan* (suspicion), for *ẓan* is the worst of false tales.” (Ṣaḥīḥ al Bukhārī, *Hadith* 6724)

“Did you tear his heart to find out whether it had professed that or not?” (Reported by *Muslim*)

“I have not been ordered (by *Allah*) to search the hearts of the people or cut open their bellies.” (Reported by Al-Bukhari and *Muslim*)

All of the above references point out the human mind's limitation in measuring another individual's internal level of faith. But this does not mean one cannot judge one's feelings in the light of the signs and indications given in the *Quran* and *Hadith*. For example, the characteristics of hypocrites are mentioned frequently in the *Quran*. Secondly, one may perceive these traits rather than consider them irrefutable truths. For this study, a few points need to be clarified to avoid any debate about verifying the level of faith/*Iman*. Firstly, this research is restricted to the ontological and normative explanations of levels of faith described in the *Quran* and *Hadith* and does not touch upon how the level of faith or *Iman* can be verified or measured empirically. Secondly, perceptions towards a particular feeling may be indirectly observed where inner feelings cannot be measured. Lastly, suppose further research is carried out to construct a

questionnaire to collect empirical data on the construct. In that case, a guideline may be taken from the *Quran* and *Hadith*, which give some signs and characteristics present in a *Muslim*, such as *Momin*, *Mohsin*, *Kafir*, or *Munafiq*.

4.13.2.3 Faith Construct in CB / ICB vs. Emergent ICB

In Islamic Consumer Behavior (ICB), the concept of levels of faith (*Iman*) is a unique addition to the body of knowledge. Traditionally, the levels of faith have been the subject of *Ibadah*, such as prayers, fasting, etc. The novelty of this research is how buying or consumption behavior transforms when a believer's level of faith is raised from *Muslim* to *Momin* and finally to *Mohsin*. Faith formation begins with the belief in the oneness of *Allah* and a declaration that Muhammad (PBUH) is God's prophet, qualifying one as a *Muslim*. Over time, a strong belief in God can lead to a more positive outlook, resulting in visible signs of faith. This raises the stature of the person to *Momin*. Further strengthening of the faith results in a more substantial commitment towards the teachings of Islam, culminating in attaining the pedestal of *Mohsin*. On the other hand, a pessimistic outlook towards the teachings of Islam or a total rejection of Islam results from a lack of heartfelt commitment. This qualifies the individual to be *Kafir*, while if the outward claim is of accepting the teachings of Islam, but the heart does not give the same *shahadah* (evidence), the person is said to be a *Munafiq*.

Relating the above levels of faith to the Islamic consumer behavior model, the consequences of sub-segmenting the population into these five categories instead of the traditional dichotomous *Muslim*/ Non-*Muslim* population based on *Halal*/ *Haram* for *Muslims* would have a drastic effect upon the identification of specific needs of the sub-sections of the *Muslim* population. For example, according to the definition of a *Muslim*, a person only declaring verbally to be a *Muslim* may not be a practicing *Muslim* and so not be consuming *Halal* goods or services. On the other hand, a *Momin* would be a practicing *Muslim*, following a permitted way of life (*Halal*) and avoiding the prohibited (*Haram*). However, the individual who has reached the highest level of faith, i.e., *Mohsin*, will not just be following the *Halal*/*Haram* guideline in the whole way of life but also avoiding doubtful consumption, attaining the best of the character of *Ihsan*. The

best character of *Ihsan* in Islam does not just mean the best quality products and services but also translates to sharing the bounties and *Rizq* with the other less privileged humans and other creations around us.

For those who go beyond the minimum compliance of following the compulsory boundaries of *Halal* or *Haram* and spend voluntarily upon others, restricting one's consumption to a bare minimum and spending the surplus on others, *Allah* promises His pleasure and rewards beyond imagination. The concept of *Mohsin* promotes a consumption pattern that discourages hedonic, self-maximization behavior and encourages a form of collective consumption, considering the whole ecosystem of the family unit, society, and the environment, while balancing the basic needs of all. All this is done only to please *Allah* and with the expectation of greater rewards from him in this world and preferably in the hereafter. On the other hand, the construct of *Kafir* (non-believer) has only been included to contrast the actions and intentions of the *Munafiq* (hypocrite).

The disbeliever rejects Islam's teachings, but the *Munafiq* (hypocrite) may show physical or verbal signs of being a *Muslim* but is not a true *Muslim* from the heart. A *Kafir* may show no indication of caring about *Halal* or *Haram* in their buying or consumption behavior. Still, a *Munafiq* (hypocrite) will show oneself as a practicing *Muslim*, but their buying/consumption behavior or way of life would not offer the same. He will claim to intend to buy or consume *Halal* but idealize the lifestyle of non-believers. Identifying these variations will have implications for consumers and providers of these goods and services, which are discussed further in the last chapter of this research.

4.14 HALAL- HARAM CONSTRUCT: PERCEIVED BEHAVIORAL CONTROL

The following section of the study consists of three parts. Section one describes the concept of perceived behavioral control (PBC) in light of western theories of consumer behavior. The second part describes the concept of *Halal* and *Haram* in the context of Islamic consumer behavior (ICB). The latest section compares the above concepts to

identify possible similarities and dissimilarities and on that basis, identifies the newness of the concept within the proposed ICB theory.

4.14.1 Perceived Behavioral Control (PCB) Construct in Western Theories of C.B.

Perceived behavioral control refers to the degree to which an individual believes they can perform or control a specific behavior (Fishbein and Ajzen 2010). Self-efficacy (Bandura 1977, 1986, 1997) is a judgment of one's ability to plan and execute particular kinds of performance, and it is conceptually similar to perceived behavioral control (Bandura 1977, 1986, 1997). (Bandura 1997, 21). People are more likely to put forth the effort and perseverance necessary to learn a skill if they have confidence that they can master it (Ajzen 2002; Bandura 1997; Bandura and Locke 2003). For example, it has been found that a lack of perceived control over behavioral performance affects brain activity associated with motor preparation that immediately precedes and is necessary for the motor execution of behavior (Rigoni et al. 2011). According to the health belief model (Rosenstock 1990), the protection motivation theory (Prentice-Dunn and Rogers 1986), and the health-action process approach (Schwarzer 1999), all of these psychosocial theories of health behavior include a component of perceived behavioral control as an essential factor in both the decision to engage in health behavior and the action itself.

In contrast, the third, fourth, and fifth theories all refer to this construct as 'self-efficacy.' It doesn't matter what name you give it; the more one believes they have control over their behavior, the more likely they are to engage in that behavior. Although in western philosophy, there is no similar concept of *Halal* and *haram*, based on intentions or perceptions of the consumer, the concept of positive purchase intention towards goods may be compared to the concept of *Halal* goods and services in Islam, since both talk about the pre-purchase mindset of an individual towards a particular object (Ulleberg, P.; Rundmo, T., 2003).

4.14.2 *Halal- Haram* Perceived Behavioral Control in ICB

Perceived behavioral control is synonymous with *Halal* and *Haram* notions in the Islamic consumer mindset. The belief and a clear distinction between *Halal* and *Haram* determine how consumers in the Islamic system can exercise control over their behavior. According to TPB, perceived behavioral control and attitude toward behavior influence purchase intention, and a system of behavioral beliefs governs the attitude toward behavior. Hence, the control belief mechanism helps transform a *Muslim* into a *Momin*, which exists at the higher strata of the belief system. The real test in the believer's life is how he chooses to select from the resources and the choices he has been provided in this world in the light of the principles of *Halal* and *Haram* (control belief) to attain the ultimate aim of his life (*Quran*, 2:201). Perhaps the first words that come to the mind of a *Muslim* when addressing the topic of Islamic consumer behavior are the concept of *Halal* and *Haram*. The goodness of things is further mentioned separately with "*Halal*." *Allah* says in the *Quran*:

"Eat of what is on earth, Lawful (*Halal*) and good (*Tayyib*)" (*Quran* 2:168).

Although the literature on the Islamic economic system is abundant on the behavior of consumers in the context of the macro level of supply and demand, only a few scholars have put forth the interpretation of *Halal* and *Haram* from a *Muslim* consumer viewpoint (micro-level). For instance, Khan (1989, 1984), Fahim (2014), and Chapra (1995) have discussed the distinction between *Halal* and *Haram*, but their focus is on the financial side, that is, *Ribba* vs *Ribba* free monetary transactions. Wilson (2011, 2013) concentrated on *Halal* food consumption, branding, and certification. Hence, this study gives a holistic view covering the entire life aspects of a *Muslim* consumer. Further, a discussion on the levels of *Halal* and *Haram* (preferable Do's and Don't's) makes this thesis unique in terms of theoretical contribution.

These fundamental beliefs about the behaviors create a controlling factor which precedes the act the decision of the consumer to consume or avoid the product or service. When *Muslims* perceive an action as *Haram*, they are restricted from that

action. On the other hand, when they perceive it to be *Halal*, they are inclined towards that action (purchase).

4.14.3 *Halal- Haram: Ahkam-Al-Khamsa: Five Levels of Rulings: PBC Construct in CB / ICB vs. Emergent ICB*

The concept of *Ahkam Al Khamsa* (five levels of ruling) has been driven by both the *Quran* and *Hadith*. "The *Halal* is clear, and the *Haram* is clear, and between them are matters unclear." (Al Nawawi *Hadith* 6). The above exclamation of Al Nawawi entails different levels of *Halal*. *Quranic* revelations explain *Halal* as those goods and actions permitted by *Allah* (*Quran* 2:168; 5:5; 7:157; 8:69; 10:59). Another subcategory of *Halal* is *Tayyib*, that is, good, healthy, and wholesome (*Quran* 2:57; 2:172; 5:5; 7:157; 8:69). *Mustahab* is another category that refers to recommended and preferred (Zaroug, 1985). For example, drinking water in two or three breaths instead of one is *Mustahab* (Bukhari, 5631). The classification further moves into the category of *Mubah*, that is, neither permitted nor prohibited (Hallaq, 2009). It means as long as there is no evidence of disapproval in either the *Quran* or *Hadith*. *Makruh* is the next level on the ladder that refers to an act disliked in Islam (Tirmizi, Janaiz, 46)—for example, talking about irrelevant matters in the mosque and sleeping after Fajar Salah are considered *Makruh* in Islam. The final classification is *Haram*, which refers to an act forbidden and prohibited in Islam (*Quran*, 3:50; 4:23; 6:151; 10:59). In Islam, specific orders forbidding or prohibiting are required to make a product or service illegal (Al-‘Allāf M., 2006). In western philosophy, there is no similar concept of *Halal* and *Haram*. However, the concept of negative purchase intention toward goods may be compared to the concept of *Haram* goods and services in Islam since both discuss the pre-purchase mindset of an individual toward a particular object. (Ulleberg, P., and Rundmo, T., 2003).

4.15 SUBJECTIVE NORM

4.15.1 Subjective Norm in Western Theories of C.B.

The belief that an important person or group will support a particular behavior is called subjective norms. People's subjective norms are influenced by the perceived social pressure from others and their desire to conform to those views.

In the most popular consumer behavior, the theory of planned behavior (Ajzen, 1991) states that an individual's behavior is influenced by the perceived pressure to comply with the norms of the other members of society. It says that the individual is motivated to behave in a particular way to be more acceptable to a specific individual or a group.

4.15.2 Subjective Norm in the Context of I.C.B.

On the other hand, Islamic teachings have an unparalleled stance regarding forming a particular idea or behavior by being influenced by others. A specific *Hadith* of the Prophet (PBUH) describes that if a person seeks to be affected by any other person, one should look upon those who are at a lower level than themselves in worldly goods rather than those who have more worldly riches than themselves, to avoid dissatisfaction and promote contentment and gratitude for the blessings bestowed upon him by *Allah*.

Abu Huraira reported *Allah's* Messenger (PBUH) as saying:

“Look at those who stand at a lower level than you but don't look at those who stand at a higher level than you, for this would make the favors (conferred upon you by *Allah*) insignificant (in your eyes).” *Sahih Muslim* Book 42, Number 7070.

Repetitively, *Allah* says in the *Quran* that following other people, significantly deviated ones, will leave you misguided and astray.

“Indeed, that is My Path—perfectly straight. So follow it and do not follow other ways, for they will lead you away from His Way. This is what He has commanded you, so perhaps you will be conscious of *Allah*’.” (*Quran*, 6:153)

There is no justification in Islam that the majority is always right and needs to follow the trend set by the majority. If this rule is applied in the current marketplace, it would have particular implications for firms' marketing practices and consumer behavior.

“If you follow the majority of people on the earth, they will lead you astray from the path of God, for they follow only conjecture and surmise.” (*Quran*, 6:116)

Instead, if one is to look up and be influenced by anyone, it is the pious people who are on the right path one should take influence from. *Allah* says:

“If they are told ‘Follow what God has revealed,’ they say, ‘Rather We will follow what we found our fathers doing,’ even though their fathers did not understand anything and were not guided.” (*Quran*, 2:170)

“But follow that which comes to thee by inspiration from thy Lord: for *Allah* is well acquainted with (all) that ye do.” (*Quran*, 33:2)

4.15.3 Subjective Norm Construct in Emergent ICB

The variable of the subjective norm has not been taken as a primary construct in this research since the above *Quranic* references discourage the influence of people around oneself since all actions, including consumption, are to please *Allah* and not the people around oneself. This will also prevent disliked behaviors such as pride, arrogance, and show-off. *Allah* says in the *Quran*:

“But if We give him a taste of (Our) favors after adversity hath touched him, he is sure to say, ‘All evil has departed from me.’ Behold! he falls into exultation and pride.” (*Quran* 11:10)

Upon the same note, *Allah* shows His dislike for such behavior:

"And swell not thy cheek (for pride) at men, nor walk in insolence through the earth; for *Allah* loveth not any arrogant boaster." (*Quran* 31:18)

The topic of who should be the influencers, opinion leaders, and brand ambassadors in Islamic societies could be an essential subject matter for further normative research.

4.16 NIYYAH: INTENTION

4.16.1 Intention in Western Theories of C.B.

This section presents the concept of intention in western literature as a precedent of consumption behavior. As mentioned in the first chapter, the ontological understanding of the term needs to be understood in the context of the western background to identify similarities and differences between the concept of intention in a western context and the use of the term intention within the Islamic domain when studying consumer behavior of an individual.

4.16.1.1 Theory of Planned Behavior and Theory of Reasoned Actions

To put it another way, TPB claims that attitudes, subjective norms, and perceived behavioral control predict intention, which predicts behavior. Behavioral intention is explained in advance by attitudes, subjective norms, and the perception of behavioral control. A person's stated intentions are a good indicator of their actual actions. The more likely someone is to act on an intention, the more likely it is that person will do so. A behavioral intention can only manifest itself in behavior if the person in question can choose whether or not to engage in the behavior at hand. In consumer behavior, the construct of intention is used majorly in the context of consumers' intention to buy a particular good or service.

4.16.1.2 Theory of Goal Striving

Goal striving through implementation intentions (Sheeran & Webb, 2016) is one theory that addresses this intention-behavior gap (Gollwitzer, 1993, 1999). An implementation intention is an intention to carry out a pre-planned behavioral response when a specific condition is encountered (Gollwitzer, 1999). It has the following structure: "Whenever situation x occurs, I will initiate a goal-directed response y!" (Gollwitzer, 1999, p. 494). Implementation intentions are made after a goal intention has been formed. They involve deciding in advance when, where, and how to act to carry out a behavior directed toward a goal. When a chance to act on the plan arises, people with formed implementation intentions carry out the plan. Implementation intentions, conversely, make initiating the desired behavior more automatic (Bayer et al., 2009; Gollwitzer & Brandstätter, 1997; Gollwitzer & Sheeran, 2006, 2009).

4.16.2 Niyah: Intention Construct in the Context of I.C.B.

Muslims frequently use the Arabic word '*Niyah*.' "Intention" is what the name implies in English. In Islamic terminology, it is defined as the desire in one's heart to perform any act in obedience to *Allah's* commands and, as a result, to seek the pleasure of *Allah*. In Islam, *Niyah* is extremely important. Islam holds that only actions performed with sincere intent are acceptable in the eyes of *Allah* (*Niyah*). *Quran*

4.16.3 Niyah: Intention Construct in Emergent ICB

A meaningful contrast between Islamic and western philosophy is created by Wilson and Liu (2009), who observed that brands are "created with the intention by their owners of encouraging consumption, patronage, and the formation of a relationship; which it could be argued ultimately craves their worship. So much so that with their increased importance, some brands have individually and collectively attained 'god-like' statuses. (p.212). On the contrary, a *Muslim* does not assume consumption as an end but rather as a means toward the end or goal of *Falah* (success). Hence, in Islamic consumer behavior, the consumption function helps achieve submission to *Allah's* will. Therefore,

Islamic society lacks brands as a means of satisfaction because satisfaction lies more with the attainment of *Allah's* command than with the mere consumption of goods or services as an end.

4.17 AMAL (ICB): ACTION/ CONSUMER BEHAVIOR (CB)

This section of the thesis is dedicated to the theories of consumer behavior in Western literature, followed by the concept of consumption in the Islamic consumer behavior context, arriving at the concept of consumption or action within the proposed theory of Islamic Consumer Behavior (ICB).

4.17.1 Consumption in Western Theories of C.B.

Consumption in Western literature is derived from two distinctive subjects: economics as the demand side of the supply-demand equation, and the marketing domain, exploring the consumer or the buyer behavior as an individual. The following section recollects significant theories in each of these domains.

TRA and TPB: For a more general theory of attitude-behavior relations, theories of reasoned action and planned behavior have been the most successful. Perceived behavioral control, normative attitudes, and subjective standards all play a role in the TPB model's ability to predict future behavior.

Howard Sheth Model (1969): Howard Sheth's model of consumer behavior has four main sets of variables: First, there are three distinct types of stimuli (information sources) in the consumer's environment and input variables. Secondly, several psychological factors come into play when a customer considers their options when making a purchase. Input stimuli and other components of the model are reflected in some of the model's perceptual variables. Thirdly, perception and learning are the inputs, and how customers respond to these variables is the output (attention, brand comprehension, attitudes, and intention). Purchase behavior is the output. As a result, in this model, consumer behavior takes the form of a purchase. 4. Exogenous (external)

variables: Exogenous variables are not directly involved in decision-making. Exogenous variables such as the importance of the purchase, the consumer's personality traits, religion, and time constraints are also important.

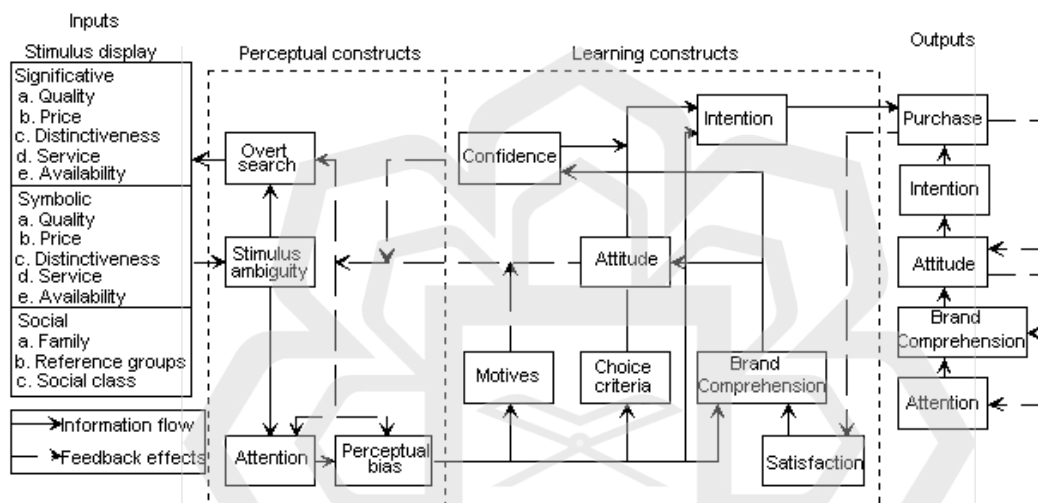


Figure 4.18 Howard and Sheth Model, (1969)

Engel-Kollat-Blackwell (EKB) Model (Engel et al., 1968): The model consists of five stages: information input, information processing, decision process stage, decision process variables, and external influences. The decision process includes all three types of behavior: pre-purchase, purchase, and post-purchase behavior.

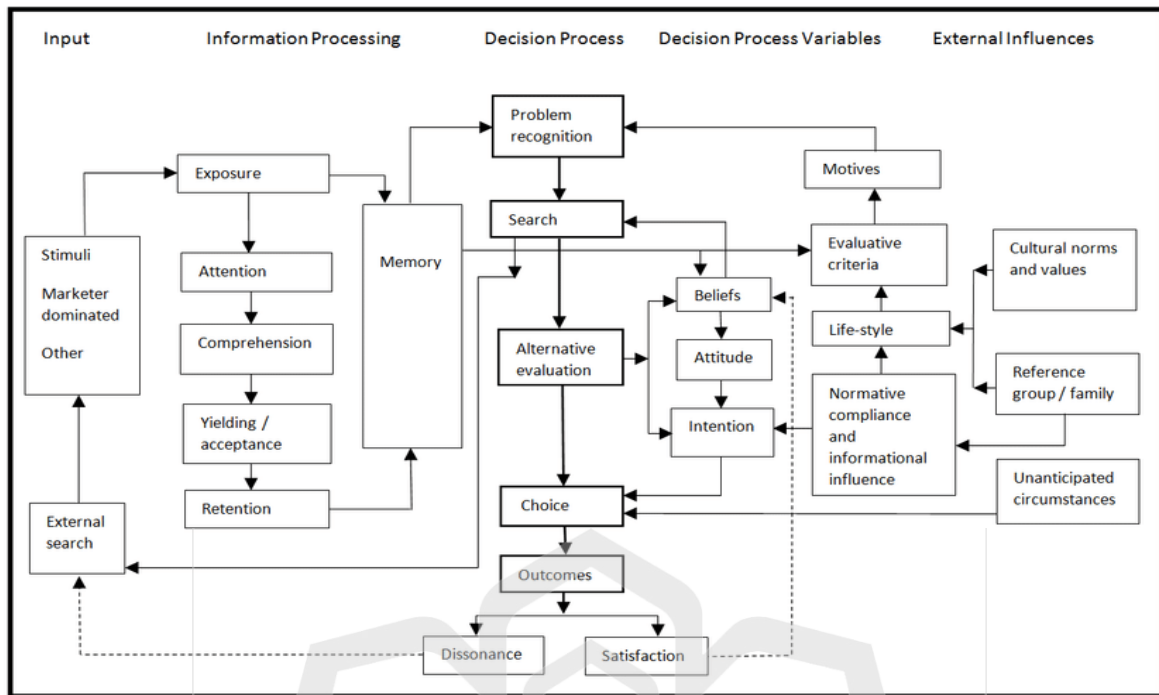


Figure 4.19 Engel-Kollat-Blackwell (EKB) Model (Engel et al., 1968)

Technology Acceptance Model (TAM): The technology acceptance model (TAM) is an information systems theory that models how users accept and use technology. The point at which people begin to make use of technology is through their actual system use (behavior), and the behavioral intention that motivates them to do so is an important consideration.

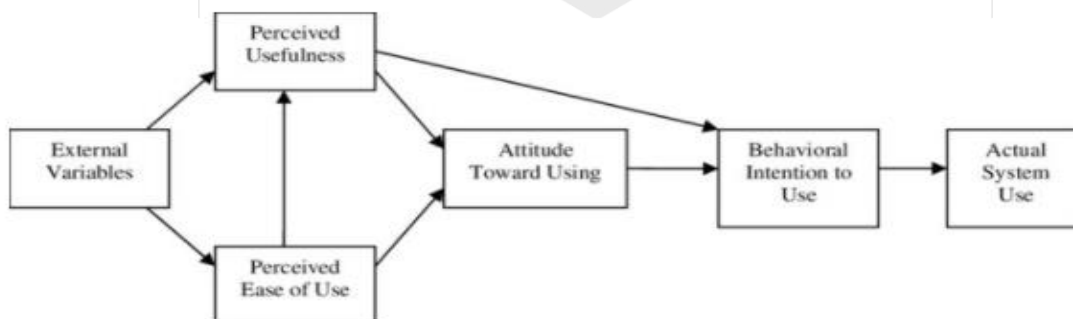


Figure 4.20 Technology Acceptance Model (TAM) Davis (2003)

Theory of Trying Bagozzi, R. P., & Warshaw, P. R. (1990): The theory of trying to consume replaces behavior (as proposed by Fishbein in the theory of reasoned action model) by trying to behave. A person's attitude toward trying and the social norms surrounding trying to determine whether or not they intend to try to behave or achieve a particular goal.

Theory of Trying (TT)

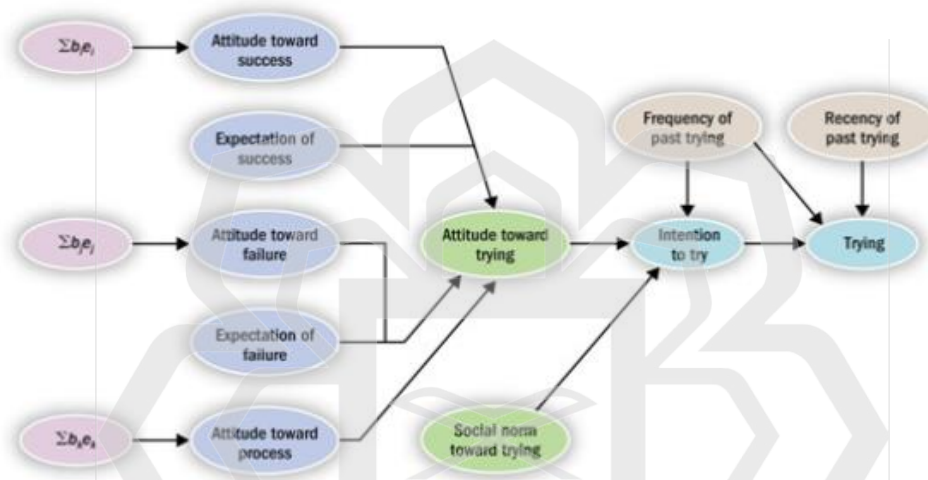


Figure 4.21 Theory of Trying Bagozzi, R. P., & Warshaw, P. R. (1990)

Cognitive Moral Development (Kohlberg, 1969): According to this model, behavior is governed by the following six types of orientations: punishment/obedience orientation, instrumental purpose orientation, good boy/nice girl orientation, law and order orientation, social contract orientation, and universal ethical principle orientation. Kohlberg suggests that all the above factors are essential in forming the consumer's behavior.

Four Component Model (Rest, 1994): Relating ethical decision-making to the four distinct psychological processes of moral awareness, moral judgment, moral intention, and ethical action, Rest (1994) devised a theoretical model of ethical decision-making based on this model. The final component of moral action can be categorized as consumer behavior.

General Theory of Marketing Ethics (Hunt & Vitell, 1986): Concerning ethical decision-making and marketing practice, the Hunt–Vitell theory illustrates how normative and value-based deontological evaluations and estimates of potential benefits or outcomes underpin ethical decisions.

Integrated Model of Ethical Decision Making (Ferrell et al., 1989): The synthesis model proposed by Ferrell, Gresham, and Fraedrich (1989) is a combination of the models as mentioned earlier (Kohlberg, 1969; Hunt & Vitell, 1986; Ferrell & Gresham, 1985). There are numerous ways in which each model contributes to the synthesizing model of marketing ethical decision-making. For example, problem-solving is the process of looking for alternative solutions and evaluating them before making your final decision. The model takes into account both the observed behavior and its consequences.

Ethical Decision-Making Model (Dubinsky & Loken, 1989): When analyzing marketing ethics, it is essential to take into account the following factors: Marketing's 1) intention to perform the behavior, 2) attitude toward the behavior; 3) perceived social influence placed on the marketer to perform behavior; 4) salient behavioral beliefs about outcomes associated with performing behavior; 5) evaluations of those outcomes; 6) normative beliefs about whether salient referents think they should engage in behavior; and 7) motivation to comply with referents.

Issue Contingent Model (Jones, 1991): This model proposes a new set of variables called "moral intensity" and claims that moral intensity influences all aspects of ethical decision-making and behavior. Using the concept of "moral intensity," we can describe how a situation's moral imperatives are connected to the issue at hand. Among its components are the magnitude of the consequences, the social consensus, the probability of effect, temporal proximity, and the effective concentration.

Model of Consumer Ethical Dilemmas (Marks & Mayo, 1991): Conceptualizing and developing ethical dilemmas confronting consumers is a significant focus of the model. This model considers the decision-teleological maker's

evaluations separately from the other stakeholders, and it also examines how consumers feel during and following the resolution of a dilemma.

Reconciling Demands of Conscience (Gillani, 2014): When faced with a purchase decision, consumers' primary concern, according to this theory, is the demands of conscience, and it conceptually explains how they process this concern. Comfort Zoning, Evaluating, Acting, and Reflecting are four distinct stages of the "Reconciling Demands of Conscience" process, which includes an experiential feedback loop from the purchase outcomes that could influence future purchase decisions. The theory amalgamates several concepts from existing models of consumer behavior and ethical decision-making fields and proposes several unique dimensions to the conventional consumer behavior models, and is still open to any further amendment to improve the model's predictability. The above section concludes the discussion of theories of consumer behavior within the western context. The former section deals with the general theories, while the latter concludes with ethical decision-making theories. The everyday basis of consumer action in major consumer behavior theories is the TRA and TPB models proposed by Aizen, the normative and subjective beliefs, attitudes towards norms, intention, and intentional action. In summarizing the latter section of the discussion, a dimension of ethical decision-making by individual consumers in their consumption function is added to the previous model. Most of the above theories conclude that an individual may consider the impact of consumption upon other members of society or the environment. These theories are also heavily influenced by constructs such as belief, intention, attitude, and behavior, which are integral parts of the theory of reasoned action and planned behavior. Few attempt to incorporate exceptional cases and situations, such as the intensity of the impact of the behavior or the moral power, which may influence the individual consumer's decision or behavior.

4.17.2 Amal: Action/ Consumption Construct in the Context of I.C.B.

Although the literature related to Islamic consumer behavior classifies consumer action into two distinct concepts of *Halal* and *Haram*, the literature is still not structured around theories and models. Scholars have researched different facets of *Halal* consumption with their research area.

Kahf (1978) concentrated more on *Halal* certification and tracing the supply chain of goods or services. Khan (1984) emphasized that consuming worldly goods should consider consequences in the afterlife. Khan (1989) asserted that *Muslims* follow the economic teachings of Prophet Muhammad (PBUH) as the best practice. Hence the life of Prophet Muhammad (PBUH) is a guideline to distinguish between *Halal* and *Haram*. Khan (1989) also highlighted moderation in consumption behavior following *Halal* income; instead of maximization, Niggardness (*Bukhl*) and spendthriftness (*Israf*) were also discouraged. Elgari (1990), Concentrated on spending behavior to be moderate by preferring to consume only the permissible necessities and spend the surplus on the needs of others and also avoiding luxury goods.

Chapra (1993) also stresses moderation behavior and encourages spending on charity for the needy. Khan (1995) modified it to include spending on family and society and presented an Islamic consumer behavior that suggests a hierarchy of the expenditure on necessities on oneself, then voluntary and compulsory spending on family, then other deserving members of society. Hamdani and Ahmad (2002) advocate a behavior where income is allocated to religious and non-religious choices to achieve success in the hereafter and provide satisfaction in this world through fulfilling basic needs. Wilson and Liu (2011) highlighted the cognitive and affective variables impacting cognitive factors in *Halal* decision-making. Wilson and Hollensen (2013) extended customer consumption behavior and satisfaction to a longer perspective to include satisfaction in the life of the hereafter. Amin, Rahman, and Razak (2014) proposed that the consumer behavior of a *Muslim* should comply with the fundamentals of *Maqsid-e-Shariah* to produce a higher degree of religious satisfaction. Actions should also be beneficial to society.

4.17.3 Amal: Action/ Consumption Construct in Emergent ICB

Comparing Western and Islamic consumer behaviors is difficult because Western literature is organized and based on a progression of theories and models. Whereas in Islamic literature, such advancement and cohesiveness of thoughts are scant. However, individual authors' work in the direction of *Halal* Vs. *Haram* is commendable. And

from the work of scholars, a few parallels can be drawn between a consumer's behavior in Western philosophy vs. Islamic philosophy. In Islam, the behavior of a *Muslim* consumer has been categorized as 1. Good behavior (permissible), 2. Bad behavior (prohibited), and 3) best behavior (*Amal-e Saleh*). When Kahf (1978) explains the phenomenon of *Halal* certification, he is within the periphery of *Halal* consumption, but when Elagari (1995), Chapra (1993), and Khan (1995) deliberate upon moderation in expenses and spending on needy people, that is, compulsory and voluntary spending, their work uplifts the boundary of *Halal* to the level of *Mohsin*, that is, the best practice behavior of a *Muslim*. Secondly, the consumption behavior of a *Muslim* is always contingent upon the consequences of spending in the life hereafter (Wilson and Hollensen, 2013). Although Western literature lacks the concept of life hereafter in a consumer's spending behavior, a parallel between Islamic and western philosophy is traceable in the form of ethical consumer behavior, as highlighted by Dubinsky & Loken (1989) and Kohlberg (1969). The focal point of Western models of consumer behavior is the consumer himself. Still, in Islamic literature, consumption behavior is bi-focal, that is, the consumer himself first for his necessities, then the needs of the people around him in the form of relatives, neighbors, etc. (Elgari, 1990). Further, in Western literature, consumption behavior is oriented toward consuming goods and services. Whereas, in the literature related to Islamic consumer behavior, consumption is used in a broader sense of "consumption of *Rizq*," which includes not only goods and services but also all kinds of intangible favors of *Allah*, including rain, greenery, rivers, mountains, honey bees, livestock, shelter (6:99; 31:20; 6:142; 8:26).

4.18 SABAR/ SHUKAR: POST-PURCHASE IN C.B. / I.C.B AND COMPARISON

4.18.1 Post-Consumption/Purchase Construct in Western Theories of C.B.

Comparing one's current situation with one's desired outcome is how people evaluate their choices (Boles and Messick, 1995; Landman, 1987). If a different choice had led to a better result, they would have come to regret their actions. People will rejoice if a different choice has worsened the situation. In other words, comparing one's current position to a better or worse situation that could have occurred had a diverse choice of

alternatives resulted in regret (rejoicing). Zeelenberg (1996) defines regret as a negative, cognitively determined emotion that arises when we realize or imagine that our current situation would have been better if we had taken a different approach. Satisfied customers feel their expectations were met and exceeded by their purchased products and services (Farris et al., 2010).

So, what is the difference between contentment and regret? Are regret and satisfaction similar when comparing performance to a reference point? Both regret and satisfaction can be seen as a response when comparing two things. Consumers compare expected and actual performance for satisfaction; they compare chosen and foregone alternatives' versions for regret. Dissonance theories can help explain why a product's evaluations rise after purchase, i.e., post-purchase dissonance (Festinger, 1962). Dissonance effects can be explained using the self-perception theory. For this to work, people must use observations of their behavior to form attitudes, just as we do when determining the attitudes of others (Bem, 1967). Consistency is maintained by implying that if we have purchased or consumed a thing, we must have a positive attitude toward it (assuming that we freely chose it). In a 2002 paper, Connolly and Zeelenberg (DJT) argue that people regret evaluating outcomes and unjustified decisions. According to DJT, the total amount of regret one feels is made up of regret for making a decision that was inferior to another that was rejected, as well as guilt over the flawed decision-making process. Consumer satisfaction and its influence on post-purchase factors, such as repeat purchase intention, patronage, loyalty, etc., have been consistently studied using the Expectation–Confirmation Theory (ECT) (Aurier and Guintcheva, 2014). According to ECT, consumers' repurchase intentions are primarily influenced by their satisfaction with the product or service they've previously used. Customers who are satisfied with the product or service tend to stick with it, whereas those who are dissatisfied are likelier to switch brands (Oliver, 2014).

4.18.2 *Sabar/ Shukar* Construct in the Context of I.C.B.

In Islamic philosophy, the concept of '*Rizq*' (*Quran* 31:20; 65:2–3) is an appropriate replacement for the term "product/service" compared to Western philosophy. *Rizq* includes all provisions given by the Almighty for the sustenance of life. Wilson and Liu

(2011) 'sustenance' and attribute it to the provisions of *Allah*. Chapra (2008) describes all provisions, and even those which *Allah* did not provide exclusively to a person, as blessings and *Rizq*. For example, food, rain, oxygen, the sea, river, etc. So whenever a *Muslim* consumes the '*Rizq*,' the post-purchase purchase evaluation does not permit him to be dissatisfied or regret the outcome of his consumption. A *Muslim* is always contented. He has only two alternatives, one of '*Shukar*' (*Quran* 16:114; 2:243) and '*Sabar*' (*Quran* 7:128; 3:186). *Shukar* represents a situation in which the *Muslim* consumer enjoys the outcome of consumption and is thankful to *Allah* for the bounties he received. *Sabar* is a situation in which the result of consumption is not in his favor, but even then, he displays patience and considers the outcome as the will of *Allah*.

4.18.3 Sabar/ Shukar Construct in Emergent ICB

Post-consumption behavior of a *Muslim* is unique phenomenon, when seen from the perspective of a western consumer. For a western consumer, the process of consumption ends with a feeling of satisfaction after the consumption of the desired goods. Further, the more one consumes, the more one is satisfied. Marketeers are advised to keep the customer satisfied and avoid dissonance, so that the customer remains loyal to the product and consumes more, generating revenue for the producer. This is the end of the story. However, for a *Muslim*, dissonance (regret) is not the outcome *Allah* desires if the consumer is not blessed with the goods *Rizq* one may desire in this world. A believer exercises Sabar / patience in this case, this is because the belief is that whatever *Allah* has given him is good for him and whatever not provided is still good for him. *Allah* tests by providing, as well as not providing in this world. This response will be rewarded with even better rewards in the hereafter. Regret or guilt is only permissible if a *Muslim* consumes those provisions not allowed by the Almighty and falls into the domain of '*Haram*.'

In the west, concept of cognitive dissonance is given more importance because the post-purchase evaluation process ends the consumption cycle. This is not desired, as it will create remorse in the eye of the customer and restricts the revenue stream for the provider. A significant difference at this stage is the concept of "life hereafter" around which *Muslim* philosophy revolves. Suppose a *Muslim* consumer finds himself

unhappy with the post-consumption result. In that case, he should exercise patience because *Allah* knows better than everything and every outcome. He will get the reward in the life hereafter, or he may be rewarded with a better substitute even in this worldly life.

On the other hand, the consumer in the west is driven by personal wishes and desires for maximization of personal satisfaction. Whereas, a *Muslim* consumer will experience a feeling of *Shukar*/ gratitude towards *Allah* for receiving the provisions and will be further obliged to follow the commands of the Provider. The result will be an increase in the humbleness of the consumer after consumption, instead of sense of proudness or arrogance.

4.19 FALAH/ KHUSR: SUCCESS/ FAILURE- GOAL CONSTRUCT IN C.B. / I.C.B AND COMPARISON

This section of the study first looks into the theories in the western literature which propose the concept of achievable goals behind consumer behavior. Next, how the Islamic scholars discussed the concepts of *Falah* (success) and *Khusr* (loss) in the context of consumer behavior is presented, followed by how the concept is linked to the proposed theory of Islamic Consumer Behavior (ICB).

4.19.1 Goals Construct in Western Theories of C.B.

Post-purchase behavior is considered the culminating point in consumer decision-making in Western literature. For example, the theory of planned behavior and the theory of reasoned action both end with the construct of behavior in the conceptual model since the target of the consumer and company is achieved through consumer satisfaction and profit maximization. (Bagozzi, 1990). Bagozzi proposes modification in the earlier TRA and TPB theories and argues that various individual and situational factors, such as personal goals, social norms, and product characteristics, can influence the process of trying to consume. By understanding these factors, marketers can develop more effective strategies for promoting their products and services and encouraging consumers to try and adopt them.

However, research declared that the above popular theories failed to predict the behavior of some consumers who consumed food that did not satisfy their immediate needs but had other goals (Edwin A. Locke and Gary P. Latham, 1990). They developed further extensions in the above theories. It proclaimed that the consumption of goods and services is dependent on a goal, and it is the goal that determines behavior. Locke and Latham's goal theory has influenced our understanding of how goals influence behavior and motivation. It has helped highlight the importance of goal setting in achieving success and the role of feedback and support in sustaining motivation over time. However, these theories do not go so far as to incorporate the futuristic goal of *Falah* / the ultimate success in the hereafter.

4.19.2 Goals: *Falah*/ *Khusr*: Success/ Failure Construct in the Context of I.C.B.

For a *Muslim* consumer, the ultimate goal is *Falah* or ultimate success in the life hereafter, and whatever is consumed by a *Muslim* consumer is governed by the concept of *Falah*. Working per the will of *Allah* and not even looking at those forbidden things lead to ultimate *Falah* in the life hereafter. And that who are believers, and their actions follow the tenets of Islam, and pious in their dealings, patronize the righteous and have patience, even if they face any difficulty, are those who achieve *Falah* (103:1-3). The flip side of *Falah* is *Khusr* (loss). If a person cannot reach *Falah*, then their destiny is not *Jannah* but hell, which is the manifestation of *Khusr* (Loss) (*Quran* 42:45; 16:109). Islamic scholars (e.g., Fahim, 2014; Chapra, 1995) have elaborated on the concept that *Falah* is a state of overall well-being accomplished by observing the laws of *Sharia*. This well-being in this world is then rewarded in the hereafter. The common thread among *Muslim* scholars is the concept of life hereafter, and achieving *Falah* in life hereafter via adopting the recommended consumption patterns in worldly affairs should be the goal of each *Muslim*.

4.19.3 *Falah/ Khusr*: Success/ Failure Construct in Emergent ICB

As explained above, the consumption pattern of a *Muslim* surpasses the immediate worldly needs and always keeps in view the consequences in the hereafter of one's actions.

For example, when a *Muslim* consumes food, his goal is not only to satisfy his hunger, but he needs to take care of *Halal* vs. *Haram* food, avoid extravagance, avoid showing off wealth, and see if anyone needs food the neighborhood. Such an attitude towards food consumption would lead him to *Falah*, i.e., the ultimate success in the hereafter.

The ultimate goal of a *Muslim* believer is to attain closeness to *Allah* and to enter paradise (*Jannah*) in the afterlife. *Muslims* also believe in accountability in the afterlife, where *Allah* will judge their deeds. The ultimate goal of a *Muslim* is to have their good deeds outweigh their evil deeds and to be rewarded with paradise in the afterlife. In summary, the ultimate goal of a *Muslim* believer is to live a good life for *Allah* and be rewarded with heaven in the afterlife. This is achieved by following Islam's teachings and striving to perform good deeds in serving *Allah* and humanity.

4.20 OTHERS: TAWBA: REPENTANCE CONSTRUCT IN C.B. / I.C.B AND COMPARISON

4.20.1 Regret, Repentance in Western Theories of C.B.

In Western literature, "regret" in consumer behavior is defined as the pain of discovering that a missed opportunity would have resulted in a better outcome. It is unpleasant (Landman 1987). A "regret premium" is a price people will pay to avoid getting feedback on their decisions because it's so unpleasant (Bell, D. E. 1982; Larrick and Boles, 1995). A class of decision theories known as regret theories (Loomes and Sugden, 1982) was developed due to that unpleasant experience. It is possible to experience regret after a risky decision, even if it appeared correct at the time of making (Loomes and Sugden 1982). A feeling of guilt and remorse is defined as a post-purchase

dissonance where the buyer is not happy with the outcome of the consumption but is mainly faced with the situation compared to alternates. It is common for people to compare their current situation and the situation they could have ended up in had they made a different decision. They would have regretted their actions if another choice had led to a better outcome. People are happy when making another decision that could have made a better outcome.

In other words, comparing one's current situation to what could have happened had a different choice been made results in regret (rejoicing). Regret is a "negative, cognitively determined emotion that we experience when realizing or imagining that our current situation would have been better had we acted differently," according to Zeelenberg (1996). (p. 6).

In more detail, there are several differences between regret and satisfaction. Inman et al., Oliver, and Tsiros (1997) argue a conceptual difference between the two constructs. Oliver (1997) sees regret as the precursor to satisfaction, so the two concepts have to have different meanings from each other. There are a couple of crucial differences between these two constructs. Satisfaction is based on a personal experience, whereas regret refers to an outdoor event. In addition, Gardial et al. (1994) discovered that while satisfaction thoughts include comparisons to internal standards, post-consumption views include comparisons to other brands of the same product. It's important to note that regret is linked to a person's actions, while happiness is linked to their outcomes. Because of a bad decision, one may be disappointed but regret it. In the marketing literature, Inman et al. (1997) and Taylor (1997) have studied the relationship between regret and satisfaction simultaneously. Taylor (1997) did not measure regret explicitly in his study. Remorse was measured and conceptualized as a result of the level of anticipation for the foregone alternative. Taylor (1997) found that regret significantly affects happiness only when there is negative confirmation. An explicit measure of regret (comparison between the chosen and forgone outcomes) was used by Inman et al. (1997) to find out how much satisfaction people felt. Customer satisfaction directly influences repurchase and complaint intentions, while customer dissatisfaction indirectly influences repurchase and complaint intentions (Tsiros, Michael & Mittal, Vikas 2000).

Tawba, being a unique Islamic concept, has no similarity to western consumer behavior. However, concepts of remorse, guilt and regret within the context of post-purchase dissonance exist. Still, they only touch upon the feeling of dissatisfaction after consumption and fail to propose how to wash off the guilt of a wrong purchase (Gillani, 2014). Gregory-Smith et al. (2013) suggest that a failure to comply with the ethical or moral standards set by oneself in consumption or buying creates guilt. A theory of neutralization, as proposed by Sykes & Matza (1957) as a coping mechanism for guilt, gives alternates of denial, condemnation, and appeal to higher loyalties, while Gillani (2014) suggests excusing, justifying, rationalizing, and accepting responsibility. None fit the concept of *Tawba*. The following section explains the concept of *Tawba* in an Islamic context.

4.20.2 *Tawba*: Repentance Construct in the Context of I.C.B.

Although Islamic literature on *Tawba* is extensive, the concept is rarely discussed under the Islamic consumer behavior umbrella. Mostly, avoiding *Haram* (prohibited) is concerned. Still, regarding reverting through asking for forgiveness from *Allah* and promising not to repeat the mistake, the researcher fails to trace the concept within the context of Islamic consumer behavior literature. The following section discusses the concept of *Tawba* within the context of Islamic consumer behavior and its relationship with the actions and goals of a *Muslim*.

4.20.3 *Tawba*: Repentance Construct in Emergent ICB

Islam's concept of *Tawba* is a form of repentance to God for any transgressions or wrongdoings. The word denotes the act of remorse, atonement, and a solid resolve to abstain from one's past transgressions (remorse, resolution, and repentance). Restitution is required when someone commits a crime against another person. The Arabic word *Tawba*, which means "to return," is used numerous times in the Qur'an and *Hadith* (sayings of the Islamic prophet Muhammad PBUH). Specifically, in the context of Islam, it means to turn or retreat from past sinful and evil activities and resolve to abstain from them in the future.

“And O ye Believers! turn ye all together towards God, that ye may attain Bliss.” (*Quran* 24:31)

“Whosoever repents after his crime and does righteous good deeds [by obeying *Allah*], then verily, *Allah* will pardon him [accept his repentance]. Verily, *Allah* is Often Forgiving, Most Merciful (*Quran* 5:39).

Mufti (2004) quotes the Companion of the Prophet (PBUH) about the elements of *Tawba*, and Ali replied that:

“*Tawba* consists of six elements: to regret one's past evil deeds; to carry out Divine duties (fard, wajib, etc.) that were missed; to return the rights/properties of others that were usurped unjustly; to ask forgiveness of a person who has been wronged by him, physically or verbally; to make a firm resolve of avoiding the sin in future; and to employ oneself in *Allah's* obedience, as he previously employed himself in *Allah's* disobedience.”

Realizing and accepting the wrongdoing is a quality that prevents further damage to the person. Compensating for the wrongdoing if someone was hurt, asking for forgiveness, and then making a firm promise not to do the wrong again are all sections of *Tawba*.

“As for those who repent, believe, and do good deeds, they are the ones whose evil deeds *Allah* will change into good deeds. For *Allah* is All-Forgiving, Most Merciful.” (*Quran* 25:70)

“Say: O my Servants who have transgressed against their souls! Despair not of the Mercy of *Allah*: for *Allah* forgives all sins: for He is Oft-Forgiving, Most Merciful.” (*Quran* 39:53)

The unique quality that *Allah* forgives wrongdoing if asked for forgiveness has very positive consequences upon the consumption behavior of a believer. The wrong or undesired action is incentivized to be discontinued to become an addiction or habit through the promise of not just forgiveness but replacing the evil deeds with good ones with no residue of guilt or shame.

Tawba, or repentance, is a concept in Islam that refers to returning to *Allah* in regret for one's sins and resolving to avoid them in the future. In consumer behavior, a consumer may need to do *Tawba* when they have engaged in unethical or dishonest behavior, such as fraud or deception, in their interactions with businesses or other consumers.

In Islam, *Muslims* are required to seek forgiveness from *Allah*. This involves acknowledging the wrongdoing, feeling remorse and regret, and committing to avoid repeating the behavior in the future.

In the context of consumer behavior, a *Muslim* consumer may need to do *Tawba* if they have engaged in consuming a *Haram*/ prohibited product. Such behavior is considered a violation of Islamic ethical principles of only consuming *Halal*/ permitted products.

To do *Tawba* in such situations, a consumer should first acknowledge the wrongdoing and seek forgiveness from *Allah*. Finally, they should make a firm commitment to avoid repeating the behavior in the future and to strive to uphold the ethical principles of Islam.

4.21 ULUL-AMR (THE AUTHORITY)

People in authority are to be obeyed according to the *Quran*, but only if they do not disregard the teachings of *Sharia*. *Allah* says:

“O believers! Obey *Allah* and obey the Messenger and those in authority among you. Should you disagree on anything, then refer it to *Allah* and His Messenger, if you truly believe in *Allah* and the Last Day. This is the best and fairest resolution.” (*Quran* 59:4)

According to Islamic scholars, the term "*Ulul-Amr*" (those in authority) interpretations have referred to individuals as *Ulul-Amr*; others have cited the state/government. For example, if the state proposes a ration or limits upon food

purchases or imports due to famine, the product is *Halal* to consume. Still, the restrictions would be binding upon the citizen. Even among *Sunni* scholars, there is consensus that it is unnecessary to comply with a state order violating *Sharia* law. Both *Dar-ul-Haram* (Islamic State) and *Dar-ul-harab* (non-Islamic state) have rules that must be followed when a state is classified as either one or the other. These differences can be examined in the literature on the subject for more information. Incorporating the concept into the model of consumer behavior is a unique step and strengthens the model to enhance the understanding of the normative demands of a *Muslim* consumer.

Western literature recognizes the significant role that the state can play in shaping consumer behavior. Generally, the state can use various tools to influence consumer behavior, such as policies, regulations, and incentives. However, most of it is discussed in economics rather than marketing or consumer behavior theories.

Table 4.22 Summary of Constructs in previous Islamic Consumer Behavior Theories

ISLAMIC CONSTRUCTS/ ISLAMIC C.B.THEORIES	1	2	3	4	5	6	7	8
Kahf (1978)	-	-	Yes	-	Yes	-	Yes	MS
Khan (1984)	-	-	Yes	-	Yes	-	Yes	Income
Khan (1989)	Yes	-	Yes	-	Yes	-	-	MS/Income
Elger (1990)	-	-	Yes	-	Yes	-	Yes	Moderate
Chapra (1995)	-	-	Yes	Yes	Yes	-	Yes	Worldview
Khan (1995)	Yes	-	Yes	-	Yes	-	Yes	MS/Lifestyle
Hamdani & Ahmed (2002)	Yes	-	Yes	-	Yes	-	-	-
Wilson Liu (2011)	-	-	Yes	-	Yes	-	-	I.Paradigm
Wilson & Hullenson (2013)	Yes	Yes	Yes	-	Yes	-	Yes	Social
Amin, R. & R. (2014)	-	-	Yes	-	Yes	-	-	Social
Fahim (2014)	-	-	Yes	-	Yes	-	-	Wellbeing
Khan (2020)	-	Yes	Yes	-	Yes	-	Yes	Moderate

1. Belief
2. Level of Faith (*Iman*)
3. *Halal/ Haram*
4. Intention
5. *Amal/ Behavior*
6. *Shukar/ Sabar*
7. Goal
8. Others (* *Maqasid-e-Shariah*)

CHAPTER FIVE

DISCUSSION AND CONCLUSION

5.1 INTRODUCTION

In recent decades, we have seen stable growth in the *Halal* trade and industry within the Islamic countries and the *Muslim* population within the non-Islamic states, with sales expected to reach. This higher-than-conventional growth rate among the *Muslim* population, as well as the buying power of the sector, has been eyed by academics and industry alike to reap the benefits of this future potential. Even during this research, substantive developments have been documented in the scientific laboratories in the food sector to produce *Halal* alternates to non-*Halal* raw materials, packaging materials, and also identify ingredients to declare them safe and hygienic according to the guidelines provided by the Islamic concept of *Tayyib*. For example, the replacement of adhesive and lubricating materials that may contain traces of non-*Halal* or toxic chemicals, such as alcohol, pork fat/ lard, etc. (Transparency Market Research). This is just one of the examples of the new fields of knowledge in the growing *Halal* sector that has attracted attention to. The *Halal* supply chain, *Muslim*-friendly hospitality, *Halal* tourism, and medical services are some of the recent emerging fields attracting the attention of researchers and expanding the boundaries beyond the traditional scope, which was limited to Islamic banking and *Halal* meat. These emerging branches of knowledge required academic scholars to work on and develop more extensive and elaborative models of Islamic consumer behavior, which would examine and encompass more of these dimensions in a manner grounded in Islamic doctrine and, at the same time, be more aligned with the prevailing terminologies as well.

This study is an endeavor in this direction, i.e., to provide a model of consumer behavior which would be extensive enough to incorporate to the maximum the normative requirements that a believer needs to comply with throughout their life span. These have been engraved in the divine scriptures for salvation in this world and the hereafter, which is the ultimate goal of a *Muslim* believer.

The first chapter introduced the importance of the need to work on the Islamic consumer behavior model triggered by the potential growth in the global *Halal* industry and the gaps in the academic literature limiting the in-depth understanding of the phenomenon. This expansion drew the attention of both academics and industry in the Islamic world. Although initial research concentrated on developing Islamic finance models and macro-economic models that would comply with the legal requirements of Islamic jurisprudence, this concentrated more on the supply side rather than the demand aspect since most of this research was initiated through the funding of these institutes to provide frameworks to sustain their commercial activities. These were also sometimes criticized as being biased toward their sponsors. This criticism attracted later groups of researchers who attempted to develop models and theories concentrating more on the demand side of the spectrum and more independent of the influence of the established supply side entities.

The modern researchers working in various aspects of Islamic revealed knowledge (IRK) through their diverse research have successfully attempted to introduce to the mainstream customer, the western economist, and the global market that *Halal* and *Tayyib* products and way of life are not just a niche choice of a *Muslim* customer. Still, the benefits of these concepts can be reaped universally by synchronizing them into global standards. However, even attempting to claim to initiate this process requires an in-depth understanding of not just the Islamic side of the dynamics of consumer behavior but also the diverse prevailing aspects of consumer behavior within the subjects of marketing, micro/miso/macro-economics, sociology, and the environment in the capitalistic paradigm. One must agree that understanding and comparing, finding the commonalities and dissimilarities to come up with policies and practical frameworks, one must agree that it is a daunting task. Still, since one claims that Islam proposes practical, sustainable solutions for all times and all mankind, Islamic academicians must not shrink back from the attempt. They should take up the task of providing these solutions to mainstream policymakers and industry to prove the claim.

The popularity of recent movements such as the green movement, sustainability (SDG goals), and social inclusiveness, which have challenged the so-called

unchallengeable, self-centered, unipolar, resource-maximizing capitalist paradigm, has provided a jump-start to an alternative consumer model, which explains the inclusiveness of society and is more sustainable and responsible towards natural resources. The above notation offers ample justification for the need to rethink and re-evaluate the nature and purpose of overall hedonistic consumption and provide a more sensible consumption model. Some scholars have suggested these hedonistic consumption practices are even found in practicing *Muslim* populations due to a lack of understanding of the basic Islamic belief system. This further provides justification for the need of this thesis to provide the basic structures to explain and support the implementation of the Islamic concepts in this modern day, with an open and transparent mind, but still grounded into the traditions and beliefs of Islam, without being influenced by the literature reviews upon the subject, but still constantly comparing it with the gold standards provided by Islam.

Chapter three provides an elaborative justification for selecting the Grounded Theory as the research methodology approach for this research. The origins and various versions were documented. Discussions over the versions and the pros and cons of each were discussed, ultimately resulting in selecting the most suitable one for the specific case. Justification for the selection was provided based on the ability to be flexible to incorporate the detailed data as well as the purpose of the research. The capacity to collect and analyze data, allowing the researcher to maintain neutrality in research without being influenced by existing literature, was the prime motive behind the methodology selection. The fundamentals of the methodology, along with the steps and stages of the original methodology, were elaborated. At the same time, the emerging modifications to the process were also explained with a justification for why they were needed. Filtering and panning qualitative data on such a vast topic were made possible through thematic content analysis.

Chapter four was dedicated to the core research process of data collection, analysis, and theory development. As the Grounded Theory methodology suggests, data from *Quran* and *Hadith* was reviewed multiple times by extracting, analyzing, selecting, and naming relevant verses. This was made possible through thematic content analysis, thereby understanding how to combine the relevant identified variables into a unified model representing the core construct. Revisiting the content, filtering the

irrelevant content and panning the relevant content, summarizing them into codes, then analyzing the relationships between these codes facilitated the gradual emergence of the theory (Glaser 1992). Next, in chapter 4, the emerging theory was compared to the existing theories on the topic of consumer behavior as well as Islamic consumer behavior, which were available at the time of research. This simultaneous analysis of previous literature review and the data to facilitate the emergence of the concept is the uniqueness of the Grounded Theory methodology, which assures that the emerging concept is free from the influence of the previous research, on the one hand, while on the other hand, ensures the similarities or uniqueness of the emerged concepts from the existing ones as well (Glaser 1978, 1998).

This last chapter covers the implications and the contributions of this research regarding the method of research, the theory, and practical aspects. The benefits to the individual consumer, society, and business community are numerous. Before coming to the conclusion, the limitations and delimitations of this research are discussed about the philosophy, method of research, analysis, and paradigm. Since research is always going on, there are also some possible directions for future research.

5.2 ACHIEVEMENT & AIMS OF STUDY

The study's overall aim has been to develop a generalizable theory through Grounded Theory methodology, explaining the normative behavior required to be followed by a believer and which is based upon the belief system recommended in the *Quran* and *Hadith*. To the research question, i.e., What are the main antecedents to a Muslim believer's behavior when faced with consumption choices in life? How is this believer expected to behave before, during, and after consumption? Finding answers to these questions by analyzing *Quran* and *Hadith* verses, eventually referred to as "The Complete Way of Life" (*Deen*), emerges as the central theme of the entire research process. This core category emerges through the theoretical premises rooted in the Islamic belief system (see chapter four for details), which is based upon the existence of The Creator, responsible for bringing into existence all creations with the aim of their creation. To nurture this creation, He (*Razzaq*) provided for all the physical and non-physical needs (*Rizq*) for man/human (*Insan*) to sustain life, along with a guideline in

regards to what is allowed to be consumed and what is prohibited (*Halal/Haram & Tayyib*) to be followed to avoid loss (*Khusr*) and to achieve ultimate success (*Falah*) in this world and the hereafter. The intensity and direction (positive or negative) of the attitude of this consumer towards the consumption of the *Rizq* are governed by the emergent levels of faith, i.e., *Mohsin*, *Momin*, *Muslim*, *Kafir*, and *Munafiq*. This intensity in the level of faith would be reflected in the consumer's pattern of purchase and consumption conduct, which may show a shift from one behavior to another as the level of faith may become stronger or weaker, or for that matter, become negative, as in *Kufr*.

Here it is worth repeating that since these traits are difficult to measure and also discouraged from being judged by humans for another, extreme care is needed if these categories are to be verified through empirical surveys. However, a guideline may be taken from *Quran* and *Hadith* where symptoms (*Alamaat*) of identification are hinted to be considered evidence of the level of faith. Then too, this declaration may be more beneficial for self-analysis and only be categorized as a perception rather than concrete evidence to judge the faith in another's heart. This belief, attitude, and intention form the basis of the action or behavior of the believer, and upon this basis, an individual consumes or does not consume.

The uniqueness of this theory lies in this further study of the behavior of the consumer, which is to the time of consumption of goods or *Rizq*, but also to the status of the individual in a state where the individual is in a state of not consumed, both being integral parts of the rational and conscious decision of the individual. Both decisions have possible negative and positive consequences in one's life and the hereafter. Since a Muslim believes that the *Rizq* has been predestined by the Provider (*Al-Razzaq*), whatever the individual can consume (by the grace of *Allah*), if it brings a sense of gratitude (*Shukar*), the test for which one was created is passed, and success (*Falah*) is achieved. This also represents agreement and contentment with the Creator's decision. But suppose this consumption is not followed by a feeling of gratitude (*Shukar*) towards what the creator has provided but rather is followed by complaints or dissatisfaction (also referred to as the opposite of *Shukar* as *Kufr*). In that case, the goal of success (*Falah*) is not achieved and, thus, ends in loss (*Khusr*). This consciousness of belief, attitude, and intention brought to the consumer through this theory/model will play a

central role in transforming the consumer's lifetime behavior into a savvy consumer, not just in the purchase action but also in non-purchased consumption. This self-awareness within the consumer will create the need for such compliant goods and services, stimulating the producers and suppliers to uplift their offerings accordingly. On the other hand, the negative aura of dissatisfaction, greed, and hopelessness created by the inability to purchase and consume worldly goods to the maximum would be minimized through contentment, patience, and contentment (*Sabar*).

Another contribution of this research is the further elaboration of the conventional binary decision of the consumer, which was *Halal/Haram*, into preferable and not-preferred sub-categories in consumption, which have been identified according to the intensity and levels of faith. This is also in alignment with the different levels of rewards promised in paradise, whereas *Mohsineen* is promised higher levels in heaven. Discussion on the role of moderating factors of *Tawba* and their influence on the decisions and the attainment of the goals of success is also a unique addition to the topic of consumption.

It must be emphasized here that no one can claim even to begin to comprehend all the dimensions the Creator has disclosed in the divine scriptures. Scholars and researchers will continue to explore and discover new dimensions of how humans behave and should behave in the consumption of *Rizq*.

Answering the research questions which were proposed in the beginning of the research, gaps in the existing western CB and ICB theories were identified by going through the existing theories and concepts on the topic. Qur'anic verses and Hadith were analyzed to identify emergent constructs and relationships to fill this gap. The concepts were compared with the existing literature to find similarities and differences which emerged using the Grounded Theory method and a comprehensive theoretical concept if Islamic Consumer Behavior was proposed, combining the previously existing concepts and adding the newly emerged concepts in one single frame. Thus, the aim of the research achieved.

Why existing approach not good enough to address Islamic thought and action in consumption models?

Initial analysis of existing CB & ICB and verses of Quranic data revealed gaps in understanding of core concepts. The study helped understanding fundamentals of ICB perspective.

How much of the existing Islamic consumer behavior theories are rooted into the Quranic context?

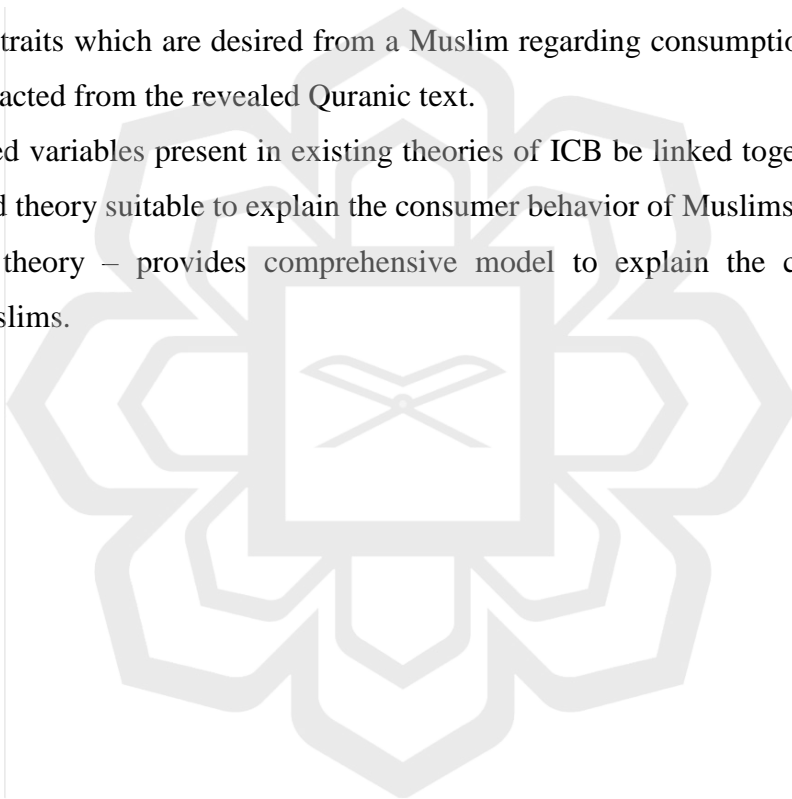
A comparative analysis of similarities and differences between existing CB/ICB theories and the emergent ICB theory was presented.

What behavioral traits does the Quranic text reveal for a Muslim, regarding consumption in this world ?

The behavioral traits which are desired from a Muslim regarding consumption in this world were extracted from the revealed Quranic text.

Can the scattered variables present in existing theories of ICB be linked together into one single grand theory suitable to explain the consumer behavior of Muslims?

Proposed ICB theory – provides comprehensive model to explain the consumer behavior of Muslims.



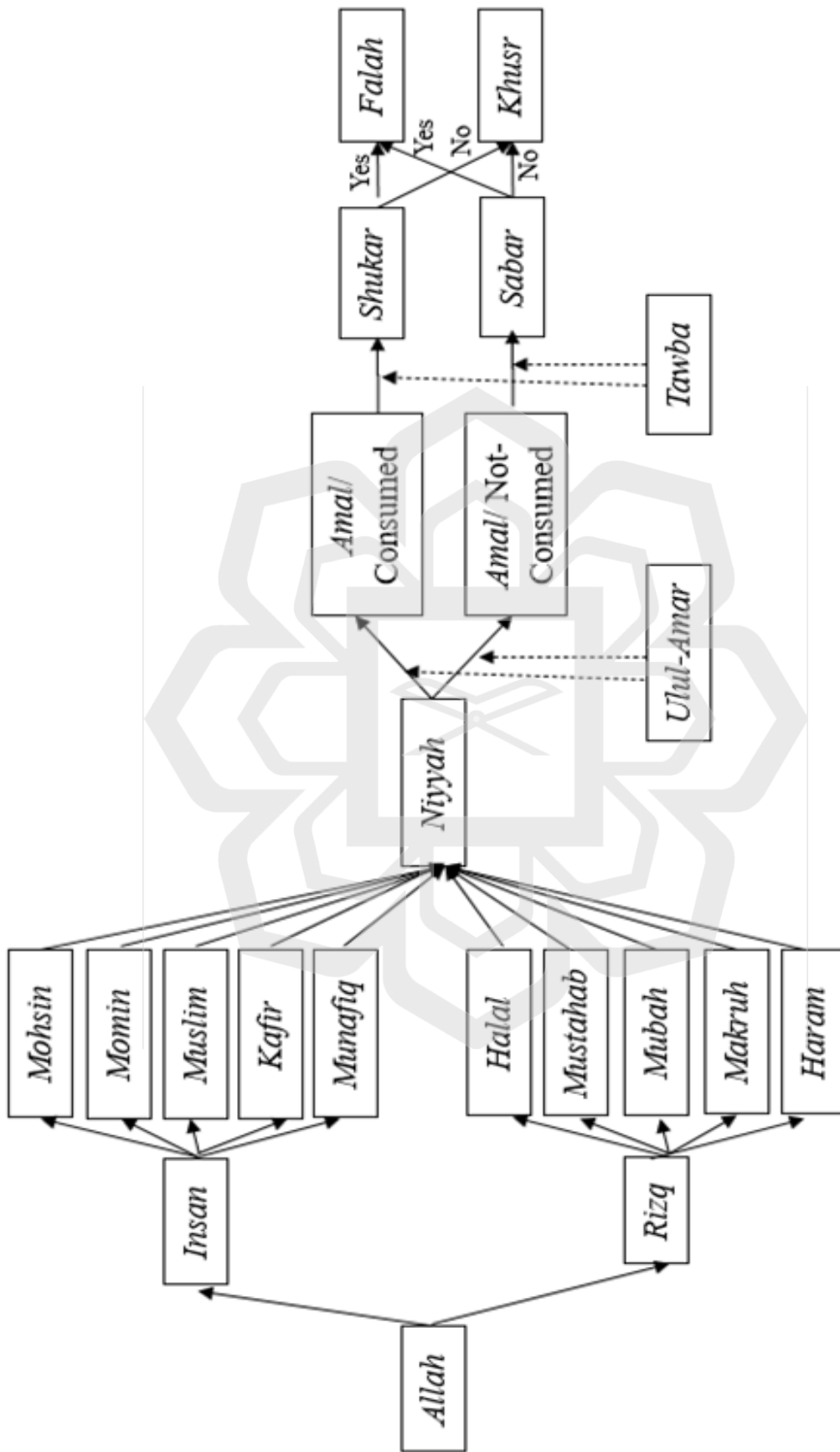


Figure 5.1 Proposed Normative Theory of Islamic Consumer Behavior

5.3 CONTRIBUTION AND IMPLICATION OF THEORY

5.3.1 Theoretical Implications

The study enriches the literature on Islamic consumer behavior in several dimensions. Glasser (1995, p. 7) says that Grounded Theory helped a lot with the development of the normative antecedent to the theory development, which was not affected by previous theories on the subject. The latter stage of research, which was to compare the emerging theory to the existing literature on the topic, allowed the researcher to identify novice aspects of the results of the endeavor. Earlier literature on the subject of theories and models on Islamic consumer behavior seems to be either unconceived in the antecedents, leading to a vague and incomplete base, incapable of explaining the significant aspects required to be observed by a *Muslim* believer, or the whole structure, or fractions of it, appears to be based upon, or to the least, be influenced by, western constructs of consumer behavior.

This research claims to be an honest attempt to forego all previous literature on the topic to avoid contamination of thought of the prior research, aided by Grounded Theory to be purely based upon the data from the *Quran* and *Hadith*, to come up with a normative theory of Islamic consumer behavior (Glaser, 1995). The emergent theory rests upon the fundamental principles of the creation of beings as explained in the *Quran*, providing the basis of the belief system within the *Tohidic* paradigm, which covers all aspects of the life of a *Muslim*. The explanatory work presented here in this research regarding how the variable patterns of behavior are formed upon the different levels of faith in one's religious beliefs perhaps is the peak of this thesis. Replacing terms of goods and services with the holistic concept of *Rizq* is also a significant shift in focus on consumer behavior.

Since the majority of conventional consumer behavior theories target customer satisfaction as the primary goal, goals of consumption by themselves are secondary and shifting to the primary objective to aid the overall *Falah* (success) in the hereafter, through this worldly consumption, only as a tool, is a paradigm shift from the conventional consumer behavior goals. Although Islamic consumer behavior theories address these long-term goals, this theory gathers the scattered thoughts and views on

one page. The incorporation of *Shukar* and *Sabar* as a desired outcome to consuming or not consuming, with equal consequences on the final *Falah* (success), is also an enriching dimension to the subject of consumer behavior, understanding of which could immensely reduce the dissatisfaction, tension, and depression in this world caused by capitalistic concepts of maximization of satisfaction through maximization of worldly consumption. These concepts have wide-reaching applications in several domains, such as ethical consumer behavior, ethical business practices, and economic and social aspects. Another aspect of this study is to demonstrate how the Grounded Theory can be modified and applied to explain and develop models in religious studies and to analyze data from religious literature, a phenomenon previously seen very rarely.

As Islamic consumer behavior claims to provide best practices for the individual and society as a whole, it needs to justify itself on higher ethical and moral grounds, the quality of offerings, and the best lifestyle practices. It also needs to show that the outcomes are better in the hereafter and in this world. The typical image that a *Mohsin* chooses to consume lower quality or cheaper products is extensively documented with justifications on either side of the debate. However, this research explains the multi-layered permitted behavior of individuals ranging from permitted, preferred, and not-preferred based on levels of faith and also considering altruism. Recent concepts such as sustainable development, green economy, ethical consumption, fair trade, and so on have supported concepts and ideologies that have moved away from self-centered over-consumption of resources, explaining the side-effects and long-term disadvantages of these practices on individuals, society, and the environment. The critical contributions to the body of knowledge that this research makes through different methods and theories are listed next, along with an overall summary of what this research added, supported, or challenged from the previous literature and how the theory adds depth to the subject.

5.3.2 Methodological Contribution

Applying qualitative research, especially Grounded Theory, to consumer research has a short history compared to quantitative research (Goulding, 2005). Another rare event is the use of Grounded Theory in the Islamic Revealed scriptures to identify normative antecedents to consumer behavior, then compare the model to the existing Islamic consumer behavior theories and with western consumer behavior models, highlighting the differences as common grounds. Although this thesis utilizes the classical Grounded Theory in its truest form and spirit, as suggested by its founder, Glaser (1967, 1992, 2012), the flexibility to modify methodology which best suites the data, aim of the study, and researcher's goal has been put to practice to its best advantage. The proposition that the Grounded Theory methodology allows the researcher to reconcile or deviate from the initial methodological ideas to fit the demands of the research to the point where methodology may be stretched to become a different methodology altogether has been demonstrated and put to practice in this thesis (Glaser 1967, 1992). Simultaneously, the practices and traditions of Islamic scholars have also been followed since the methodology allows the practice, enriching and reconciling the methodological literature of the Islamic and Western world. Since the Grounded Theory remains unbiased towards what data to select and what to ignore and only insists on documenting the criteria of the researcher's selection, the methodology best serves the researcher to come up with the concepts and relationships purely rooted in the *Quran* and *Hadith* without being biased or being influenced by any previous author, researcher, or school of thought to come up with a normative consumer behavior model as prescribed by The Creator.

This study claims to be one of the very few attempts to blend these methodologies to present the "Normative Theory of Islamic Consumer Behavior" using Grounded Theory on the one hand and claiming to conform to the traditions of Islamic exegesis at the same time. The thesis refines the dominant traditional research assumption that western and Islamic methodologies are largely incompatible with each other. The overlapping steps of western research methodology and Islamic tafseer (exegesis) result in a unique piece of research that requires the researcher to be familiar with both methodologies. The researcher's exposure to Islamic theology and Western universities, assisted by multiple supervisors with diverse research expertise in

traditional Western marketing fields and Islamic exegesis, made this endeavor possible. The conventional divorce between the two sectors has prevented the more profound understanding and harmonization of the methodologies practiced within the two spheres, thereby restricting the development of actual Islamic consumer behavior. The simultaneous application of methodologies has not just presented a methodology acceptable and practicable for more comparative studies between Islamic thought and Western thought. Still, it has also explicitly enriched and intensified the literature on Islamic consumer behavior. To some extent, the study's goal of reducing and eliminating biases based on the researcher's or empirical behavior of practicing and non-practicing *Muslims* over time observed in the Islamic Consumer Behavior literature has been met (Nancarrow et al., 2001; Carrington et al., 2014).

Another methodological contribution of this thesis has been highlighting and clarifying the complicated relationship between the data and the theory in the Grounded Theory methodology. Although the overall mood remains inclined towards inductive, the to-and-fro iterative frequent jumping of the researcher to conceptualize the data requires inductive, deductive, and sometimes inductive thinking. Although most research proposes a set of steps and chapters to be followed, Grounded Theory allows for a somewhat random free flow of the researcher's thoughts between data and constructs and changes in methodologies that would enable experiments to achieve the desired results.

5.3.3 Practical Implications

The normative research using Grounded Theory has identified several antecedents to Islamic consumer behavior, which would have practical implications for the providers of the products and services these individuals and the markets purchase. The practice would not just be restricted to the bare minimum compliance with *Halal* standards but would produce higher levels of quality or best practices beyond the minimum standards. Understanding these normative ontological descriptions would generate revised standards and meanings of what constitutes quality, as is desired by the consumer at varying levels of faith. The theory holds its value for the *Muslim* population of the whole world. This research can provide the basic structure to initiate research as it

shares common ground with other Abrahamic religions (people of the Book include Jews and Christians). Many of the concepts would be familiar to all faiths with a belief system in the creator of the universe and accountability for good or bad deeds in this life and the life of the hereafter.

5.3.3.1 Individual

The five behavioral types revealed (*Mohsin, Momin, Muslim, Kafir, and Minafiq*), identified in this study, will enhance the understanding of the individual consumer variations and the overall topography of Islamic consumer behavior. Understanding consumer behavior beyond the traditional dichotomous *Halal/Haram* context will help manufacturers, suppliers, and marketers understand the customer's differentiated needs and incorporate features in their offerings to better cater to these preferred individual needs of the customer.

The current classification of *Halal* goods would generate sub-classifications, suggesting recommendations for preferred and avoiding and best practices. For example, recommended portion size/ quantity of meal may be added to *Halal* food to prevent excessive consumption, which might exceed the daily recommended calorie intake. This will add a feature of *Tayyab/ wholesome/ healthy* to the goods. Another example from the current practice is the conventional practice of labels, such as not recommended for sugar patients or expiry date/ best before date. Such labels create sub-categories in permitted products, defining which product is recommended for each customer. Once these varied product offerings are made available in the market, they will further stimulate receptive consumers and provide greater choice within the range of *Halal* offerings, thereby producing fulfillment of customer demand with greater compliance and satisfaction of the consumer and the achievement of higher levels of success and goals (*Falah*). This would create a win-win situation for the provider and the consumers of the offerings.

Secondly, since the definition of *Rizq* encompasses all non-financial and immaterial blessings of *Allah*, the concept would discourage materialism and hyper-consumption of worldly goods and promote moderation in consumption.

5.3.3.2 Commercial

Once these varied product offerings are made available in the market, they will further stimulate receptive consumers and provide greater choice within the range of *Halal* offerings, thereby producing fulfillment of customer demand with greater compliance and satisfaction of the consumer and the achievement of higher levels of success and goals (*Falah*). Producing products that comply with customers with higher levels of faith can produce even greater customer satisfaction and loyal customers. This would create a win-win situation for the provider and the consumers of the offerings.

5.3.3.3 Social

This newly identified social contract between the producer and the *Muslim* consumer, when incorporated within the business practices and the overall society, will lead to a greater sense of commitment, openness, trust, loyalty, and confidence within all the stakeholders of the supply chain, thereby reducing the cynical and skeptic environment in the society. This study, while addressing the normative needs of all stakeholders, understanding and incorporating their internal and external structural competitive roles within the supply chain, and striking the best possible fit within the individual and collective needs of society, should drag out the image of *Halal* brand and distance itself from the niche industry, begging bowl image, and associate itself with the highest quality standards in *Halal* and *Tayyib*, proposing a disruptive competition to the conventional, selfish, unsustainable, individualistic, self-centered, mainstream capitalistic society.

The consumption pattern, as explained in the section of the various levels of faith, for example construct of *Mohsin*, will reduce self-centered, maximization of satisfaction through extravagant spending, instead maximization satisfaction through moderate consumption of oneself, and thus having a surplus to cater to the needs of other underprivileged members of the society.

5.3.3.4 Policy Makers

For policymakers, be it state legislation by legal authorities of Islamic states or *Halal* certifying and governing bodies, understanding these normative ontological descriptions would generate revised standards and meanings of what constitutes quality, as is desired by the consumer at various levels of faith. The current classification of *Halal* goods would generate sub-classifications, suggesting recommendations for preferred and avoiding and best practices. For example, recommended portion size/quantity of meal may be added to *Halal* food to prevent excessive consumption, which might exceed the daily recommended calorie intake. This will add a feature of *Tayyab*/wholesome/ healthy to the goods.

The critical analytical study of the conventional theories of consumer behavior and comparative studies with the Islamic consumer behavior models can enrich the traditional literature to improve their theories and incorporate variables and characteristics that simultaneously conform and comply with a growing global *Muslim* population. Understanding the antecedents of *Halal* and *Tayyib* and constant comparisons with modern concepts also provides a more realistic image of Islamic ideology, moving away from the misconception of the blind following of the faith. A deeper understanding of *Halal* and *Tayyib* moves the discussion away from the traditional minimum compliance debate, which would not just be restricted to identifying *Haram*/prohibited ingredients in food items and labeling them as *Halal*/permitted but would also produce higher moral standards and physical levels of quality or best practices beyond the minimum standards.

Today, the business community and states are increasingly under global pressure to comply with international and global common business standards. This further increases the need for *Muslim* scholars to have a comparative study of both standards, i.e., the conventional modern standards as well as the Islamic standards, and to find common grounds, and if any deviance, either to address these variances with alternate options. These may be in the form that the global standards should provide clauses where the *Muslim* population is exempted from compliance with those clauses that do not correspond to Islamic teachings. Still better to convince the international

community to upgrade their standards to the higher Islamic standards. The former, especially the latter, requires profound studies in diverse branches of knowledge and the ability to compare the Islamic revealed knowledge with the scientific, ethical, biological, and social aspects of learning. This study provides an initial step for policymakers to incorporate various aspects of human life which can be affected by their decisions and policies.

5.4 LIMITATIONS AND DELIMITATIONS

The text of *Quran* has fascinated scholars for centuries, revealing dimensions of knowledge previously unimaginable to the human mind. This study cannot claim to reveal a complete understanding of the complex subject of human existence but can only affirm to understand and provide an initial framework for the subject of Islamic consumer behavior, on which future researchers can further work on in the future. This research, however, opens new vistas to the imagination of the scholars of the subject, allowing them to ponder and analyze the aspects put forward. Grounded Theory will always tend to grind the data further to add, deduct, and modify findings per the researcher's skill, knowledge, and abilities or to allow access to new data.

This is just a first step into the deep ocean of consumer behavior, leaving ample room for future research. The most powerful being, perhaps the topic of a post-doc thesis for the existing researcher, is developing a qualitative and quantitative tool to test the theory through empirical research. Further scope for future research will be stated under the future research heading. Here, the research limitations need to be documented with a brief background to the reasons for these limitations of the research or the researcher. Also, the boundaries and delimitations of this research, which the researcher deliberately did not enter, are addressed. With regards to the gathering of data till the point of saturation, where no new knowledge is revealed, the researcher did exercise this condition of Grounded Theory to the point where the researcher felt little need to explore data further. The data was primarily confined to the English-translated *Quranic* scripts of different authentic scholars, and occasional references were taken from *Hadith* where required.

However, considering the enormous task and potential of the topic, if there was no limit to the time and resources available to individual researchers and the thesis period, the research could have incorporated data sets from contemporary Islamic Arabic scholars to analyze and compare their concepts and theories as well. Furthermore, the Grounded Theory methodology necessitates continuous data collection until the saturation point to produce more reliable results.

Since *Quranic* revealed sources do not require to be tested for reliability with repeated data, variables were accepted even if they were not frequently repeated in data, still being reliable. Although Grounded Theory allows researchers to modify the methodology as per the needs of data, some may consider this to require further data collection. Further, although the Grounded Theory enables the researcher to pick and choose or ignore the data sets as the researcher feels relevant, this may be taken as biased. Some other researchers might select some different versions ignored in this research. The relatively unstructured nature of data collection of data and the to-and-fro shifting between data and emerging theory, followed by later comparison with earlier literature and then again modifying the theory, poses a significant challenge for the individual researcher (Webb, 2002). Despite these limitations, this emergent normative theory of Islamic consumer behavior significantly enhances and enriches the concepts, relationships, aims, and objectives that transform the behavior of an Islamic consumer.

5.4.1 Analytical Delimitation

To reduce the bias of searchers, it is suggested that multiple investigators should be engaged in such research (reference). Since a single searcher may be biased, although, in this research, several colleagues, associates, and religious scholars were referred to for cross-referencing, there may still be biases in the process of accepting or rejecting the opinions and references of those selected to respond, or for that matter, even in the selection of the comments of these experts. Since this is research for the Ph.D. degree, there was a limitation on the number of researchers. It was impossible to engage multiple researchers, which might have reduced the biases present due to a single researcher.

Here it is worth mentioning that, in a social constructivist paradigm, the researcher is allowed to be biased and is only required to disclose the varying data, literature, definitions, or findings and to justify the preference.

5.5 PROPOSED FUTURE RESEARCH

Several novice concepts have been suggested in the normative theory of Islamic consumer behavior. However, the proposed theory may be adopted or adapted to be tested in domains other than consumer behavior. Scholars from Islamic economics, human psychology, sociology, education, ethics, the environment, business studies, and state policy sectors may experiment with this theory in their fields. The model's eleemosynary nature, particularly the incorporation of the concept of indifferent consumer types, such as *Ihsan* and *Mohsin*, into the consumer behavior model, may have implications for ethics and sustainability, as well as social and welfare domains. This may reveal various characteristics of Islamic ethical behavior that comply with the highest morals, showing best practices and presenting a role model for benchmarking a sustainable solution to the environment and the larger society.

This research is distinctively and specifically on developing a normative Islamic consumer behavior theory through applying Grounded Theory methodology on revealed (*Quran* and *Hadith*) data. It has referred to tafseer (exegetics) of Islamic scholars only where *Quran* and *Hadith* needed further explanation. This is because variations in their interpretations may not be universally acceptable to all schools of thought, and only references where the majority of *Sunni* Islamic scholars agreed were taken.

Further, testing theory through empirical research is out of the scope of this research. This requires extensive effort first to develop tools of qualitative and quantitative nature, then test them for reliability and validity, and finally empirically test them in the world's Muslim population.

A comparative study can be initiated to identify commonalities and dissimilarities between this normative consumer behavior theory and the emerging

theories and models in the fields of ethical consumer behavior, green consumer behavior, sustainable consumer behavior, Fairtrade consumer behavior, etc.

Working papers or white papers are suggested in the domain of economics based on the findings of the study on a national and global level to recommend policies, rules, and regulations that would assist the consumer in complying with his divine duties on their side as well as manufacturers and other stakeholders in providing such goods and services that make the believers' following easier to attain the ultimate success (*Falah*).

This research will also help policymakers better understand Islamic consumerism issues and perhaps be the pioneer in developing a scale/index to benchmark the Islamic Ethical Consumer in the Islamic world. A better understanding of the underlining beliefs, the levels of intrinsic and extrinsic attitudes, intentions, and goals, which form the basis of a *Muslim* consumer, will help develop a model of Islamic Consumer Behavior (Arham, 2010).

This research can provide the basis for an "Islamic Ethical Consumer Index (IECI)," which would help the consumer and other stakeholders achieve their goals in this world and hereafter. This theoretical framework would not only help the *Muslim* consumer to be more submissive to the will of *Allah*, self-fulfilled and content with what he consumes, but also help organizations to develop products, processes, and practices in line with the needs and wants of the Islamic customer.

5.6 CONCLUSION

The last chapter summarizes the global perspective of the reasons for selecting the normative theory of Islamic consumer behavior research topic. It explains why the complex dynamics require revisiting to be addressed, uninfluenced by empirical or existing theories. Next, a brief analysis of whether the research achieves this goal. The antecedents of the normative theory of Islamic consumer behavior emerging through data analysis are summarized in this chapter section. Further highlights of this thesis's contributions to the methodology, theory, and practice make up the next section. The

additions to the body of knowledge and its implications for policymakers and individual practitioners are also proposed. After listing the delimitations and limitations of the research on methodological, analytical, and empirical grounds, the chapter and the research are finally concluded with some proposals and recommendations for the future researcher to continue enriching the understanding of Islamic Consumer Behavior by the grace of *Allah*. Ameen.



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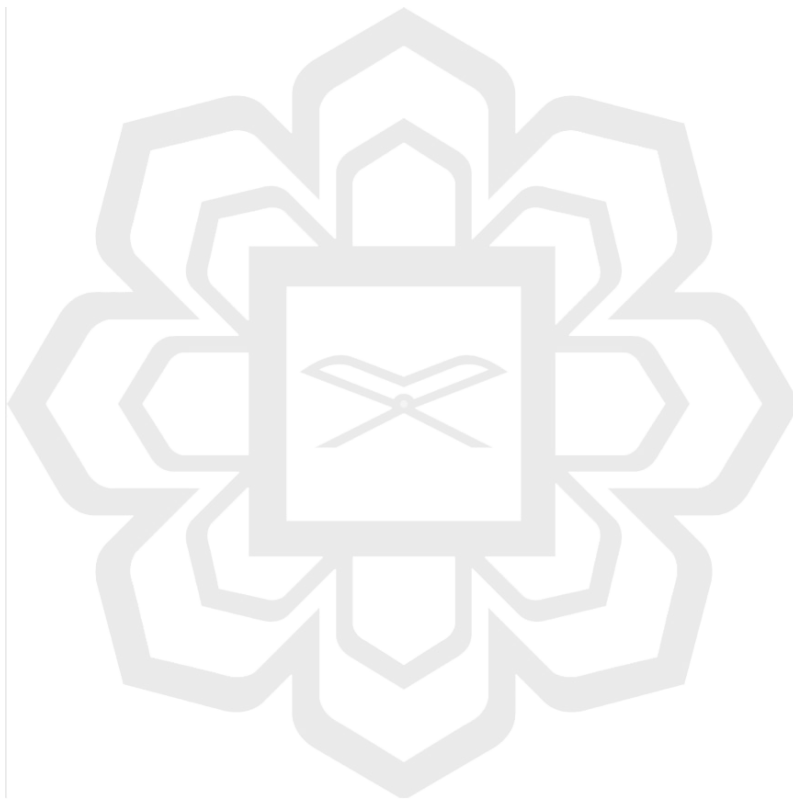
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APPENDIX I

Table : Summary of Codes and Categories				
Unit of Analysis	Initial Coding	Selective Code	Theoretical Categories	Core Category
Quotes from Quran		Allah	Belief	
Quotes from Hadith		Insan		
		Rizq		
		Iman		
		Ahkam -Al-Khamsa		
		Mohsin	Attitude	DEEN Islamic Way of Life or Islamic Consumer Behavior
		Momin		
		Muslim		
		Kafir		
		Munafiq		
		Halal		
		Tayyib		
		Mustahab		
		Mubah		
		Makruh		
		Mustahaub		
		Haram		
		Niyat	Intention	
		Consumed	Behavior	
		Not Consumed		
		Shukar		
		Sabar		
		Falah	Goal	
		Khusr		
		Tauba	Others	
		Ulul Amr		

APPENDIX II

Table of Quranic Verses

Table 4.2 *Allah*: Belief in the Creator

Definition: Existence of a being who is the creator of everything (Al-Khaliq)		
Construct	Definition	Evidence from data
<i>Allah</i> (Belief in Creator)	Existence of a being who is the creator of everything	<p>“Allah Himself bears witness that there is no God but He.” Quran, 3:18;</p> <p>“We never sent a messenger before you ‘O Prophet’ without revealing to him: “There is no god ‘worthy of worship’ except Me, so worship Me ‘alone’.” 21:25.</p> <p>“And recall (O Prophet) when your Lord brought forth descendants from the loins of the sons of Adam and made them witnesses against their ownelves, asking them: ‘Am I not your Lord?’ They said: ‘Yes, we do testify.” 7:172.</p> <p>"And I did not create the jinn and mankind except to worship Me". 51:56;</p> <p>"O you who have believed, Allah will surely test you through something of the game that your hands and spears [can] reach, that Allah may make evident those who fear Him unseen. And whoever transgresses after that – for him is a painful punishment" 5: 94.</p> <p>"O you who have believed, obey Allah and obey the Messenger and those in authority among you. And if you disagree over anything, refer it to Allah and the Messenger, if you should believe in Allah and the Last Day. That is the best [way] and best in result." 4:59.</p> <p>Abu Huraira reported Allah's Messenger (ﷺ) as saying:” O people, Allah is Good and He therefore, accepts only that which is good. And Allah commanded the believers as He commanded the Messengers by saying: "O Messengers, eat of the good things, and do good deeds; verily I am aware of what you do" (xxiii. 51). And He said: "O those who believe, eat of the good things that We gave you" (ii. 172). He then made a mention of a person who travels widely, his hair disheveled and covered</p>

		with dust. He lifts his hand towards the sky (and thus makes the supplication): "O Lord, O Lord," whereas his diet is unlawful, his drink is unlawful, and his clothes are unlawful and his nourishment is unlawful. How can then his supplication be accepted?" Muslim, 1015.
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Table 4.3 *Allah*: Attributes

Construct: Allah: Attributes	
Definition: Allah: The Creator, Provider, And Originator	
Properties	References from data/Evidence
All names of <i>Allah</i> with attributes	<p>“Allah has the Most Beautiful Names. So call upon Him by them, and keep away from those who abuse His Names. They will be punished for what they used to do.” Quran, 7:180.</p> <p>“He is Allah—there is no god ‘worthy of worship’ except Him: Knower of the seen and unseen. He is the Most Compassionate, Most Merciful. He is Allah—there is no god except Him: the King, the Most Holy, the All-Perfect, the Source of Serenity, the Watcher ‘of all’, the Almighty, the Supreme in Might, the Majestic. Glorified is Allah far above what they associate with Him ‘in worship’! He is Allah: the Creator, the Inventor, the Shaper. He ‘alone’ has the Most Beautiful Names. Whatever is in the heavens and the earth ‘constantly’ glorifies Him. And He is the Almighty, All-Wise.” 59:22–24</p>
<i>Al-Khaliq</i> : The Creator	<p>"O mankind, worship your Lord, who created you and those before you, that you may become righteous." 2:21</p> <p>"It is He who created for you all of that which is on the earth. Then He directed Himself to the heaven, [His being above all creation], and made them seven heavens, and He is Knowing of all things". 2:29.</p> <p>“They have certainly disbelieved who say that Allah is Christ, the son of Mary. Say, "Then who could prevent Allah at all if He had intended to destroy Christ, the son of Mary, or his mother or everyone on the earth?" And to Allah belongs the dominion of the heavens and the earth and whatever is between them. He creates what He wills, and Allah is over all things competent.” 5:17.</p> <p>“That is Allah , your Lord; there is no deity except Him, the Creator of all things, so worship Him. And He is Disposer of all things.” 6:102.</p>

	<p>“Say, "Who is Lord of the heavens and earth?" Say, " Allah." Say, "Have you then taken besides Him allies not possessing [even] for themselves any benefit or any harm?" Say, "Is the blind equivalent to the seeing? Or is darkness equivalent to light? Or have they attributed to Allah partners who created like His creation so that the creation [of each] seemed similar to them?" Say, " Allah is the Creator of all things, and He is the One, the Prevailing." 13:16.</p> <p>“O mankind, remember the favor of Allah upon you. Is there any creator other than Allah who provides for you from the heaven and earth? There is no deity except Him, so how are you deluded?” 35:3.</p> <p>“Is not He who created the heavens and the earth Able to create the likes of them? Yes, [it is so]; and He is the Knowing Creator. 36:81; Is not He who created the heavens and the earth Able to create the likes of them? Yes, [it is so]; and He is the Knowing Creator.” 39:62.</p> <p>“That is Allah , your Lord, Creator of all things; there is no deity except Him, so how are you deluded?” 40:62.</p> <p>“And We did certainly create the heavens and earth and what is between them in six days, and there touched Us no weariness.” 50:38.</p>
<p><i>Ar-Razzaq</i>: The Sustainer, Ever Provider</p>	<p>“And those who emigrated for the cause of Allah and then were killed or died - Allah will surely provide for them a good provision. And indeed, it is Allah who is the best of providers.” 22:58.</p> <p>“O mankind, remember the favor of Allah upon you. Is there any creator other than Allah who provides for you from the heaven and earth? There is no deity except Him, so how are you deluded?” 35:3.</p> <p>“Indeed, it is Allah who is the [continual] Provider, the firm possessor of strength.” 51:58.</p> <p>“And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous." 63:10.</p>
<p><i>Beda'a</i>: Create out of nothing</p>	<p>“Originator of the heavens and the earth. When He decrees a matter, He only says to it, "Be," and it is.” 2:117.</p>

	<p>“[He is] Originator of the heavens and the earth. How could He have a son when He does not have a companion and He created all things? And He is, of all things, Knowing.” 6:101.</p>
<i>Fatir</i> : Originator	<p>“My Lord, You have given me [something] of sovereignty and taught me of the interpretation of dreams. Creator of the heavens and earth, You are my protector in this world and in the Hereafter. Cause me to die a Muslim and join me with the righteous.” 12:101.</p> <p>“[All] praise is [due] to Allah, Creator of the heavens and the earth, [who] made the angels messengers having wings, two or three or four. He increases in creation what He wills. Indeed, Allah is over all things competent.” 35:1.</p> <p>“Say, "O Allah , Creator of the heavens and the earth, Knower of the unseen and the witnessed, You will judge between your servants concerning that over which they used to differ." 39:46;[He is] Creator of the heavens and the earth. He has made for you from yourselves, mates, and among the cattle, mates; He multiplies you thereby. There is nothing like unto Him, and He is the Hearing, the Seeing.” 42:11.</p>

Table 4.4 *Insan*: Human

Definition: Highest ranking creation with predefined purpose and nature		
Construct	Definition	Evidence from data
<i>Insan</i>	Highest ranking creation of God with predefined purpose and nature	<p>"We have certainly created man in the best of stature" 95:4.</p> <p>“Then We made the sperm-drop into a clinging clot, and We made the clot into a lump [of flesh], and We made [from] the lump, bones, and We covered the bones with flesh; then We developed him into another creation. So blessed is Allah, the best of creators.” 23:14.</p> <p>“It is Allah who made for you the earth a place of settlement and the sky a ceiling and formed you and perfected your forms and provided you with good things. That is Allah, your Lord; then blessed is Allah, Lord of the worlds.” 40:64.</p>

		“He created the heavens and earth in truth and formed you and perfected your forms; and to Him is the [final] destination.” 64:3.
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Table 4.5 *Insan Fitrat*: Nature of Human/ Consumer

Construct: Allah: Attributes	
Definition: Allah: The Creator, Provider, And Originator	
Properties	References from data/Evidence
All names of <i>Allah</i> with attributes	<p>“And to Allah belong the best names, so invoke Him by them. And leave [the company of] those who practice deviation concerning His names. They will be recompensed for what they have been doing.” 7:180.</p> <p>“He is Allah, other than whom there is no deity, Knower of the unseen and the witnessed. He is the Entirely Merciful, the Especially Merciful. He is Allah, other than whom there is no deity, the Sovereign, the Pure, the Perfection, the Bestower of Faith, the Overseer, the Exalted in Might, the Compeller, the Superior. Exalted is Allah above whatever they associate with Him. He is Allah, the Creator, the Inventor, the Fashioner; to Him belong the best names. Whatever is in the heavens and earth is exalting Him. And He is the Exalted in Might, the Wise.” 59:22–24</p>
<i>Al-Khaliq</i> : The Creator	<p>“O mankind, worship your Lord, who created you and those before you, that you may become righteous” 2:21.</p> <p>“It is He who created for you all of that which is on the earth. Then He directed Himself to the heaven, [His being above all creation], and made them seven heavens, and He is Knowing of all things.” 2:29.</p> <p>“They have certainly disbelieved who say that Allah is Christ, the son of Mary. Say, "Then who could prevent Allah at all if He had intended to destroy Christ, the son of Mary, or his mother or everyone on the earth?" And to Allah belongs the dominion of the heavens and the earth and whatever is between them. He creates what He wills, and Allah is over all things competent.” 5:17.</p> <p>“That is Allah, your Lord; there is no deity except Him, the Creator of all things, so worship Him. And He is Disposer of all things.” 6:102.</p> <p>“Say, "Who is Lord of the heavens and earth?" Say, "Allah." Say, "Have you then taken besides Him allies not possessing [even] for themselves any benefit or any harm?" Say, "Is the blind equivalent to the seeing? Or is darkness equivalent to light? Or have they attributed to</p>

	<p>Allah partners who created like His creation so that the creation [of each] seemed similar to them?" Say, "Allah is the Creator of all things, and He is the One, the Prevailing." 13:16.</p> <p>"O mankind, remember the favor of Allah upon you. Is there any creator other than Allah who provides for you from the heaven and earth? There is no deity except Him, so how are you deluded?" 35:3.</p> <p>"Is not He who created the heavens and the earth Able to create the likes of them? Yes, [it is so]; and He is the Knowing Creator." 36:81.</p> <p>"Allah is the Creator of all things, and He is, over all things, Disposer of affairs." 39:62.</p> <p>"That is Allah, your Lord, Creator of all things; there is no deity except Him, so how are you deluded?" 40:62.</p> <p>"And We did certainly create the heavens and earth and what is between them in six days, and there touched Us no weariness." 50:38</p>
<p><i>Ar-Razzaq</i>: The Sustainer, Ever Provider</p>	<p>"And those who emigrated for the cause of Allah and then were killed or died - Allah will surely provide for them a good provision. And indeed, it is Allah who is the best of providers." 22:58.</p> <p>"O mankind, remember the favor of Allah upon you. Is there any creator other than Allah who provides for you from the heaven and earth? There is no deity except Him, so how are you deluded?" 35:3.</p> <p>"Indeed, it is Allah who is the [continual] Provider, the firm possessor of strength." 51:58.</p> <p>"And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, "My Lord, if only You would delay me for a brief term so I would give charity and be among the righteous." 63:10.</p>
<p><i>Beda'a</i>: Create out of nothing</p>	<p>"Originator of the heavens and the earth. When He decrees a matter, He only says to it, "Be," and it is. 2:117.</p> <p>"[He is] Originator of the heavens and the earth. How could He have a son when He does not have a companion and He created all things? And He is, of all things, Knowing." 6:101.</p>

<i>Fatir</i> : Originator	<p>“My Lord, You have given me [something] of sovereignty and taught me of the interpretation of dreams. Creator of the heavens and earth, You are my protector in this world and in the Hereafter. Cause me to die a Muslim and join me with the righteous.” 12:101.</p> <p>“[All] praise is [due] to Allah, Creator of the heavens and the earth, [who] made the angels messengers having wings, two or three or four. He increases in creation what He wills. Indeed, Allah is over all things competent.” 35:1.</p> <p>“Say, "O Allah , Creator of the heavens and the earth, Knower of the unseen and the witnessed, You will judge between your servants concerning that over which they used to differ." 39:46.</p> <p>“[He is] Creator of the heavens and the earth. He has made for you from yourselves, mates, and among the cattle, mates; He multiplies you thereby. There is nothing like unto Him; He is the Hearing, the Seeing.” 42:11.</p>
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Table 4.5 *Insan Fitrat*: Nature of Human/ Consumer

Construct: <i>Insan Fitrat</i>: Nature of Human Consumer	
Definition: The inbuilt aspects of human beings in regards to the physical and spiritual dimensions an individual is born with and is intended to follow by the Creator.	
Properties	References from data/Evidence
Everything not created by itself	<p>“Then is He who creates like one who does not create? So will you not be reminded?” 16;17.</p> <p>“And We did not create the heavens and earth and that between them in play. We did not create them except in truth, but most of them do not know.” 44:38-39</p>
Everything Created with Purpose	<p>“Then is He who creates like one who does not create? So will you not be reminded?” 16:17.</p> <p>“And I did not create the jinn and mankind except to worship Me. 51:56;[He] who created death and life to test you [as to] which of you is best in deed - and He is the Exalted in Might, the Forgiving.” 67:2</p>
Purpose: <i>Ibadat/Abd</i> (verb), worship	<p>“It is You we worship and You we ask for help.” 1:5.</p> <p>“Indeed, Allah is my Lord and your Lord, so worship Him. That is the straight path.” 3:51.</p>

	<p>“And I did not create the jinn and mankind except to worship Me.” 51:56.</p>
Purpose: Test	<p>“O you who have believed, Allah will surely test you through something of the game that your hands and spears [can] reach, that Allah may make evident those who fear Him unseen. And whoever transgresses after that – for him is a painful punishment.” 5: 94.</p> <p>“Blessed is He in whose hand is dominion, and He is over all things competent. [He] who created death and life to test you [as to] which of you is best in deed - and He is the Exalted in Might, the Forgiving.” 67:1-2.</p>
Nature/ <i>Fitrat</i>	<p>“Then his Lord chose him and turned to him in forgiveness and guided [him]. [Allah] said, "Descend from Paradise - all, [your descendants] being enemies to one another. And if there should come to you guidance from Me - then whoever follows My guidance will neither go astray [in the world] nor suffer [in the Hereafter].” 20:122-23.</p>
Nature: Freedom of choice	<p>“For you is your religion, and for me is my religion.” 109:6.</p>
Nature: Inborn Intellect / <i>Aql</i>	<p>“And He taught Adam the names - all of them. Then He showed them to the angels and said, "Inform Me of the names of these, if you are truthful." 2:31.</p> <p>“He said, "Our Lord is He who gave each thing its form and then guided [it].” 20:50;</p> <p>Muslim</p>
Needs: Spiritual	<p>“He said, "Our Lord is He who gave each thing its form and then guided [it].” 20:50</p>
Needs: Physical	<p>“Say, "Indeed I fear, if I should disobey my Lord, the punishment of a tremendous Day." 6:15.</p> <p>“Do you not see that Allah has subjected to you whatever is on the earth and the ships which run through the sea by His command? And He restrains the sky from falling upon the earth, unless by His permission. Indeed Allah, to the people, is Kind and Merciful.” 22:65.</p> <p>“Do you not see that Allah has made subject to you whatever is in the heavens and whatever is in the earth and amply bestowed upon you His favors, [both] apparent and unapparent? But of the people is he who disputes about</p>

	Allah without knowledge or guidance or an enlightening Book [from Him].” 31:20.
Abd: Slave, subordinate, servant, obedience	<p>“And it is He who accepts repentance from his servants and pardons misdeeds, and He knows what you do.” 42:25.</p> <p>“And if Allah had extended [excessively] provision for His servants, they would have committed tyranny throughout the earth. But He sends [it] down in an amount which He wills. Indeed He is, of His servants, Acquainted and Seeing.” 42:27.</p> <p>“Like the custom of the people of Noah and of 'Aad and Thamud and those after them. And Allah wants no injustice for [His] servants.” 40:31.</p>
Obedience <i>Allah</i> & Messenger	<p>“He who obeys the Messenger has obeyed Allah, but those who turn away - We have not sent you over them as a guardian.” 4:80.</p> <p>O you who have believed, obey Allah and His Messenger and do not turn from him while you hear [his order]. 8:20.</p> <p>“Then indeed you, O those astray [who are] deniers.” 51: 56.</p>

Table 4.6 *Rizq*: Goods

Construct: <i>Rizq</i> / Provision / Consumables		
Definition: Provision, blessing, sustenance, bounty, means of living, consumable provided by <i>Allah</i>.		
Construct	Definition	Evidence from data
Rizq	Provision, blessing, favour, sustenance, means of living, consumable provided by Allah	<p>“Do you not see that Allah has made subject to you whatever is in the heavens and whatever is in the earth and amply bestowed upon you His favors, [both] apparent and unapparent? But of the people is he who disputes about Allah without knowledge or guidance or an enlightening Book [from Him].” 31:20.</p> <p>“And when they have [nearly] fulfilled their term, either retain them according to acceptable terms or part with them according to acceptable terms. And bring to witness two just men from among you and establish the testimony for [the acceptance of] Allah. That is instructed to whoever should believe in Allah</p>

		and the Last day. And whoever fears Allah - He will make for him a way out And will provide for him from where he does not expect. And whoever relies upon Allah - then He is sufficient for him. Indeed, Allah will accomplish His purpose. Allah has already set for everything a [decreed] extent.” 65:2-3
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Table 4.7 Rizq Fitrat / Nature of Goods/ Consumption

Construct: Rizq Fitrat / Nature of Goods/ Consumption	
Definition: All material and immaterial means of living provided by Allah to man.	
Properties	References from data/Evidence
Fixed Nature	<p>“And to Him belongs whoever is in the heavens and earth. All are to Him devoutly obedient.” 30:26.</p> <p>“And [mention] the Day when He will gather them all and then say to the angels, "Did these [people] used to worship you?" 34:40.</p>
To Serve Man	<p>“Do you not see that Allah has made subject to you whatever is in the heavens and whatever is in the earth and amply bestowed upon you His favors, [both] apparent and unapparent? But of the people is he who disputes about Allah without knowledge or guidance or an enlightening Book [from Him].” 31:20.</p> <p>“Then eat from all the fruits and follow the ways of your Lord laid down [for you].” There emerges from their bellies a drink, varying in colors, in which there is healing for people. Indeed in that is a sign for a people who give thought.” 16:69.</p> <p>“And it is He who sends down rain from the sky, and We produce thereby the growth of all things. We produce from it greenery from which We produce grains arranged in layers. And from the palm trees - of its emerging fruit are clusters hanging low. And [We produce] gardens of grapevines and olives and pomegranates, similar yet varied. Look at [each of] its fruit when it yields and [at] its ripening. Indeed in that are signs for a people who believe.” 6:99.</p> <p>“It is Allah who made for you the earth a place of settlement and the sky a ceiling and formed you and perfected your forms and provided you with good things. That is Allah , your Lord; then blessed is Allah , Lord of the worlds.” 40:64.</p>

Needs	<p>“And the earth - We have spread it and cast therein firmly set mountains and caused to grow therein [something] of every well-balanced thing.” 15:19.</p> <p>“Then eat from all the fruits and follow the ways of your Lord laid down [for you].” There emerges from their bellies a drink, varying in colors, in which there is healing for people. Indeed in that is a sign for a people who give thought.”16:69.</p> <p>“And it is He who sends down rain from the sky, and We produce thereby the growth of all things. We produce from it greenery from which We produce grains arranged in layers. And from the palm trees - of its emerging fruit are clusters hanging low. And [We produce] gardens of grapevines and olives and pomegranates, similar yet varied. Look at [each of] its fruit when it yields and [at] its ripening. Indeed in that are signs for a people who believe.” 6:99”</p> <p>“It is Allah who made for you the earth a place of settlement and the sky a ceiling and formed you and perfected your forms and provided you with good things. That is Allah , your Lord; then blessed is Allah , Lord of the worlds.” 40:64.</p>
Nature: Division Fixed by Fate	<p>“And when they have [nearly] fulfilled their term, either retain them according to acceptable terms or part with them according to acceptable terms. And bring to witness two just men from among you and establish the testimony for [the acceptance of] Allah. That is instructed to whoever should believe in Allah and the Last day. And whoever fears Allah - He will make for him a way out And will provide for him from where he does not expect. And whoever relies upon Allah - then He is sufficient for him. Indeed, Allah will accomplish His purpose. Allah has already set for everything a [decreed] extent.” 65:2-3.</p>
Perishable	<p>“Everyone upon the earth will perish, And there will remain the Face of your Lord, Owner of Majesty and Honor.” 55:26-27.</p> <p>“[To whom Allah will say], "O My servants, no fear will there be concerning you this Day, nor will you grieve, [You] who believed in Our verses and were Muslims. Enter Paradise, you and your kinds, delighted." Circulated among them will be plates and vessels of gold. And therein is whatever the souls desire and [what] delights the eyes, and you will abide therein eternally. Circulated among them will be plates and vessels of gold. And</p>

	<p>therein is whatever the souls desire and [what] delights the eyes, and you will abide therein eternally. For you therein is much fruit from which you will eat.” 43: 68-73.</p> <p>“And the Hereafter is better for you than the first [life].” 93:4.</p> <p>“Indeed, we have believed in our Lord that He may forgive us our sins and what you compelled us [to do] of magic. And Allah is better and more enduring.” 20: 73.</p>
Provision of Hereafter	<p>“And the Hereafter is better for you than the first [life].” 93:4.</p> <p>“Indeed, we have believed in our Lord that He may forgive us our sins and what you compelled us [to do] of magic. And Allah is better and more enduring.” 20:73.</p> <p>“Everyone upon the earth will perish,” 55:26.</p> <p>“Say, "Shall I inform you of [something] better than that? For those who fear Allah will be gardens in the presence of their Lord beneath which rivers flow, wherein they abide eternally, and purified spouses and approval from Allah. And Allah is Seeing of [His] servants.” 3:15.</p>

Table 4.8 Iman (Faith)

Construct	Definition	Evidence from data
<i>Iman</i> (Faith)	Acceptance of Islamic belief system, through the action of the heart and body.	<p>“Our Lord, and make us Muslims [in submission] to You and from our descendants a Muslim nation [in submission] to You. And show us our rites and accept our repentance. Indeed, You are the Accepting of repentance, the Merciful.” 2:128.</p> <p>“O you who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.” 2:208.</p> <p>“But when Jesus felt [persistence in] disbelief from them, he said, "Who are my supporters for [the cause of] Allah?" The disciples said, " We are supporters for Allah. We have believed in Allah and testify that we are Muslims [submitting to Him].” 3:52.</p>

		<p>“O you who have believed, believe in Allah and His Messenger and the Book that He sent down upon His Messenger and the Scripture which He sent down before. And whoever disbelieves in Allah, His angels, His books, His messengers, and the Last Day has certainly gone far astray.” 4:136.</p> <p>“And [remember] when I inspired to the disciples, "Believe in Me and in My messenger Jesus." They said, "We have believed, so bear witness that indeed we are Muslims [in submission to Allah]." 5:111.</p> <p>“And they swear by Allah their strongest oaths that if a sign came to them, they would surely believe in it. Say, "The signs are only with Allah." And what will make you perceive that even if a sign came, they would not believe.” 6:109.</p> <p>“My Lord, You have given me [something] of sovereignty and taught me of the interpretation of dreams. Creator of the heavens and earth, You are my protector in this world and in the Hereafter. Cause me to die a Muslim and join me with the righteous." 12:101.</p> <p>“And whoever submits his face to Allah while he is a doer of good - then he has grasped the most trustworthy handhold. And to Allah will be the outcome of [all] matters. 31:22.”</p> <p>“[You] who believed in Our verses and were Muslims. 43:69.”</p> <p>“Whatever you have cut down of [their] palm trees or left standing on their trunks - it was by permission of Allah and so He would disgrace the defiantly disobedient.” 59:5.</p> <p>“We have certainly created man in the best of stature.” 95:4.</p>
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Table 4.9 Levels of Iman (Faith)

Construct: Levels of <i>Iman</i> (Faith)		
Construct	Definition	Evidence from data

<p><i>Muslim</i></p>	<p>Surrender to the will of <i>Allah</i>/ verbal acceptance of <i>Islam</i></p>	<p>“Our Lord, and make us Muslims [in submission] to You and from our descendants a Muslim nation [in submission] to You. And show us our rites and accept our repentance. Indeed, You are the Accepting of repentance, the Merciful.” 2:128.</p> <p>“O you who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.” 2:208.</p> <p>“But when Jesus felt [persistence in] disbelief from them, he said, "Who are my supporters for [the cause of] Allah?" The disciples said, "We are supporters for Allah. We have believed in Allah and testify that we are Muslims [submitting to Him]." 3:52.</p> <p>“And [remember] when I inspired to the disciples, "Believe in Me and in My messenger Jesus." They said, "We have believed, so bear witness that indeed we are Muslims [in submission to Allah]." 5:111.</p> <p>“And they swear by Allah their strongest oaths that if a sign came to them, they would surely believe in it. Say, "The signs are only with Allah." And what will make you perceive that even if a sign came, they would not believe.” 6:109.</p> <p>“My Lord, You have given me [something] of sovereignty and taught me of the interpretation of dreams. Creator of the heavens and earth, You are my protector in this world and in the Hereafter. Cause me to die a Muslim and join me with the righteous." 12:101.</p> <p>“And whoever submits his face to Allah while he is a doer of good - then he has grasped the most trustworthy handhold. And to Allah will be the outcome of [all] matters.” 31:22.</p> <p>“[You] who believed in Our verses and were Muslims.” 43:69.</p>
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		“Whatever you have cut down of [their] palm trees or left standing on their trunks, it was by permission of Allah and so He would disgrace the defiantly disobedient.” 59:5.
<i>Momin</i>	Verification of faith by heart and action	“As guidance and good tidings for the believers” 27: 2. “And We saved those who believed and used to fear Allah.” 27:53. “And whoever submits his face to Allah while he is a doer of good - then he has grasped the most trustworthy handhold. And to Allah will be the outcome of [all] matters.” 31:22.
<i>Mohsin</i>	Best of Akhlaq (character), beauty, perfection	“Accepting what their Lord has given them. Indeed, they were before that doers of good.” 51:16. “We have certainly created man in the best of stature.” 95:4.
<i>Kafir</i>	Disbeliever, rejection of Islam	“So who is more unjust than one who lies about Allah and denies the truth when it has come to him? Is there not in Hell a residence for the disbelievers?” 39:32.
<i>Munafiq</i>	Hypocrite, Verbal declaration of Islam but rejection in heart	“The hypocrite men and hypocrite women are of one another. They enjoy what is wrong and forbid what is right and close their hands. They have forgotten Allah , so He has forgotten them [accordingly]. Indeed, the hypocrites - it is they who are the defiantly disobedient.” 9:67.

Table 4.10 Properties of Muslim

Construct: Muslim	
Definition: Surrender to the will of Allah/ verbal acceptance of Islam	
Properties	References from data/Evidence
Everything belongs to <i>Allah</i>	“And to Allah belongs whatever is in the heavens and whatever is on the earth. And We have instructed those who were given the Scripture before you and yourselves to fear Allah. But if you disbelieve - then to Allah belongs whatever is in the heavens and whatever is on the earth. And ever is Allah Free of need and Praiseworthy.” 4:131.

	<p>“And they swear by Allah their strongest oaths that if a sign came to them, they would surely believe in it. Say, "The signs are only with Allah." And what will make you perceive that even if a sign came, they would not believe.” 6:109.</p> <p>“He is Allah, the Creator, the Inventor, the Fashioner; to Him belong the best names. Whatever is in the heavens and earth is exalting Him. And He is the Exalted in Might, the Wise.” 59:24.</p>
<p>Belief in the resurrection, Book, Messenger/ signs</p>	<p>“Who believe in the unseen, establish prayer, and spend out of what We have provided for them.” 2:3.</p> <p>“Indeed, those who have believed [in Prophet Muáammad] and those [before Him] who were Jews or Sabeans or Christians – those [among them] who believed in Allah and the Last Day and did righteousness – no fear will there be concerning them, nor will they grieve.” 5:69.</p> <p>“And [remember] when I inspired to the disciples, "Believe in Me and in My messenger Jesus." They said, "We have believed, so bear witness that indeed we are Muslims [in submission to Allah]." 5:111.</p> <p>“And they swear by Allah their strongest oaths that if a sign came to them, they would surely believe in it. Say, "The signs are only with Allah." And what will make you perceive that even if a sign came, they would not believe.” 6:109.</p> <p>“And [mention] the Day when We will resurrect among every nation a witness over them from themselves. And We will bring you, [O Muhammad], as a witness over your nation. And We have sent down to you the Book as clarification for all things and as guidance and mercy and good tidings for the Muslims.” 16:89.</p> <p>“Say, [O Muhammad], "The Pure Spirit has brought it down from your Lord in truth to make firm those who believe and as guidance and good tidings to the Muslims." 16:102.</p> <p>“And do not argue with the People of the Scripture except in a way that is best, except for those who commit injustice among them, and say, "We believe in that which has been revealed to us and revealed to you. And our God and your God is one; and we are Muslims [in submission] to Him." 29:46.</p>

	<p>“[You] who believed in Our verses and were Muslims.” 43:69.</p> <p>“Indeed, within the heavens and earth are signs for the believers.” 45:3.</p>
<p>Following <i>Allah</i>'s commands</p>	<p>“Indeed, the Muslim men and Muslim women, the believing men and believing women, the obedient men and obedient women, the truthful men and truthful women, the patient men and patient women, the humble men and humble women, the charitable men and charitable women, the fasting men and fasting women, the men who guard their private parts and the women who do so, and the men who remember Allah often and the women who do so - for them Allah has prepared forgiveness and a great reward.” 33:35.</p> <p>“And I have been commanded to be the first [among you] of the Muslims.” 39:12;[You] who believed in Our verses and were Muslims.” 43:69.</p>
<p>Surrender to the will of <i>Allah</i></p>	<p>“Our Lord, and make us Muslims [in submission] to You and from our descendants a Muslim nation [in submission] to You. And show us our rites and accept our repentance. Indeed, You are the Accepting of repentance, the Merciful.” 2:128.</p> <p>“Those will have a share of what they have earned, and Allah is swift in account.” 2:202.</p> <p>“Abraham was neither a Jew nor a Christian, but he was one inclining toward truth, a Muslim [submitting to Allah]. And he was not of the polytheists.” 3:67.</p> <p>“Nor could he order you to take the angels and prophets as lords. Would he order you to disbelief after you had been Muslims?” 3:80.</p> <p>“So is it other than the religion of Allah they desire, while to Him have submitted [all] those within the heavens and earth, willingly or by compulsion, and to Him they will be returned?” 3:83.</p> <p>And [remember] when I inspired to the disciples, "Believe in Me and in My messenger Jesus." They said, "We have believed, so bear witness that indeed we are Muslims [in submission to Allah]." 5:111.</p>

	<p>“And if you turn away [from my advice] then no payment have I asked of you. My reward is only from Allah , and I have been commanded to be of the Muslims.” 10:72.</p> <p>“My Lord, You have given me [something] of sovereignty and taught me of the interpretation of dreams. Creator of the heavens and earth, You are my protector in this world and in the Hereafter. Cause me to die a Muslim and join me with the righteous.” 12:101.</p> <p>“And when it is recited to them, they say, "We have believed in it; indeed, it is the truth from our Lord. Indeed we were, [even] before it, Muslims [submitting to Allah]." 28:53.</p> <p>“And when it is recited to them, they say, "We have believed in it; indeed, it is the truth from our Lord. Indeed we were, [even] before it, Muslims [submitting to Allah]."30:53.</p> <p>“[You] who believed in Our verses and were Muslims.” 43:69.</p>
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Table 4.11 Properties of Momin

Construct: Properties of Momin	
Definition: A practicing Muslim	
Properties	References from data/Evidence
Accepts verbally as well as practices Islam	<p>“Indeed, those who have believed and done righteous deeds - the Most Merciful will appoint for them affection.” 19:96.</p> <p>“And those who have believed and done righteous deeds - for them is forgiveness and noble provision.” 22:50.</p> <p>“Indeed, those who believe and do righteous deeds - for them is a reward uninterrupted.” 41:8.</p> <p>“And We saved those who believed and used to fear Allah.” 41:18.</p> <p>“O you who have believed, obey Allah and obey the Messenger and do not invalidate your deeds.” 47:33.</p> <p>“But the hypocrites say, "We have believed in Allah and in the Messenger, and we obey"; then a party of them turns away after that. And those are not believers.” 24:47.</p>

Righteousness deeds	<p>“Who believe in the unseen, establish prayer, and spend out of what We have provided for them.” 2:3.</p> <p>“O you who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.” 2: 208.</p> <p>“Indeed, those who have believed [in Prophet Muáammad] and those [before Him] who were Jews or Sabeans or Christians – those [among them] who believed in Allah and the Last Day and did righteousness – no fear will there be concerning them, nor will they grieve.” 5:69.</p> <p>“And who is better in speech than one who invites to Allah and does righteousness and says, "Indeed, I am of the Muslims." 41:33.</p> <p>“And those who have believed and done righteous deeds - for them is forgiveness and noble provision.” 22:50.</p>
Saying and action is same	<p>“As guidance and good tidings for the believers.” 27:2.</p> <p>“And We saved those who believed and used to fear Allah.” 27:53.</p> <p>“O you who have believed, why do you say what you do not do?” 61:2.</p>
Acts in a halal/permitted ways	<p>“And eat of what Allah has provided for you [which is] lawful and good. And fear Allah, in whom you are believers.” 5:88.</p>
Servant, obey	<p>“Indeed, he was of Our believing servants. 37:81; Indeed, he was of Our believing servants.” 37:111.</p> <p>“Indeed, they were of Our believing servants.” 37:122</p> <p>“Indeed, he was of Our believing servants.” 37:132.</p> <p>“O you who have believed, obey Allah and His Messenger and do not turn from him while you hear [his order].” 8:20.</p>

Table 4.12 Properties of *Mohsin*

Construct: Properties of <i>Mohsin</i>	
Definition: Best practicing <i>Muslim</i>	
Properties	References from data/Evidence

<p>Good deed for others</p>	<p>“And [recall] when We took the covenant from the Children of Israel, [enjoining upon them], "Do not worship except Allah ; and to parents do good and to relatives, orphans, and the needy. And speak to people good [words] and establish prayer and give zakah." Then you turned away, except a few of you, and you were refusing.” 2:83.</p> <p>“And spend in the way of Allah and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, Allah loves the doers of good.” 2:195.</p> <p>“Who spend [in the cause of Allah] during ease and hardship and who restrain anger and who pardon the people - and Allah loves the doers of good.” 3:134.</p> <p>“Worship Allah and associate nothing with Him, and to parents do good, and to relatives, orphans, the needy, the near neighbor, the neighbor farther away, the companion at your side, the traveler, and those whom your right hands possess. Indeed, Allah does not like those who are self-deluding and boastful.” 4:36.</p> <p>“And when you are greeted with a greeting, greet [in return] with one better than it or [at least] return it [in a like manner]. Indeed, Allah is ever, over all things, an Accountant.” 4:86.</p> <p>“So Allah rewarded them for what they said with gardens [in Paradise] beneath which rivers flow, wherein they abide eternally. And that is the reward of doers of good.” 5:85.</p> <p>“And the first forerunners [in the faith] among the Muhajireen and the Anṣar and those who followed them with good conduct - Allah is pleased with them and they are pleased with Him, and He has prepared for them gardens beneath which rivers flow, wherein they will abide forever. That is the great attainment.” 9:100.</p> <p>“Repel, by [means of] what is best, [their] evil. We are most knowing of what they describe.” 23:96.</p> <p>“And We have enjoined upon man goodness to parents. But if they endeavor to make you associate with Me that of which you have no knowledge, do not obey them. To Me is your return, and I will inform you about what you used to do.” 29:8.</p>
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	<p>“And not equal are the good deed and the bad. Repel [evil] by that [deed] which is better; and thereupon the one whom between you and him is enmity [will become] as though he was a devoted friend.” 41:33.</p> <p>“Indeed, the men who practice charity and the women who practice charity and [they who] have loaned Allah a goodly loan - it will be multiplied for them, and they will have a noble reward.” 57:18.</p>
Best reward	<p>“So Allah gave them the reward of this world and the good reward of the Hereafter. And Allah loves the doers of good.” 3:148.</p> <p>“For them who have done good is the best [reward] and extra. No darkness will cover their faces, nor humiliation. Those are companions of Paradise; they will abide therein eternally.” 10:26.</p> <p>“And to Allah belongs whatever is in the heavens and whatever is in the earth - that He may recompense those who do evil with [the penalty of] what they have done and recompense those who do good with the best [reward]” 53:31.</p>
Doers of the better/best deed/character	<p>“And who is better in religion than one who submits himself to Allah while being a doer of good and follows the religion of Abraham, inclining toward truth? And Allah took Abraham as an intimate friend.” 4:125.</p> <p>“But they who believe in Allah and His messengers and do not discriminate between any of them - to those He is going to give their rewards. And ever is Allah Forgiving and Merciful.” 4:152.</p> <p>“And the first forerunners [in the faith] among the Muhajireen and the Anşar and those who followed them with good conduct , Allah is pleased with them and they are pleased with Him, and He has prepared for them gardens beneath which rivers flow, wherein they will abide forever. That is the great attainment.” 9:100.</p> <p>“For them who have done good is the best [reward] and extra. No darkness will cover their faces, nor humiliation. Those are companions of Paradise; they will abide therein eternally” 10:26.</p> <p>So is one who [stands] upon a clear evidence from his Lord [like the aforementioned]? And a witness from Him follows it, and before it was the Scripture of Moses to lead</p>

and as mercy. Those [believers in the former revelations] believe in the Qur'an. But whoever disbelieves in it from the [various] factions - the Fire is his promised destination. So be not in doubt about it. Indeed, it is the truth from your Lord, but most of the people do not believe." 11:7.

"And it will be said to those who feared Allah, "What did your Lord send down?" They will say, "[That which is] good." For those who do good in this world is good; and the home of the Hereafter is better. And how excellent is the home of the righteous." 16:30.

"Indeed, Allah orders justice and good conduct and giving to relatives and forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded." 16:90.

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do." 17:35.

"And give full measure when you measure, and weigh with an even balance. That is the best [way] and best in result." 17:53.

"Those are the ones from whom We will accept the best of what they did and overlook their misdeeds, [their being] among the companions of Paradise. [That is] the promise of truth which they had been promised." 46:16.

"And to Allah belongs whatever is in the heavens and whatever is in the earth - that He may recompense those who do evil with [the penalty of] what they have done and recompense those who do good with the best [reward]." 53:31.

"[He] who created death and life to test you [as to] which of you is best in deed - and He is the Exalted in Might, the Forgiving." 67:2.

"There has already been for you an excellent pattern in Abraham and those with him, when they said to their people, "Indeed, we are disassociated from you and from whatever you worship other than Allah. We have denied you, and there has appeared between us and you animosity and hatred forever until you believe in Allah alone" except for the saying of Abraham to his father, "I will surely ask forgiveness for you, but I have not [power to do] for you

	<p>anything against Allah. Our Lord, upon You we have relied, and to You we have returned, and to You is the destination.” 60:4.</p> <p>There has certainly been for you in them an excellent pattern for anyone whose hope is in Allah and the Last Day. And whoever turns away - then indeed, Allah is the Free of need, the Praiseworthy.” 60:6.</p>
<p>Doers of favour upon others as Allah has done favour on them</p>	<p>Quran, But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters." 28:77.</p>
<p>Doing favour upon others/ spend on charity as expectation of reward from Allah in the hereafter / loan to <i>Allah</i></p>	<p>“And spend in the way of Allah and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, Allah loves the doers of good.” 2:195.</p> <p>“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned.” 2:245.</p> <p>“Who spend [in the cause of Allah] during ease and hardship and who restrain anger and who pardon the people - and Allah loves the doers of good.” 3:134.</p> <p>“Who spend [in the cause of Allah] during ease and hardship and who restrain anger and who pardon the people - and Allah loves the doers of good.” 9:121.</p> <p>“Nor do they spend an expenditure, small or large, or cross a valley but that it is registered for them that Allah may reward them for the best of what they were doing.” 11:3.</p> <p>“And [saying], "Seek forgiveness of your Lord and repent to Him, [and] He will let you enjoy a good provision for a specified term and give every doer of favor his favor. But if you turn away, then indeed, I fear for you the punishment of a great Day. That Allah may reward them [according to] the best of what they did and increase them from His bounty. And Allah gives provision to whom He wills without account.” 24:38.</p> <p>“But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you.</p>

	<p>And desire not corruption in the land. Indeed, Allah does not like corrupters." 28:77.</p> <p>"Say, "O My servants who have believed, fear your Lord. For those who do good in this world is good, and the earth of Allah is spacious. Indeed, the patient will be given their reward without account." 39:10.</p> <p>"Believe in Allah and His Messenger and spend out of that in which He has made you successors. For those who have believed among you and spent, there will be a great reward." 57:7.</p> <p>"Who is it that would loan Allah a goodly loan so He will multiply it for him and he will have a noble reward?" 57:11.</p> <p>"Indeed, the men who practice charity and the women who practice charity and [they who] have loaned Allah a goodly loan - it will be multiplied for them, and they will have a noble reward." 57:18.</p> <p>"If you loan Allah a goodly loan, He will multiply it for you and forgive you. And Allah is Most Appreciative and Forbearing." 64:17.</p> <p>"Indeed, your Lord knows, [O Muhammad], that you stand [in prayer] almost two thirds of the night or half of it or a third of it, and [so do] a group of those with you. And Allah determines [the extent of] the night and the day. He has known that you [Muslims] will not be able to do it and has turned to you in forgiveness, so recite what is easy [for you] of the Qur'an. He has known that there will be among you those who are ill and others traveling throughout the land seeking [something] of the bounty of Allah and others fighting for the cause of Allah. So recite what is easy from it and establish prayer and give zakah and loan Allah a goodly loan. And whatever good you put forward for yourselves - you will find it with Allah. It is better and greater in reward. And seek forgiveness of Allah. Indeed, Allah is Forgiving and Merciful." 73:20.</p>
Strong faith	<p>"Then is it the judgement of [the time of] ignorance they desire? But who is better than Allah in judgement for a people who are certain [in faith]." 5:50.</p>
Spend on the well-being of others	<p>"Who believe in the unseen, establish prayer, and spend out of what We have provided for them." 2:3.</p>

	<p>And [recall] when We took the covenant from the Children of Israel, [enjoining upon them], "Do not worship except Allah ; and to parents do good and to relatives, orphans, and the needy. And speak to people good [words] and establish prayer and give zakah." Then you turned away, except a few of you, and you were refusing." 2:83.</p> <p>"Nor do they spend an expenditure, small or large, or cross a valley but that it is registered for them that Allah may reward them for the best of what they were doing." 9:121.</p> <p>"And it is He who created the heavens and the earth in six days - and His Throne had been upon water - that He might test you as to which of you is best in deed. But if you say, "Indeed, you are resurrected after death," those who disbelieve will surely say, "This is not but obvious magic." 11:7.</p> <p>"And do not approach the property of an orphan, except in the way that is best, until he reaches maturity. And fulfill [every] commitment. Indeed, the commitment is ever [that about which one will be] questioned." 17:34.</p>
Best provision gardens	<p>"O you who have believed, obey Allah and obey the Messenger and those in authority among you. And if you disagree over anything, refer it to Allah and the Messenger, if you should believe in Allah and the Last Day. That is the best [way] and best in result." 4:59.</p> <p>"Whoever comes [on the Day of Judgement] with a good deed will have ten times the like thereof [to his credit], and whoever comes with an evil deed will not be recompensed except the like thereof; and they will not be wronged." 6:160.</p> <p>"[He sent] a Messenger [Muhammad] reciting to you the distinct verses of Allah that He may bring out those who believe and do righteous deeds from darkneses into the light. And whoever believes in Allah and does righteousness - He will admit him into gardens beneath which rivers flow to abide therein forever. Allah will have perfected for him a provision." 65:11.</p> <p>"Indeed, your Lord knows, [O Muhammad], that you stand [in prayer] almost two thirds of the night or half of it or a third of it, and [so do] a group of those with you. And Allah determines [the extent of] the night and the day. He has known that you [Muslims] will not be able to do it and has turned to you in forgiveness, so recite what is easy [for you] of the Qur'an. He has known that there will be among</p>

	<p>you those who are ill and others traveling throughout the land seeking [something] of the bounty of Allah and others fighting for the cause of Allah. So recite what is easy from it and establish prayer and give zakah and loan Allah a goodly loan. And whatever good you put forward for yourselves - you will find it with Allah. It is better and greater in reward. And seek forgiveness of Allah. Indeed, Allah is Forgiving and Merciful.” 73:20.</p> <p>“And those who emigrated for [the cause of] Allah after they had been wronged - We will surely settle them in this world in a good place; but the reward of the Hereafter is greater, if only they could know.” 16:41.</p>
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Table 4.13 Properties of *Kafir*

Construct: Properties of <i>Kafir</i>	
Definition: Rejection of Islam	
Properties	References from data/Evidence
Rejection of faith- in belief and action	<p>“Said those who were arrogant, "Indeed we, in that which you have believed, are disbelievers." 7:76.</p> <p>“Indeed, the worst of living creatures in the sight of Allah are those who have disbelieved, and they will not [ever] believe.” 8:55.</p> <p>“And if We let him taste mercy from Us after an adversity which has touched him, he will surely say, "This is [due] to me, and I do not think the Hour will occur; and [even] if I should be returned to my Lord, indeed, for me there will be with Him the best." But We will surely inform those who disbelieved about what they did, and We will surely make them taste a massive punishment.” 41: 50.</p> <p>“Indeed, he did not used to believe in Allah , the Most Great.” 69:33.</p>
Rejection of oneness of <i>Allah</i>	<p>“And most of them believe not in Allah except while they associate others with Him.” 12:106.</p> <p>“And when those who disbelieve see you, [O Muhammad], they take you not except in ridicule, [saying], "Is this the one who insults your gods?" And they are, at the mention of the Most Merciful, disbelievers.” 21:36.</p>
Rejection of life after death	<p>“But indeed, those who do not believe in the Hereafter are deviating from the path.” 23:74.</p>

	<p>“But those who disbelieve say, "Shall we direct you to a man who will inform you [that] when you have disintegrated in complete disintegration, you will [then] be [recreated] in a new creation? 34:7; Indeed, the Hour is coming - no doubt about it - but most of the people do not believe. 40:59.</p> <p>“And if We let him taste mercy from Us after an adversity which has touched him, he will surely say, "This is [due] to me, and I do not think the Hour will occur; and [even] if I should be returned to my Lord, indeed, for me there will be with Him the best." But We will surely inform those who disbelieved about what they did, and We will surely make them taste a massive punishment.” 41:50.</p> <p>“Those who do not believe in it are impatient for it, but those who believe are fearful of it and know that it is the truth. Unquestionably, those who dispute concerning the Hour are in extreme error.” 42:18.</p>
<p>Rejection of angels, signs/ Quran, <i>Allah's</i> command</p>	<p>“And [recall] when We took the covenant from the Children of Israel, [enjoining upon them], "Do not worship except Allah ; and to parents do good and to relatives, orphans, and the needy. And speak to people good [words] and establish prayer and give zakah." Then you turned away, except a few of you, and you were refusing.” 2:83.</p> <p>“Whoever is an enemy to Allah and His angels and His messengers and Gabriel and Michael - then indeed, Allah is an enemy to the disbelievers.” 2:98.</p> <p>“Indeed in that is a sign, but most of them were not to be believers.” 26:67.</p> <p>“Indeed in that is a sign, but most of them were not to be believers.” 26:103.</p> <p>“Indeed in that is a sign, but most of them were not to be believers.” 26:174.</p> <p>“And he had recited it to them [perfectly], they would [still] not have been believers in it.” 26:199.</p> <p>“Those to whom We gave the Scripture before it - they are believers in it.” 28:52.</p> <p>“Say to those who remained behind of the bedouins, "You will be called to [face] a people of great military might; you may fight them, or they will submit. So if you obey,</p>

	<p>Allah will give you a good reward; but if you turn away as you turned away before, He will punish you with a painful punishment." 48:16.</p> <p>“And it is not the word of a poet; little do you believe.” 69:41.</p>
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Table 4.14 Properties of *Munafiq*

Construct: Properties of <i>Munafiq</i>	
Definition: External acceptance and internal rejection of Islam	
Properties	References from data/Evidence
Belief and action differ	“And when it is said to them, "Come to what Allah has revealed and to the Messenger," you see the hypocrites turning away from you in aversion.” 4:61.
Misers/ not spend on others/ not spend in the way of Allah	<p>“O you who have believed, indeed many of the scholars and the monks devour the wealth of people unjustly and avert [them] from the way of Allah. And those who hoard gold and silver and spend it not in the way of Allah - give them tidings of a painful punishment.” 9:34.</p> <p>“And those who are patient, seeking the countenance of their Lord, and establish prayer and spend from what We have provided for them secretly and publicly and prevent evil with good - those will have the good consequence of [this] home.” 13:22.</p> <p>“And why do you not spend in the cause of Allah while to Allah belongs the heritage of the heavens and the earth? Not equal among you are those who spent before the conquest [of Makkah] and fought [and those who did so after it]. Those are greater in degree than they who spent afterwards and fought. But to all Allah has promised the best [reward]. And Allah , with what you do, is Acquainted.” 57:10.</p>
Fail in the promise/ lie	<p>“And of the people are some who say, "We believe in Allah and the Last Day," but they are not believers.” 2:8.</p> <p>“And when they meet those who believe, they say, "We believe"; but when they are alone with their evil ones, they say, "Indeed, we are with you; we were only mockers." 2:14.</p> <p>“And a faction of the People of the Scripture say [to each other], "Believe in that which was revealed to the believers</p>

	<p>at the beginning of the day and reject it at its end that perhaps they will abandon their religion.” 3:72.</p> <p>“O you who have believed, if you obey a party of those who were given the Scripture, they would turn you back, after your belief, [to being] unbelievers. 3:100”.</p> <p>“So He penalized them with hypocrisy in their hearts until the Day they will meet Him - because they failed Allah in what they promised Him and because they [habitually] used to lie.” 9:77</p> <p>“And [there are] those [hypocrites] who took for themselves a mosque for causing harm and disbelief and division among the believers and as a station for whoever had warred against Allah and His Messenger before. And they will surely swear, "We intended only the best." And Allah testifies that indeed they are liars.” 9:107.</p> <p>“So Moses returned to his people, angry and grieved. He said, "O my people, did your Lord not make you a good promise? Then, was the time [of its fulfillment] too long for you, or did you wish that wrath from your Lord descend upon you, so you broke your promise [of obedience] to me?" 20:86.</p> <p>“But the hypocrites say, "We have believed in Allah and in the Messenger, and we obey"; then a party of them turns away after that. And those are not believers.” 24:47.</p> <p>“Have you not considered those who practice hypocrisy, saying to their brothers who have disbelieved among the People of the Scripture, "If you are expelled, we will surely leave with you, and we will not obey, in regard to you, anyone - ever; and if you are fought, we will surely aid you." But Allah testifies that they are liars.” 59:11.</p>
<p>Belief and action differ</p>	<p>“And when it is said to them, "Come to what Allah has revealed and to the Messenger," you see the hypocrites turning away from you in aversion.” 4:61.</p> <p>“And that He might make evident those who are hypocrites. For it was said to them, "Come, fight in the way of Allah or [at least] defend." They said, "If we had known [there would be] fighting, we would have followed you." They were nearer to disbelief that day than to faith, saying with their mouths what was not in their hearts. And Allah is most Knowing of what they conceal.” 3:167.</p>
<p>Not obey Allah in actions</p>	<p>“O you who have believed, prescribed for you is legal retribution for those murdered - the free for the free, the</p>

	<p>slave for the slave, and the female for the female. But whoever overlooks from his brother anything, then there should be a suitable follow-up and payment to him with good conduct. This is an alleviation from your Lord and a mercy. But whoever transgresses after that will have a painful punishment.” 2:178.</p> <p>“And that He might make evident those who are hypocrites. For it was said to them, "Come, fight in the way of Allah or [at least] defend." They said, "If we had known [there would be] fighting, we would have followed you." They were nearer to disbelief that day than to faith, saying with their mouths what was not in their hearts. And Allah is most Knowing of what they conceal.” 3:167.</p> <p>“Say to those who remained behind of the bedouins, "You will be called to [face] a people of great military might; you may fight them, or they will submit. So if you obey, Allah will give you a good reward; but if you turn away as you turned away before, He will punish you with a painful punishment." 48:16.</p> <p>“Have you not considered those who practice hypocrisy, saying to their brothers who have disbelieved among the People of the Scripture, "If you are expelled, we will surely leave with you, and we will not obey, in regard to you, anyone - ever; and if you are fought, we will surely aid you." But Allah testifies that they are liars.” 59:11.</p>
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Table 4.15 Rizq: Levels and properties

Construct: Levels of <i>Al-ahkām Al-khamsa</i> (the five decisions)		
Construct	Definition	Evidence from data
<i>Halal</i>	Permissible or lawful to consume.	<p>“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.” 2:168.</p> <p>“This day [all] good foods have been made lawful, and the food of those who were given the Scripture is lawful for you and your food is lawful for them. And [lawful in marriage are] chaste women from among the believers and chaste women from among those who were given the Scripture before you, when you have given them their due compensation, desiring chastity, not unlawful sexual intercourse or taking [secret] lovers. And whoever denies the faith - his work has become worthless, and he, in the Hereafter, will be among the losers.” 5:5.</p>

		<p>“Those who follow the Messenger, the unlettered prophet, whom they find written in what they have of the Torah and the Gospel, who enjoins upon them what is right and forbids them what is wrong and makes lawful for them the good things and prohibits for them the evil and relieves them of their burden and the shackles which were upon them. So they who have believed in him, honored him, supported him and followed the light which was sent down with him - it is those who will be the successful.” 7:157.</p> <p>“So consume what you have taken of war booty [as being] lawful and good, and fear Allah. Indeed, Allah is Forgiving and Merciful.” 8:69.</p> <p>“Say, "Have you seen what Allah has sent down to you of provision of which you have made [some] lawful and [some] unlawful?" Say, "Has Allah permitted you [to do so], or do you invent [something] about Allah ?" 10:59.</p>
Tayyib	Good, healthy, wholesome	<p>“Say, "Have you seen what Allah has sent down to you of provision of which you have made [some] lawful and [some] unlawful?" Say, "Has Allah permitted you [to do so], or do you invent [something] about Allah ?" 2:57.</p> <p>“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.” 2:168.</p> <p>“O you who have believed, eat from the good things which We have provided for you and be grateful to Allah if it is [indeed] Him that you worship.” 2:172.</p> <p>“This day [all] good foods have been made lawful, and the food of those who were given the Scripture is lawful for you and your food is lawful for them. And [lawful in marriage are] chaste women from among the believers and chaste women from among those who were given the Scripture before you, when you have given them their due compensation, desiring chastity, not unlawful sexual intercourse or taking [secret] lovers. And whoever denies the</p>

		<p>faith - his work has become worthless, and he, in the Hereafter, will be among the losers.” 5:5.</p> <p>“Those who follow the Messenger, the unlettered prophet, whom they find written in what they have of the Torah and the Gospel, who enjoins upon them what is right and forbids them what is wrong and makes lawful for them the good things and prohibits for them the evil and relieves them of their burden and the shackles which were upon them. So they who have believed in him, honored him, supported him and followed the light which was sent down with him - it is those who will be the successful.” 7:157.</p> <p>“So consume what you have taken of war booty [as being] lawful and good, and fear Allah. Indeed, Allah is Forgiving and Merciful.” 8:69.</p>
<i>Mustahab</i>	Recommended, preferred	(Nasae and al-Tirmidhi)
<i>Mubah</i>	Neutral (neither preferred nor prohibited)	(Nasae and al-Tirmidhi)
<i>Makruh</i>	Disliked	(Nasae and al-Tirmidhi)
<i>Mashbuh</i>	Unclear	(Nasae and al-Tirmidhi)
<i>Haram</i>	Haram: Prohibited, unlawful	<p>“And [I have come] confirming what was before me of the Torah and to make lawful for you some of what was forbidden to you. And I have come to you with a sign from your Lord, so fear Allah and obey me.” 3:50.</p> <p>“Prohibited to you [for marriage] are your mothers, your daughters, your sisters, your father's sisters, your mother's sisters, your brother's daughters, your sister's daughters, your [milk] mothers who nursed you, your sisters through nursing, your wives' mothers, and your step-daughters under your guardianship [born] of your wives unto whom you have gone in. But if you have not gone in unto them, there is no sin upon you. And [also prohibited are] the wives of your sons who are from your [own] loins, and that you take [in marriage] two sisters simultaneously, except for what has already occurred. Indeed, Allah is ever Forgiving and Merciful.” 4:23.</p>

		<p>“Say, "Come, I will recite what your Lord has prohibited to you. [He commands] that you not associate anything with Him, and to parents, good treatment, and do not kill your children out of poverty; We will provide for you and them. And do not approach immoralities - what is apparent of them and what is concealed. And do not kill the soul which Allah has forbidden [to be killed] except by [legal] right. This has He instructed you that you may use reason." 6:151.</p> <p>“Say, "Have you seen what Allah has sent down to you of provision of which you have made [some] lawful and [some] unlawful?" Say, "Has Allah permitted you [to do so], or do you invent [something] about Allah ?" 10:59.</p>
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Table 4.16 Amal: Behavior

Behavior Related Constructs, their definitions and Evidence from Data		
Construct	Definition	Evidence from data
<i>Amal Swaleh</i>	Good deeds	<p>“As for those who believed and did righteous deeds, for them will be the Gardens of Refuge as accommodation for what they used to do.” 32:19.</p> <p>“Whoever does an evil deed will not be recompensed except by the like thereof; but whoever does righteousness, whether male or female, while he is a believer - those will enter Paradise, being given provision therein without account.” 40:40.</p> <p>“And lost from them will be those they were invoking before, and they will be certain that they have no place of escape. 41:48”.</p> <p>“And that is Paradise which you are made to inherit for what you used to do.” 43:72.</p> <p>“Or do those who commit evils think We will make them like those who have believed and done righteous deeds - [make them] equal in their life and their death? Evil is that which they judge.” 45:21.</p>

		<p>“And to Allah belongs whatever is in the heavens and whatever is in the earth - that He may recompense those who do evil with [the penalty of] what they have done and recompense those who do good with the best [reward].” 53:31.</p>
<i>Hasanat</i>	Good deeds	<p>“Whoever comes [on the Day of Judgement] with a good deed will have better than it; and whoever comes with an evil deed - then those who did evil deeds will not be recompensed except [as much as] what they used to do.” 28:84.</p> <p>“But among them is he who says, "Our Lord, give us in this world [that which is] good and in the Hereafter [that which is] good and protect us from the punishment of the Fire." 2:201.</p>
<i>Birr</i>	Good deeds	<p>“Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah , the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans, the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah; [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous.” 2:177.</p> <p>“They ask you, [O Muhammad], about the new moons. Say, "They are measurements of time for the people and for Hajj." And it is not righteousness to enter houses from the back, but righteousness is [in] one who fears Allah. And enter houses from their doors. And fear Allah that you may succeed.” 2:189.</p> <p>“Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love. And whatever you spend - indeed, Allah is Knowing of it.” 3:92.</p>
<i>Sayat</i>	Bad deeds, evil acts	<p>“And if only the people of the cities had believed and feared Allah , We would have opened upon them blessings from the heaven and the earth; but they denied [the messengers],</p>

		<p>so We seized them for what they were earning." 7:96.</p> <p>“Whoever comes [on the Day of Judgement] with a good deed will have better than it; and whoever comes with an evil deed - then those who did evil deeds will not be recompensed except [as much as] what they used to do.” 28:84.</p> <p>“And the evil consequences of what they earned struck them. And those who have wronged of these [people] will be afflicted by the evil consequences of what they earned; and they will not cause failure.” 39:51.</p> <p>“And lost from them will be those they were invoking before, and they will be certain that they have no place of escape.” 41:48.</p> <p>“Or do those who commit evils think We will make them like those who have believed and done righteous deeds - [make them] equal in their life and their death? Evil is that which they judge.” 45:21.</p> <p>“And to Allah belongs whatever is in the heavens and whatever is in the earth - that He may recompense those who do evil with [the penalty of] what they have done and recompense those who do good with the best [reward]”. 53:31.</p>
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Table 4.17 Post Consumption Behavior: Shukar (Gratitude)/ Sabar (Patience)

Related Constructs, their definitions and Evidence from Data		
Construct	Definition	Evidence from data
<i>Shukar/Gratitude</i>	To be grateful, to give thanks	“O you who have believed, when you rise to [perform] prayer, wash your faces and your forearms to the elbows and wipe over your heads and wash your feet to the ankles. And if you are in a state of janabah, then purify yourselves. But if you are ill or on a journey or one of you comes from the place of relieving himself or you have contacted women and do not find water, then seek clean earth and wipe over your faces and hands with it. Allah does not intend to make difficulty for

		<p>you, but He intends to purify you and complete His favor upon you that you may be grateful.” 5:6.</p> <p>“Then eat of what Allah has provided for you [which is] lawful and good. And be grateful for the favor of Allah , if it is [indeed] Him that you worship.” 16:114.</p> <p>“And We have certainly established you upon the earth and made for you therein ways of livelihood. Little are you grateful.” 7:10.</p>
<i>Sabar/Patience</i>	<p>Being content with what Allah has provided/ or not provided. Not complaining, not deviating from the right path/ consistency.</p>	<p>“Said Moses to his people, "Seek help through Allah and be patient. Indeed, the earth belongs to Allah. He causes to inherit it whom He wills of His servants. And the [best] outcome is for the righteous." 7:128.</p> <p>“And obey Allah and His Messenger, and do not dispute and [thus] lose courage and [then] your strength would depart; and be patient. Indeed, Allah is with the patient.” 8:46.</p> <p>“And follow what is revealed to you, [O Muhammad], and be patient until Allah will judge. And He is the best of judges.” 10:109.</p>

Table 4.18 Properties of *Shukar*

Properties	References from data/Evidence
Gratitude for his bounties	<p>“Have you not considered those who left their homes in many thousands, fearing death? Allah said to them, "Die"; then He restored them to life. And Allah is full of bounty to the people, but most of the people do not show gratitude.” 2:243.</p> <p>“And it is He who subjected the sea for you to eat from it tender meat and to extract from it ornaments which you wear. And you see the ships plowing through it, and [He subjected it] that you may seek of His bounty; and perhaps you will be grateful.” 16:14.</p>
Through action	<p>“And I have followed the religion of my fathers, Abraham, Isaac and Jacob. And it was not for us to associate anything with Allah. That is from the favor of Allah upon us and upon the people, but most of the people are not grateful.” 12:38.</p>

Accepting that everything is given by <i>Allah</i>	“Said one who had knowledge from the Scripture, "I will bring it to you before your glance returns to you." And when [Solomon] saw it placed before him, he said, "This is from the favor of my Lord to test me whether I will be grateful or ungrateful. And whoever is grateful - his gratitude is only for [the benefit of] himself. And whoever is ungrateful - then indeed, my Lord is Free of need and Generous." 27:40.
Asking for provision	“You only worship, besides Allah , idols, and you produce a falsehood. Indeed, those you worship besides Allah do not possess for you [the power of] provision. So seek from Allah provision and worship Him and be grateful to Him. To Him you will be returned." 29:17.

Table 4.19 Properties of *Sabar*

Properties	References from data/Evidence
Steadfast in pain/loss	“Yes, if you remain patient and conscious of Allah and the enemy come upon you [attacking] in rage, your Lord will reinforce you with five thousand angels having marks [of distinction].” 3:125.
Form of a test	“You will surely be tested in your possessions and in yourselves. And you will surely hear from those who were given the Scripture before you and from those who associate others with Allah much abuse. But if you are patient and fear Allah - indeed, that is of the matters [worthy] of determination.” 3:186.
Restrain from sin	“And whoever among you cannot [find] the means to marry free, believing women, then [he may marry] from those whom your right hands possess of believing slave girls. And Allah is most knowing about your faith. You [believers] are of one another. So marry them with the permission of their people and give them their due compensation according to what is acceptable. [They should be] chaste, neither [of] those who commit unlawful intercourse randomly nor those who take [secret] lovers. But once they are sheltered in marriage, if they should commit adultery, then for them is half the punishment for free [unmarried] women. This [allowance] is for him among you who fears sin, but to be patient is better for you. And Allah is Forgiving and Merciful.” 4:25.
Being content	“Said Moses to his people, "Seek help through Allah and be patient. Indeed, the earth belongs to Allah. He causes to

	inherit it whom He wills of His servants. And the [best] outcome is for the righteous." 7:128.
Rewarded in the end	"Peace be upon you for what you patiently endured. And excellent is the final home." 13:24.
Not desiring worldly goods	"And keep yourself patient [by being] with those who call upon their Lord in the morning and the evening, seeking His countenance. And let not your eyes pass beyond them, desiring adornments of the worldly life, and do not obey one whose heart We have made heedless of Our remembrance and who follows his desire and whose affair is ever [in] neglect." 18:28.
Belief in <i>Allah</i> signs	<p>"Do you not see that ships sail through the sea by the favor of Allah that He may show you of His signs? Indeed in that are signs for everyone patient and grateful." 31:31.</p> <p>"Do you not see that ships sail through the sea by the favor of Allah that He may show you of His signs? Indeed in that are signs for everyone patient and grateful." 34:19.</p> <p>"If He willed, He could still the wind, and they would remain motionless on its surface. Indeed in that are signs for everyone patient and grateful." 42:33.</p>

Table 4.20 Islamic Goal

Islamic Goal related constructs, their definition and evidence from data		
Construct	Definition	Evidence from data
1. <i>Falah</i> /Success	Ultimate success of hereafter	"The month of Ramadhan [is that] in which was revealed the Qur'an, a guidance for the people and clear proofs of guidance and criterion. So whoever sights [the new moon of] the month, let him fast it; and whoever is ill or on a journey - then an equal number of other days. Allah intends for you ease and does not intend for you hardship and [wants] for you to complete the period and to glorify Allah for that [to] which He has guided you; and perhaps you will be grateful." 2:185.
2. <i>Khusr</i> /Loss	Ultimate loss of hereafter	<p>"By time, 103:1</p> <p>And you will see them being exposed to the Fire, humbled from humiliation, looking from [behind] a covert glance. And those</p>

		<p>who had believed will say, "Indeed, the [true] losers are the ones who lost themselves and their families on the Day of Resurrection. Unquestionably, the wrongdoers are in an enduring punishment." 42:45.</p> <p>"Assuredly, it is they, in the Hereafter, who will be the losers." 16:109.</p>
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Table 4.21 Falah: Ultimate Success

Construct: Falah/ Ultimate Success		
Definition: Saved from hellfire and admission to heaven in the hereafter		
Construct	Definition	Evidence from data
<i>Falah/Success</i>	Ultimate success of hereafter	<p>"So fear Allah as much as you are able and listen and obey and spend [in the way of Allah]; it is better for your selves. And whoever is protected from the stinginess of his soul - it is those who will be the successful." 64:16.</p> <p>"[And] that He may admit the believing men and the believing women to gardens beneath which rivers flow to abide therein eternally and remove from them their misdeeds - and ever is that, in the sight of Allah , a great attainment". 48:5.</p> <p>"These are the limits [set by] Allah , and whoever obeys Allah and His Messenger will be admitted by Him to gardens [in Paradise] under which rivers flow, abiding eternally therein; and that is the great attainment." 4:13.</p> <p>"He will forgive for you your sins and admit you to gardens beneath which rivers flow and pleasant dwellings in gardens of perpetual residence. That is the great attainment." 61:12.</p>
<i>Foz-ul-azeem</i>	Greatest benefit	<p>"As bounty from your Lord. That is what is the great attainment." 44:57.</p> <p>"Indeed, Allah has purchased from the believers their lives and their properties [in exchange] for that they will have Paradise. They fight in the cause of Allah , so they kill and are killed. [It is] a true promise [binding]</p>

	<p>upon Him in the Torah and the Gospel and the Qur'an. And who is truer to his covenant than Allah ? So rejoice in your transaction which you have contracted. And it is that which is the great attainment.” 9:111.</p> <p>“Indeed, I have rewarded them this Day for their patient endurance - that they are the attainers [of success].” 23:111.</p> <p>“So as for those who believed and did righteous deeds, their Lord will admit them into His mercy. That is what is the clear attainment.” 45:30.</p> <p>“On the Day you see the believing men and believing women, their light proceeding before them and on their right, [it will be said], "Your good tidings today are [of] gardens beneath which rivers flow, wherein you will abide eternally." That is what is the great attainment.” 57:12.</p> <p>“The Day He will assemble you for the Day of Assembly - that is the Day of Deprivation. And whoever believes in Allah and does righteousness - He will remove from him his misdeeds and admit him to gardens beneath which rivers flow, wherein they will abide forever. That is the great attainment.” 64:9.</p>
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Table 4.22 Properties of *Falah*/ Ultimate Success

<p>Construct: Properties of <i>Falah</i>/ Ultimate Success Definition: Entrance into heaven in the hereafter / Saving from hellfire in the hereafter</p>	
Properties	References from Data/Evidence
<p>Provision of hereafter better</p>	<p>“You will not find a people who believe in Allah and the Last Day having affection for those who oppose Allah and His Messenger, even if they were their fathers or their sons or their brothers or their kindred. Those - He has decreed within their hearts faith and supported them with spirit from Him. And We will admit them to gardens beneath which rivers flow, wherein they abide eternally. Allah is pleased with them, and they are pleased with Him - those are the party of Allah. Unquestionably, the party of Allah - they are the successful.” 58:22.</p>

	<p>“And [also for] those who were settled in al-Madinah and [adopted] the faith before them. They love those who emigrated to them and find not any want in their breasts of what the emigrants were given but give [them] preference over themselves, even though they are in privation. And whoever is protected from the stinginess of his soul - it is those who will be the successful.” 59:9.</p>
Everlasting	<p>“Say, "Shall I inform you of [something] better than that? For those who fear Allah will be gardens in the presence of their Lord beneath which rivers flow, wherein they abide eternally, and purified spouses and approval from Allah. And Allah is Seeing of [His] servants.” 3:15.</p> <p>“These are the limits [set by] Allah , and whoever obeys Allah and His Messenger will be admitted by Him to gardens [in Paradise] under which rivers flow, abiding eternally therein; and that is the great attainment.” 4:13.</p>
Saving from loss	<p>“And protect them from the evil consequences [of their deeds]. And he whom You protect from evil consequences that Day - You will have given him mercy. And that is the great attainment.” 40:9.</p> <p>“But as for one who had repented, believed, and done righteousness, it is promised by Allah that he will be among the successful.” 28:67.</p>

Table 4.23 *Khusr/* Ultimate Loss

<p>Construct: <i>Khusr/</i> Ultimate Loss</p> <p>Definition: Failure to enter into heaven in the hereafter / Punishment in hellfire in the hereafter.</p>		
Construct	Definition	Evidence from data
<i>Khusr/</i> Ultimate Loss	Failure to enter into heaven in the hereafter	<p>“Indeed, those who deny Our verses and are arrogant toward them - the gates of Heaven will not be opened for them, nor will they enter Paradise until a camel enters into the eye of a needle. And thus do We recompense the criminals.” 7:40.”</p> <p>“The Day He will assemble you for the Day of Assembly - that is the Day of Deprivation. And whoever believes in Allah and does righteousness - He will remove from him his misdeeds and admit him to gardens beneath which rivers flow, wherein they will abide forever. That is the great attainment.” 64:9.</p>

	Punishment in hellfire in the hereafter	<p>“By time, Indeed, mankind is in loss”. 103:1-2</p> <p>“And you will see them being exposed to the Fire, humbled from humiliation, looking from [behind] a covert glance. And those who had believed will say, "Indeed, the [true] losers are the ones who lost themselves and their families on the Day of Resurrection. Unquestionably, the wrongdoers are in an enduring punishment." 42:45.</p> <p>“Assuredly, it is they, in the Hereafter, who will be the losers.” 16:109.</p>

Table 4.24 Properties of *Khusr*/ Ultimate Loss

Construct: Properties of <i>Khusr</i>/ Ultimate Loss	
Properties	References from Data/Evidence
Disbelief in <i>Allah</i> & Hereafter	<p>“Say, "To whom belongs whatever is in the heavens and earth?" Say, "To Allah." He has decreed upon Himself mercy. He will surely assemble you for the Day of Resurrection, about which there is no doubt. Those who will lose themselves [that Day] do not believe.” 6:12.</p> <p>“Those to whom We have given the Scripture recognize it as they recognize their [own] sons. Those who will lose themselves [in the Hereafter] do not believe.” 6:20.</p> <p>“Say, "Sufficient is Allah between me and you as Witness. He knows what is in the heavens and earth. And they who have believed in falsehood and disbelieved in Allah - it is those who are the losers." 29:52.</p> <p>“To Him belong the keys of the heavens and the earth. And they who disbelieve in the verses of Allah - it is those who are the losers.” 39:63.</p> <p>“But never did their faith benefit them once they saw Our punishment. [It is] the established way of Allah which has preceded among His servants. And the disbelievers thereupon lost [all].” 40:85.</p>
Disobeys <i>Allah</i>	<p>“He said, "O my people, have you considered: if I should be upon clear evidence from my Lord and He has given me mercy from Himself, who would protect me from Allah if I disobeyed Him? So you would not increase me except in loss.” 11:63.</p>

	<p>“Noah said, "My Lord, indeed they have disobeyed me and followed him whose wealth and children will not increase him except in loss.” 71:21.</p>
<p>Belief in falsehood (<i>batil</i>)</p>	<p>“Say, "Sufficient is Allah between me and you as Witness. He knows what is in the heavens and earth. And they who have believed in falsehood and disbelieved in Allah - it is those who are the losers." 29:52.</p> <p>“And We have already sent messengers before you. Among them are those [whose stories] We have related to you, and among them are those [whose stories] We have not related to you. And it was not for any messenger to bring a sign [or verse] except by permission of Allah. So when the command of Allah comes, it will be concluded in truth, and the falsifiers will thereupon lose [all]. 40:78 And to Allah belongs the dominion of the heavens and the earth. And the Day the Hour appears - that Day the falsifiers will lose.” 45:27.</p>
<p>Prefer world over hereafter/neglect afterlife</p>	<p>“Assuredly, it is they, in the Hereafter, who will be the losers.” 16:109.</p> <p>“Those will have lost who deny the meeting with Allah , until when the Hour [of resurrection] comes upon them unexpectedly, they will say, "Oh, [how great is] our regret over what we neglected concerning it," while they bear their burdens on their backs. Unquestionably, evil is that which they bear.6:31; Do they await except its result? The Day its result comes those who had ignored it before will say, "The messengers of our Lord had come with the truth, so are there [now] any intercessors to intercede for us or could we be sent back to do other than we used to do?" They will have lost themselves, and lost from them is what they used to invent.” 7:53.</p> <p>“Satan has overcome them and made them forget the remembrance of Allah. Those are the party of Satan. Unquestionably, the party of Satan - they will be the losers.” 58:19.</p>
<p>Follows other than Allah</p>	<p>“And whoever desires other than Islam as religion - never will it be accepted from him, and he, in the Hereafter, will be among the losers.” 3:85.</p> <p>“And I will mislead them, and I will arouse in them [sinful] desires, and I will command them so they will slit the ears of cattle, and I will command them so they will change the creation of Allah." And whoever takes Satan as an ally instead of Allah has certainly sustained a clear loss.” 4:119.</p>

	<p>“And on the Day when He will gather them, [it will be] as if they had not remained [in the world] but an hour of the day, [and] they will know each other. Those will have lost who denied the meeting with Allah and were not guided.” 10:45.</p> <p>“And if you should obey a man like yourselves, indeed, you would then be losers.” 23:34.</p> <p>“Those before them had already said it, but they were not availed by what they used to earn.” 39:50.</p> <p>“And that was your assumption which you assumed about your Lord. It has brought you to ruin, and you have become among the losers.” 41:23.</p> <p>“On the Day We will say to Hell, "Have you been filled?" and it will say, "Are there some more." 50:30.</p>
Punished in Hellfire	<p>“And you will see them being exposed to the Fire, humbled from humiliation, looking from [behind] a covert glance. And those who had believed will say, "Indeed, the [true] losers are the ones who lost themselves and their families on the Day of Resurrection. Unquestionably, the wrongdoers are in an enduring punishment." 42:45.</p>
No good deeds	<p>“And those whose scales are light - they are the ones who will lose themselves for what injustice they were doing toward Our verses.” 7:9.</p> <p>“But those whose scales are light - those are the ones who have lost their souls, [being] in Hell, abiding eternally.” 23:103.</p>

Table 4.25 Relationship *Shukar* and *Falah*/ Ultimate Success

Properties	References from Data/Evidence
<i>Shukar</i> and <i>Falah</i> / Ultimate Success	<p>“And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]; but if you deny, indeed, My punishment is severe.' " 14:7.</p> <p>“Said one who had knowledge from the Scripture, "I will bring it to you before your glance returns to you." And when [Solomon] saw it placed before him, he said, "This is from the favor of my Lord to test me whether I will be grateful or ungrateful. And whoever is grateful - his gratitude is only for [the benefit of] himself. And whoever is ungrateful - then indeed, my Lord is Free of need and Generous." 27:40.</p>

Table 4.26 *Tawba/ Repentance*

Construct: <i>Tawba/ Repentance</i>	
Definition: Repentance- Acceptance of bad deed and asking for forgiveness from Allah and promise of not repeating	
Properties	References from Data/Evidence
Tawba/ Repentance	<p>“The repentance accepted by Allah is only for those who do wrong in ignorance [or carelessness] and then repent soon after. It is those to whom Allah will turn in forgiveness, and Allah is ever Knowing and Wise.” 4:17.</p> <p>“And he who repents and does righteousness does indeed turn to Allah with [accepted] repentance.” 25:71.</p> <p>“Except for those who repent, believe and do righteous work. For them Allah will replace their evil deeds with good. And ever is Allah Forgiving and Merciful.” 25:70.</p>
Relationship between Tawba and Falah	<p>“Except for those who repent, correct themselves, hold fast to Allah , and are sincere in their religion for Allah , for those will be with the believers. And Allah is going to give the believers a great reward.” 4:146.</p> <p>“But as for one who had repented, believed, and done righteousness, it is promised by Allah that he will be among the successful.” 28:67.</p> <p>“Say, "O My servants who have transgressed against themselves [by sinning], do not despair of the mercy of Allah. Indeed, Allah forgives all sins. Indeed, it is He who is the Forgiving, the Merciful." 39:53.</p>