

Buying Behaviour-An Islamic Perspective *An analysis of an Ideal Muslim Buying Behaviour*

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Abstract

Consumer behaviour, since its inception as an academic term has always been associated with words like perceptions, habits, fashions, traditions, customs, cultures, resources or religious beliefs. Almost everyone including the so-called modern economists wish to delete the word "religious beliefs" from the dictionary of Economics, as the supporters of Positive Economics hold the view that the subject should be free from any ethical and morality postulates. However, Consumer Behaviour or Buying Behaviour is such a process which cannot be studied till we consider all the related facts, perceptions or beliefs that have a say in the whole process. This paper aims to unearth what Islam as a religion teaches about the buying behaviour. In other words, what should be the buying behaviour of a Muslim who believes in Oneness of God (Allah) and the day of Resurrection? The main aim of this paper is to uncover some important teachings from Quran and Sunnah (Teachings of the Prophet Muhammad^{PBUH}) regarding the buying behaviour.

Keywords: *Buying Behaviour, Black Box Model, Quran, Islam, Holy Prophet, Sadaqaat, Khayraat*

INTRODUCTION

Economics, as defined by Britannica (2013), is the social science that seeks to analyse and describe the production, distribution, and consumption of wealth. On one side production and distribution and the challenges they pose have formed the substance of this subject for a very long time, In fact little attention was given to the consumption part. Today we realize that this part is the most complicated one among the three, for when we try to study consumption part we find our heads staring into a "Black

Box," of which we know nothing despite knowing everything. As defined by Hoyer *et al* (2008), consumer behaviour reflects the totality of consumer's decisions with respect to the acquisition, consumption and dispositions of goods, services, activities and ideas by (human) decision making units (over time). Khan (2007) indicates that consumer behaviour can essentially be defined as the decision-making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services. Both these definitions view buying behaviour as a set of processes one after another. According to the "Black Box" Model (perhaps Black Box model is contribution of Kurt Lewin, who happened to be a psychologist) of consumer behaviour, the whole behaviour of a consumer is dependent on two things: the external factors and secondly the internal processes (Black Box).

INSERT TABLE-I HERE

Taking all what we have discussed so far we can sumup that buying behaviour is nothing but a decision-making process (processes are dependent on external and buyer characteristics) and physical activity involved in acquiring, evaluating, using and disposing of goods and services. Now coming to Islam, the holy book Quran says "Indeed, the religion in the sight of Allah is Islam." Islam means Submission to Almighty's (Allah's) will. From the teachings of Prophet Muhammad, it is clear that Islam doesn't simply mean to submit one's will to God by saying it. Rather it should reflect in one's actions and behaviour as well. Islam is not a set of rituals like many other religions of the world; rather it is a complete code of life. This is the main reason why Islam is the only religion in the world to have its own financial, legal or political system. Abu Musanarrated,

"Some people asked Allah's Apostle, "Whose Islam is the best? i.e. (Who is a very good Muslim)? He replied, "One who avoids harming the Muslims with his tongue and hands." (Bukhari: Book 1: Volume 2: Hadith 10).

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This hadith implies that human character/behaviour is comprised of two things i.e. thinking and doing and a good Muslim is one who has both in accordance with the will of the God (Allah). Verse no 208 of the Chapter 2 of Quran asks the same from Muslims, "O you who believe, enter Islam completely". The Mufasssireen (Scholars of Quran) have argued that Allah here commands Muslims to be a believer by both their actions/doings as well as from their heart/beliefs. They shall accept and follow the teachings of Islam bodily as well as spiritually. Thus Islam asks for a Muslim to change his physical as well as mental behaviour as per the will of the God. It means that a Muslims takes Islam into consideration in all walks of his life, be it social, legal, financial or any other. A Muslim takes into account the teachings of Islam when dealing into daily matters. So we can find that Islam and its teachings have a direct bearing on the behaviour of a Muslim. Behaviour is the range of actions and mannerisms made by an organism and Islam has provided its teachings both for actions as well as for mannerisms to a Muslim. Consequently the behaviour comes into action when a Muslim is indulged in a buying process. He tries to link the teachings of Islam with his buying problems and tries to buy the things in accordance to the teachings provided.

So we will try to analyse what Islam teaches about buying things or in other way acquiring, evaluating, using and disposing of goods and services and how the behaviour of an ideal Muslim consumer differs from other non-Muslims.

REVIEW OF LITERATURE

To gain an insight of how the concept of Buying Behaviour has actually evolved, one has to go back to the theory of utility by Jeremy Bentham. He introduced the construct of 'theory of utility' in his book *Introduction to the Principles of Morals and Legislation*, published in 1789. In it, he formulated the principle of utility, which approves of an action in so far as that action has an overall tendency to promote the greatest amount of happiness. He identified happiness with pleasure and the absence of pain. In his paper "Utility theory from Jeremy Bentham to Daniel Kahneman", Daniel Read (2004) quotes Robert Sugden on meaning of utility. He says, "A standard model of motivation is that in which

a person has a desire Y, and if he believes that by doing act X, he can achieve Y, then (assuming there is no barrier to doing X or some stronger desire than Y) he will choose X." The normative problem of rationality concerns what choices and desires people should have. The most well-established approach to this problem is Rational Choice theory, which prescribes the most effective way to achieve the given desires. Thus according to Utilitarianism principles as practised or introduced by Bentham, utility encircled around happiness which to him was pleasure or absence of pain. Chapra (1992), has heavily criticised the Bentham theory as he writes, "The pursuit by every individual of his pleasure would lead to the "greatest happiness of the greatest number" because, it was assumed, there was a perfect harmony between public and private interests. The individual could, according to Bentham, pursue his own self-interest and any talk of "rights of men" was 'plain nonsense" in the Benthamite logic. Chapra (1992) further attacks the theory while he writes "Utilitarianism reinforced by materialism, provided the logical rationale for single-minded pursuit of wealth and bodily pleasures. It projected consumption as the highest purpose of economic life. The supreme source of Benthamite 'happiness', the ultimate justification of all human effort and toil. It identified the maximizing of earnings and want satisfaction with supreme virtue. Everything done by the individual toward this end was justified- it would serve his self-interest and ultimately the interest of all. This philosophy has contributed in a major way to moral decline."notes about Utilitarianism when he says, "In Western thought, the concept of utility is developed as 'good morality' related to personal interest as perceived by the individual himself. The 'good' does not have universal meaning, but becomes relative to what the individual thinks in achieving his interest even if it is morally harmful or unhealthy. Rational behaviour is then defined as the maximization of the individual interest."

Now coming to consumer behaviour, it is defined by Blackwell *et al* (2001) as the activities people undertake when obtaining, consuming and disposing of products and services. Bennett defined consumer behaviour as the dynamic interaction of affect and cognition, behaviour and environmental

events by which human beings conduct the exchange aspects of their lives. Khan(2007) has defined buying behaviour as the decision-making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services.

ISLAMIC PERSPECTIVE

Review of the literature reveals that the points that need to be viewed from Islamic perspective are utility and its meaning in Islam. Islam offers unique insights on how Muslims need to acquire, evaluate, use and dispose of things or services. In Quran, 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". (2:261-262)

Maulana Mufti Mohammad Shafi (1974) has written in the commentary of these verses that had these been followed in toto, the problem of an ideal economic order that the whole world is grappling with will have been resolved by now. According to him, these and following verses touch two important aspects of the Islamic economic order:

1. It teaches how to spend that which is extra to your needs to help poor and the needy known as *Sadaqah* and *Khayraat*.
2. It declares that giving of *riba* (interest) as *haram* (unlawful).

He further elaborates these verses by pointing the fact that the Quran has pointed out to spending in the way of Allah at several places but with different words like *infaq* (spending), *it'am* (feeding), *sadaqah* (charity) or *ita'al zakat* (paying the obligatory zakat properly). A careful look at these Quranic words and the way they have been used shows that the words- *infaq*, *it'am* and *sadaqah*-are general and as such incorporate all sorts of charitable spending that aims to seek the good pleasure of Allah.

Thus, it indicates that Islamic perspective of utility is more of a general or public welfare than that the individualistic one held by Bentham's Utilitarian view as was pointed out

by Abdel-Rehman Yousari Ahmed (2002). Maulana Mufti Mohammad Shafi is of the view that Islam not only tells a Muslim to spend his money on welfare but also gives guidelines about how to earn it (*halal* sources) and where to spend it [on *halal* (lawful) things and giving charity only to *Mustahik*- (Rightful recipients of zakah/sadaqaat)]. Islam teaches that one should not give charity to those who don't need it, so care shall be taken that it reaches those who actually deserve it. Now coming to Bentham's definitions of Utility as happiness (pleasure or absence of pain), let us try to analyse what Islam says about happiness or pleasure of Muslims. In Quran Allah says:

"That the hearts of those who believe not in the Hereafter may incline thereto, and that they may take pleasure therein, and that they may earn what they are earning". (6:113)

At another place, 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". (3:14)

Both these verses give a clear indication that worldly pleasures are not only pleasures or the ends for which a Muslim strives. Rather Islam views happiness/pleasure as good deeds that a Muslim does while submitting his will to Allah and in believing that he would get a better reward hereafter. 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". (2:207)

[They will be told], "Eat and drink in satisfaction for what you put forth in the days past." (69:24)

Thus Islamic perspective of utility as happiness or pleasure (or absence of pain) means doing good acts according to the commands of their Lord and reaping the results hereafter with entry into heaven (pleasure) and exemption from hell (absence of pain). That is why Allah follows the verse 3:14 by declaring:

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)

Moving forward, we will analyse what Islam teaches a person about acquiring the goods or services. The first and foremost of these teachings is that Muslims are allowed to buy

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only *Halal* (lawful) goods or services. The second is that a Muslim is supposed to adopt a moderate attitude in the acquisition and utilisation of resources. Islam withholds Muslims from *bukhl* (niggardliness) as well as from *israf* (extravagance). Quran states:

"And those, who, when they spend, are neither extravagant nor niggardly, but hold a medium (way) between those (extremes)." (25:67)

"And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection. And to Allah belongs the heritage of the heavens and the earth. And Allah, with what you do, is [fully] acquainted." (3:180)

Again, Quran says of misers as:

Surely, Allah loves not those who are conceited, vainglorious; those who are miserly and encourage miserliness among people. They conceal what Allah has given them from His bounty. We have prepared for the rejecters of faith a humiliating punishment. (4:36-37)

The Prophet mentioned, "When Allah created the Garden of Eden, He created in it what no eye has seen, what no ear has heard, and when no heart has imagined. Then he said to it, 'Speak!' It said, 'The believers will succeed [in attaining me].' He said, 'I swear by my might, a miser will not experience nearness to Me in you.'" (Al-Tabarani, al-Kabir, 11,439)

Similarly *israf* (extravagance) is prohibited in Islam as Quran says:

"Eat and drink but do not waste". (7: 31)

In this verse, Allah has used the term *israfta* indicate over spending on the things permissible in Islam. Yet there is another term used in Quran who spent or over spend on things not permissible in Islam, what is known as *tabzeer*. Quran says:

"Those who are extravagant are the brothers of Shaitan (devil)." (17: 27)

It makes a clear distinction about a Muslim consumer that Islam allows him/her to acquire those resources that are necessary for his survival and growth but also prohibit him from spending extra on things that are either not necessary or not permitted in Islam. Thus, Islam asks a Muslim to save his hard-earned money but on the other hand also asks him to donate a share of it for the general welfare of people. As Quran says:

They ask you, [O Muhammad], what they should spend. Say, "Whatever you spend of good is [to be] for parents and relatives and orphans and the needy

and the traveller. And whatever you do of good-indeed, Allah is Knowing of it." (2:215)

Going ahead with the definition let us try to examine what Islam teaches Muslims about how to evaluate, use and dispose of goods and services. Evaluation starts with whether the goods or services intended to purchase or purchased are *halal* (lawful) or *haram* (unlawful). Islam asks a Muslim to evaluate or use things not for individualistic cause rather taking the approach towards the whole humanity.

It is narrated on the authority of Anas that the Prophet observed, "By Him in whose Hand is my life, no, bondsman (truly) believes till he likes for his neighbour", or he (the Prophet) said, "for his brother, whatever he likes for himself". (Sahih Muslim-The Book of Faith: 73).

Abdullah B. Amr B. al-As is reported to have said, "Verily a person asked the Messenger of Allah who amongst the Muslims was better. Upon this (the Prophet) remarked, "From whose hand and tongue the Muslims are safe". (Sahih Muslim-The Book of Faith: 64).

So it gives a clear implication that a Muslim who believes in Allah and the teachings of Prophet is guided by Islam to both evaluate and use the goods and services for the betterment of humanity. It does not stop one from buying a car, a house or a TV, but on the other hand it stops a Muslim to either buy or use goods or services by which he/she can cause trouble to others. Say for example, Islam does not stop a Muslim from spending on good food (*walima*) etc. on weddings but it refrains one from exaggerating and asks a Muslim to spend less if his/her neighbours are not as wealthy as him/her. Thus Islam wants to bring a feeling of uniformity and equality.

Abu Huraira reported Allah's Messenger as saying, "Don't nurse grudge and don't bid him out for raising the price and don't nurse aversion or enmity and don't enter into a transaction when the others have entered into that transaction and be as fellow-brothers and servants of Allah. A Muslim is the brother of a Muslim. He neither oppresses him nor humiliates him nor looks down upon him. The piety is here, (and while saying so) he pointed towards his chest thrice. It is a serious evil for a Muslim that he should look down upon his brother Muslim. All things of a Muslim are inviolable for his brother in faith: his blood, his wealth and his honour." (Sahih Muslim-The Book of Virtues: 6219).

Finally coming back to the "Black Box" model, it is imperative that in the Black Box lie attitudes, motivation, perceptions, and personality & lifestyle of a consumer. Islam as a religion asks a Muslim to change his whole lifestyle and behaviour like Allah demands. Quran states:

O you who believe! Enter perfectly in Islam (by obeying all the rules and regulations of the Islamic religion) and follow not the footsteps of Shaitan (devil). Verily! He is to you a plain enemy." (2:208)

Here Allah asks of his followers to accept Islam as their religion by their heart and tongue, with their appearance and behaviour. Islam asks of a Muslim to lead a simple lifestyle. His attitude and perceptions are guided by Quran and the teachings of Prophet. If on one hand Islam asks Muslims to pay *Zakat, Sadaqaat and Khayraat* out of their earnings, keeping aloof from *riba* thereby in a way depleting the physical wealth on the other hand it stimulates a Muslim to invest his money in good businesses to earn more. Islam provides a complete business system that if operated will yield prosperous results to the whole humanity.[†]

Thus summarising the whole discussion into a table we infer;

INSERT TABLE-II HERE

CONCLUSION

It can be summarised that Islam wants a Muslim consumer to buy things based on the value of things. In a way Islam encourages value-based buying behaviour. It demands from a Muslim to stop indulging in buying of goods or services that are either *haram* (unlawful) or by which there would be trouble for others. Muslims are supposed to live a simple life and not to overspend on things they don't need, thus encouraging a sense of savings for future. As Quran has also indicated the same in the following verses:

[Joseph] said, "You will plant for seven years consecutively; and what you harvest leave in its spikes, except a little from which you will eat. Then will come after that seven difficult [years] which will consume what you saved for them, except a little from which you will store. Then will come

[†]The concept of Goods in Islam has been discussed in detail by Monzer Kahf in his paper titled *The Demand Side of Consumer Behaviour-Islamic Perspective*, p. 17. He has deduced the above definition from the meaning of two words which are mentioned in Quran with reference to goods i.e. *tayyibat* (the things, clean and pure) and *rizq* (Godly sustenance).

after that a year in which the people will be given rain and in which they will press [olives and grapes]." (12:47-49)

The same can be argued from the following incident which is related to esteemed Companion, Sa'd b. Abi Waqqas, who wanted to make out a will giving away in charity everything that he owned. He went to the Prophet and said to him: "O Messenger of Allah! I have a lot of wealth and only my daughter to inherit it from me. Should I bequeath all of my wealth in charity?" The Prophet told him that he should not do so. Then Sa'd suggested bequeathing two-thirds of his wealth to charity. When the Prophet again refused, Sa'd then suggested half of his wealth. At this point the Prophet replied, "One-third, and that is still too much. It is better for you to leave your heirs wealthy, rather than leaving them dependent and begging from others." [Sunan al-Tirmidhi (2042), Sunan Abi Dawud (2480)].

Thus it can be stated that Islam asks Muslims to be more rational and candid in their approach to buy. A good Muslim should not only keep his individual goals or needs into his mind, but also think of general social welfare. Rather than spending on unnecessary goods and services, Islam encourages saving for the future and giving a part of the saved money to the needy and poor. Thus Islam recommends that a Muslim consumer should not waste his money on any costly and should buy things on their value rather than other aspects like brand name or its perceived value.

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Table 1: THE BLACK BOX MODEL (PLEASE ADJUST THE TABLE)

External FACTORS		BUYER'S BLACK BOX		BUYER'S RESPONSE
Marketing Stimuli	Environmental Stimuli	Buyer Characteristics	Decision Process	
Product Price Place Promotion	Economic Technical Political Cultural Social	Attitudes Motivation Perceptions Personality Lifestyle	Problem recognition Information search Alternative evaluation Purchase decision Post-purchase behavior	Product choice Brand choice Dealer choice Purchase timing Purchase amount No buy

Black box model of consumer buying behaviour, Source: Keegan et al. (1992, p. 193)

Table 2

Buying Behaviour	Islamic Perspective	Modern Economic Perspective
Concept of Goods	God given, Useful, Clean, Wholesome, beneficial consumable materials whose utilization brings about material, moral and spiritual betterment for consumer ¹	Anything that has a utility
Time Horizon of Utility	Here and hereafter	Life span of a human (max)
Guiding Principles	Islamic Shari'ah (Jurisprudence)	A consumer is free to choose
Focus	Individual and Social Welfare	Individual
Purchase Decisions	Value Based	Can be value based or not
Spending Habits	Moderate (Nor niggardly neither overspending)	Random
Use of Goods/Services	In accordance Islamic Shari'ah (Jurisprudence) (shall not be a reason to harm/annoy others)	Free to use any way the consumer likes
Orientation	Future oriented as focus is on savings, investments and distribution on wealth.	Focus on present situation about consumption of goods/services.
Motivation	Seeking happiness from Allah by way of spending as per defined Islamic rules. It shoots from disposable income wherein one fulfils the necessary requirements first (income- Religious spending i.e. <i>zakat</i> , food, shelter etc)	Happiness for self and could be driven by defective habitual lifestyle. And generally the point of spending starts from discretionary income (i.e. for unnecessary spending's)