Journal of Islamic Economics and Business

JIEB Vol.6 No.2 (2026)
DOI: https://doi.org/10.15575/jieb.v6i2.56225
https://journal.uinsgd.ac.id/index.php/jieb/index
p-ISSN: 2798-8562| e-ISSN: 2798-4834

Towards a Model of Islamic Consumer Behavior: Rethinking Demand Theory

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ARTICLE HISTORY

Received:
4 June 2026

Revised:
4 November 2026

Accepted:
5 November 2026

ABSTRACT

Introduction/Main Objectives: This study develops an analytical framework for Islamic consumer behavior by examining how social responsibility, moderation, and minimum consumption requirements influence individual demand. **Background Problems:** The relationship between socially directed expenditure, private consumption, and demand elasticity remains insufficiently clarified. This study examines how social expenditure affects demand functions and how consumer preferences influence demand elasticities. **Novelty:** This study integrates comparative demand function analysis under alternative budget constraints with the Stone–Geary utility framework to distinguish consumption levels from demand responsiveness. **Research Methods:** This conceptual and analytical study uses literature review, textual analysis of Islamic sources, constrained optimization, and mathematical derivation based on Cobb–Douglas and Stone–Geary utility functions. **Finding/Results:** The Cobb–Douglas model shows that fixed social expenditure reduces private consumption demand, while own-price elasticity remains −1 and income elasticity exceeds one. The Stone–Geary model demonstrates that demand elasticities depend on preference parameters, minimum consumption requirements, prices, and income. **Conclusion:** Lower private consumption does not necessarily imply lower demand elasticity. The study contributes to Islamic consumer theory by clarifying the distinct effects of social income allocation and minimum consumption requirements on individual demand and its responsiveness.

Keywords: Demand Elasticity; Demand Theory; Islamic Consumer Behavior; Social Expenditure; Stone–Geary Utility Function.

1. INTRODUCTION

Neoclassical demand theory emerged from the development of marginalist economics and the principle of diminishing marginal utility, with important contributions from Alfred Marshall (1890/1961), William Stanley Jevons, Carl Menger, and Léon Walras (Gates & Steane, 2007). Within this framework, consumer behavior is commonly analyzed through the model of homo economicus, in which individuals choose combinations of goods and services to maximize utility subject to budget constraints and their preferences. Although this framework provides a systematic foundation for explaining consumer choice,

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it does not, by itself, fully specify how religious obligations, ethical commitments, and social responsibilities shape consumption decisions. Friedman (1953) distinguished positive economic analysis from normative judgments, while Wight (2005) examined the relationship between economic reasoning, self-interest, and moral considerations. These discussions provide a basis for reconsidering the assumptions underlying conventional consumer theory and examining how explicitly ethical principles can be incorporated into an alternative analytical framework. From the perspective of Islamic economics, consumer choice involves not only the allocation of scarce resources to maximize individual satisfaction but also compliance with Islamic principles governing permissible consumption, moderation, and responsibility toward others.

Islamic economics places particular emphasis on the permissibility and quality of goods and services consumed. The Qur'an instructs believers not to prohibit what Allah has made lawful while warning against transgression and directing them to consume what is lawful and good (Qur'an 5:87–88). Similarly, Qur'an 2:168 calls for the consumption of what is lawful and wholesome. These principles establish halal as an important normative condition in Islamic consumer choice. However, permissibility alone does not determine whether a particular good or service will be demanded. Consumers must also have the willingness and financial capacity to purchase it. Consequently, the distinction between halal availability and actual demand is essential to developing an Islamic theory of consumer behavior. A good may be permissible, yet an individual may choose not to purchase it because it is unnecessary, unaffordable, or inconsistent with other consumption priorities. This distinction suggests that Islamic consumer demand should be examined through a framework that incorporates both conventional economic determinants and the normative considerations governing consumer preferences and choices.

Another central principle of Islamic consumption is moderation. The Qur'an instructs humanity to eat and drink without excess (Qur'an 7:31), while condemning israf and tabdhir, which concern excessive consumption and wasteful expenditure. Qur'an 17:26–27, for example, condemns wastefulness and emphasizes the rights of relatives, the poor, and travelers. These principles indicate that consumption decisions are subject to ethical considerations beyond purchasing power alone. A consumer may possess sufficient income to purchase multiple expensive goods but refrain from doing so when the additional expenditure is considered excessive or unnecessary. In this context, the willingness to buy is influenced not only by prices, income, and individual preferences but also by considerations of necessity, moderation, and the appropriate use of resources. Islamic principles therefore provide a conceptual basis for examining whether and under what conditions consumption patterns differ from those predicted by a conventional consumer-choice model.

The allocation of resources to social purposes constitutes another important dimension of Islamic consumer behavior. Islamic teachings emphasize the rights of others in personal wealth and encourage expenditure for charitable and social purposes (Qur'an 70:23–25; 2:267). Depending on the individual's circumstances and applicable religious requirements, such expenditure may include obligatory zakat and voluntary forms of sadaqah and other charitable contributions. These allocations can affect the resources available for personal consumption. Nevertheless, obligatory payments and voluntary charitable expenditure should not be treated as identical, because their applicability and amounts may differ across individuals. From an economic perspective, this distinction raises an important question regarding the specification of the consumer's budget constraint: how should expenditure directed toward others be incorporated into the allocation of income between private consumption and social purposes? Addressing this question can clarify the mechanisms through which socially directed expenditure affects derived demand without assuming that every Muslim consumer faces an identical reduction in purchasing power.

Previous studies have examined several dimensions of Islamic consumer theory, including maslahah, the distinction between needs and wants, Islamic rationality, and the role of social expenditure in economic welfare (Kahf, 1981, 1996; Khan, 1992, 2013; Hasan, 2017). Other contributions have explored consumer behavior and the development of demand models within Islamic economics. Sriyana (2012), for example, derived a demand curve within an Islamic economic framework, while Khan (2020) discussed consumer behavior from an Islamic perspective. Related studies have also examined the foundations of Islamic consumer rationality and the relationship between preferences and welfare (Zarqa, 1980, 1992; Ghassan, 2015). Collectively, this literature provides an important foundation for understanding how Islamic principles may influence consumption decisions. However, the relationship between socially directed expenditure, derived individual demand, and demand elasticity requires more explicit analytical examination. In particular, a reduction in the quantity demanded resulting from a smaller consumption budget does not necessarily imply that demand becomes less responsive to changes in price or income. These outcomes represent distinct economic mechanisms and must be established separately through the specification of demand functions and the derivation of their elasticities.

The research gap addressed by this study is therefore the need for a more explicit analytical framework connecting Islamic consumption principles with the mathematical derivation of individual demand and the analysis of demand elasticity. More specifically, the study distinguishes two related but analytically separate issues. The first concerns how incorporating expenditure directed toward others into the consumer's budget constraint affects the demand for private consumption goods relative to a conventional benchmark. The second concerns the conditions under which consumer preferences and minimum

consumption requirements generate differences in the own-price and income elasticities of demand, particularly for luxury goods. The distinction is important because lower consumption does not automatically establish lower price elasticity or lower income elasticity. Although previous studies have developed conceptual explanations and demand models within Islamic economics, the present study focuses on clarifying these relationships through constrained optimization and comparative analysis. This research gap motivates a reassessment of the mechanisms through which Islamic principles may influence the level of demand and the responsiveness of demand to economic changes.

To address this gap, the novelty of this study lies in its two-part analytical framework. First, the study derives individual demand functions using a budget constraint that explicitly includes expenditure directed toward others and compares the resulting functions with a conventional benchmark under comparable assumptions about consumer preferences. This comparison identifies the conditions under which differences in private consumption demand arise from the allocation of income to social purposes. Second, the study employs a Stone–Geary utility framework to examine the determinants of own-price and income elasticities and to assess how preferences and minimum consumption requirements affect demand responses, with particular attention to luxury goods. Rather than treating lower consumption and lower demand elasticity as interchangeable outcomes, the framework examines them as separate propositions requiring distinct analytical derivations. The novelty claim is thus centered on the integration and comparative examination of these elements; the extent to which the resulting propositions differ from earlier models must be established through the assumptions, mathematical results, and comparison with prior studies presented in the subsequent sections.

This study aims to contribute to Islamic consumer theory in three respects. First, it clarifies the role of socially directed expenditure in the consumer's budget constraint and identifies its implications for the demand for private consumption goods. Second, it provides a comparative analytical derivation of demand functions under Islamic and conventional expenditure assumptions, specifying the conditions under which the resulting demand levels differ. Third, it examines the relationship between preferences, minimum consumption requirements, and the own-price and income elasticities of demand for luxury goods. By distinguishing changes in the level of demand from changes in demand responsiveness, the study seeks to refine the theoretical explanation of how Islamic consumption principles may enter the economic analysis of consumer choice. These contributions are analytical and conceptual rather than empirical: the derived results establish implications under specified model assumptions and should not be interpreted as evidence that all Muslim consumers necessarily exhibit lower consumption or lower demand elasticities in observed markets.

Accordingly, this study addresses two research questions: (1) How does incorporating expenditure directed toward others into the consumer's budget constraint affect the derived demand functions relative to a conventional benchmark? and (2) Under what conditions do differences in consumer preferences and minimum consumption requirements produce differences in the own-price and income elasticities of demand for luxury goods? To answer these questions, the study adopts a conceptual and analytical approach based on a review of conventional and Islamic economic theories, relevant literature, and Islamic textual sources, followed by constrained optimization and mathematical derivation. The resulting analysis is intended to establish the conditions under which the proposed demand relationships hold and to clarify the implications and limitations of the model.

2. LITERATURE REVIEW

The Conceptual Foundations of Islamic Consumer Behavior

The literature on Islamic consumer behavior has developed around several fundamental questions concerning the nature of human needs, the distinction between needs and wants, the meaning of rationality, and the objectives of consumption. Unlike approaches that primarily explain consumption through individual preferences and utility maximization, Islamic consumer theory incorporates normative considerations derived from Islamic teachings. These considerations include the permissibility of goods and services, the prioritization of needs, moderation in consumption, and the allocation of resources to social purposes. Previous studies have explored these dimensions from conceptual, theoretical, and analytical perspectives (Hasan, 2017; Hoetoro, 2007; Khan, 1992, 2013; Djallel & Abdul Rahim, 2020). Collectively, these contributions establish the conceptual foundations for understanding consumer choice as a process shaped by both economic constraints and Islamic ethical principles.

Khan (1992) emphasized the role of *maslahah* in determining the needs of Muslim consumers. Drawing on the Islamic tradition associated with Al-Shatibi, this approach relates human welfare to the protection of five essential interests: religion (*al-din*), life (*al-nafs*), intellect (*al-'aql*), progeny (*al-nasl*), and wealth (*al-mal*). Within this perspective, the significance of a good or service is not determined exclusively by the satisfaction it provides to an individual but also by its contribution to human welfare within an Islamic normative framework. This approach raises a fundamental question for consumer theory: whether the objective function used to explain consumer choice adequately represents the welfare considerations that inform Islamic consumption decisions. Khan's contribution therefore provides a basis for reconsidering the conceptual foundations of utility and for investigating how *maslahah* can be incorporated into the analytical study of consumer behavior.

Building on the distinction between needs and wants, Khan (2013) proposed an alternative theoretical framework that places greater emphasis on needs and the concept of sound-mindedness rather than relying exclusively on conventional assumptions about rationality. His approach recognizes that some desires correspond to genuine needs, whereas others may not be necessary for an individual's welfare. The degree to which consumer preferences distinguish between these categories becomes relevant to evaluating consumption decisions. Khan also discussed different levels of need, including *daruriyyat*, or essential necessities; *takmiliyyat*, which he associated with complementary needs that support an individual's livelihood through permissible means; and *tahsiniyyat*, which concerns needs that can be deferred without undermining basic survival. This classification illustrates the importance of considering the nature and priority of consumption rather than treating all desired goods as equivalent components of a consumer's preferences.

Hasan (2017) further examined the foundations of consumer behavior at both the microeconomic and macroeconomic levels. At the microeconomic level, the study distinguished needs from wants and discussed the implications of these categories for individual consumption. At the macroeconomic level, it considered aggregate consumption in relation to transfers, particularly zakah. Hasan also discussed the classification of needs into *daruriyyat*, *hajiyyat*, and *tahsiniyyat*. These categories distinguish essential requirements, needs that facilitate and improve everyday life, and consumption associated with refinement or social circumstances. The study also highlighted the difficulty of defining permissible and impermissible wants and considered the proposition that zakah payments may reduce individual consumption without necessarily reducing savings. This discussion is relevant to the present study because it identifies the potential relationship between religiously informed resource allocation and the distribution of expenditure between personal consumption and other purposes.

Related discussions of needs and wants have also appeared in the Islamic marketing literature. Djallel and Abdul Rahim (2020) examined consumer needs from an Islamic marketing perspective, while Zafran (2022) discussed the foundations and motivations of Islamic consumption. Zafran also compared Islamic approaches to needs and consumption with psychological perspectives associated with Freud's theory of the ego and id and Maslow's account of human needs (Freud, 1923; Maslow, 1965). These studies contribute to the broader understanding of consumption as a phenomenon shaped by moral values, human motivation, and conceptions of well-being. However, conceptual explanations of needs, wants, and consumption ethics do not automatically establish how these considerations affect the mathematical properties of individual demand functions. A further analytical step is required to determine the conditions under which these principles influence the level and responsiveness of demand.

Rationality, Utility Maximization, and Ethical Constraints

A second stream of literature examines whether the assumptions underlying conventional consumer theory adequately represent decision-making within an Islamic economic framework. Studies by Zarqa (1980, 1992), Kahf (1981, 1996), Iqbal (1985), Ben Jilali and Taher (1989), Mahboub (1991), and Zaman (1992) contributed to discussions of Muslim consumer behavior, Islamic rationality, economic welfare, and the relationship between individual preferences and social objectives. These contributions provide a theoretical foundation for evaluating how consumer choice may differ when the decision-making process incorporates religious and ethical considerations.

Kahf (1981, 1996) discussed consumer behavior in Islamic economics and the relevance of *maslahah* to consumer equilibrium. This perspective provides an alternative conceptual basis for analyzing the allocation of income and wealth between personal consumption and socially beneficial expenditure. Similarly, Zarqa (1980, 1992) explored the relationship between Islamic principles, social welfare, and consumer preferences. Together, these approaches indicate that consumer welfare in Islamic economics cannot be understood solely through the quantity of goods consumed without considering the normative framework governing consumption decisions and the use of economic resources.

Subsequent studies have continued to examine the relationship between Islamic rationality and conventional economic assumptions. Ghassan (2015) developed an Islamic consumer model involving fairness-related behavior and asymptotic utility, while Abdellatef (2021) critically evaluated assumptions of extreme rationality in Islamic economic thought. These studies are relevant because they demonstrate that the theoretical debate concerns not only whether consumers maximize an objective function but also how that objective function and the constraints on individual choice should be specified. The distinction is important for formal consumer modeling: a difference in ethical principles may affect the permissible choice set, the definition of welfare, the allocation of resources, or the structure of preferences. These mechanisms should be distinguished analytically rather than treated as interchangeable explanations for differences in observed consumption.

Khan (2020) directly addressed the relationship between conventional consumer theory and Islamic perspectives on consumption. The study discussed behavioral considerations including moderation, extravagance, wastefulness, and miserliness and illustrated demand curves associated with different consumption behaviors. This contribution is particularly relevant to the present study because it connects Islamic consumption principles with the graphical analysis of demand. It also provides a basis for examining how a consumer's ethical orientation may be represented within a formal demand framework.

Despite these contributions, the implications of Islamic rationality for individual demand depend on the specific assumptions used in each model. A normative preference for moderation does not, by itself, determine the magnitude of price elasticity or income elasticity. Similarly, a commitment to social responsibility may influence the allocation of income without necessarily changing the elasticity of demand for every commodity. These distinctions suggest that a rigorous theoretical analysis must identify the mechanism through which each Islamic principle enters the consumer's decision problem and then derive the corresponding implications for demand.

Demand Functions, Budget Allocation, and Market Mechanisms in Islamic Economics

Research directly addressing demand functions and market mechanisms within Islamic economics represents a more specialized stream of the literature. Whereas many studies focus on the ethical foundations of consumption and the assumptions underlying consumer rationality, other contributions examine the implications of Islamic principles for budget allocation, demand curves, and market outcomes. These studies provide the closest theoretical background for developing an analytical model of Islamic consumer demand.

Sriyana (2012) derived a demand curve within an Islamic economic framework by drawing on Kahf's (1996) discussion of consumer behavior and *maslahah*. The study treated consumer equilibrium as a condition in which an individual allocates income and wealth to maximize *maslahah*. The consumer's total endowment was represented through income and wealth, which could be allocated among savings, benevolent expenditure, including zakah, *infaq*, and *sadaqah*, and the consumption of goods and services. Sriyana introduced a *maslahah* curve analogous to the conventional indifference curve and used a tangency condition between the curve and the budget line to derive demand. This approach is significant because it demonstrates how Islamic economic concepts can be connected to conventional analytical tools for examining consumer equilibrium.

Sriyana's (2012) approach also raises an important question concerning the relationship between the normative foundations of the model and the mathematical structure used to derive demand. When a model introduces *maslahah* as an alternative or additional consideration in consumer choice, its implications depend on the way the concept is represented in the objective function and how the budget constraint is formulated. Consequently, the theoretical contribution of an alternative consumer model should be evaluated not only in terms of its Islamic terminology but also in terms of its assumptions, derived functions, and resulting economic propositions.

Khan (2020) provides another relevant contribution by discussing Islamic consumer behavior in relation to conventional consumer theory and illustrating demand curves associated with moderation, extravagance, wastefulness, and miserliness. This analysis emphasizes the potential relevance of consumption ethics to the shape and interpretation of demand relationships. However, graphical representations of alternative consumption behaviors and mathematically derived demand functions serve different analytical purposes. A graphical illustration can communicate a proposed relationship, whereas a formal derivation identifies the assumptions under which the relationship follows from the model. The distinction is particularly important when examining the implications of Islamic principles for demand elasticity.

Nahlah et al. (2023) examined the historical development of Islamic economic thought and discussed demand, supply, market equilibrium, and Islamic ethical considerations in buying and selling. Their discussion drew on Islamic teachings concerning fairness in commercial transactions and the role of market mechanisms in price determination. This contribution provides historical and normative context for understanding market exchange in Islamic economics. Nevertheless, the analysis of market exchange and price formation addresses a broader question than the individual consumer's demand function. The distinction between market-level mechanisms and individual-level consumer choice is necessary when formulating a microeconomic model.

Yusuf et al. (2025) examined demand and supply from an Islamic macroeconomic perspective, with particular attention to the contribution of Muhammad Nejatullah Siddiqi. Their discussion provides a broader perspective on how demand and supply have been interpreted within Islamic economic thought. However, aggregate demand and supply are conceptually distinct from the individual demand and supply functions analyzed in microeconomics. Aggregate relationships describe economy-wide outcomes, whereas individual demand functions explain the quantity of a particular good a consumer chooses at different prices and under specified preferences and income constraints. This distinction matters because a theoretical proposition concerning individual consumer behavior cannot be established solely through an explanation of aggregate economic mechanisms.

The literature discussed in this section establishes that Islamic consumer theory has developed several approaches to incorporating *maslahah*, social expenditure, and ethical constraints into the analysis of consumer choice. However, these approaches differ in their conceptual foundations, mathematical specifications, and levels of analysis. A comparison of demand functions must therefore identify the precise structure of the consumer's objective function, the treatment of income and social expenditure, and the assumptions governing preferences. These elements provide the analytical basis for examining when the demand derived from an Islamic consumer model differs from that of a conventional benchmark.

Empirical Studies of Islamic Consumption Behavior

In addition to conceptual and theoretical research, several studies have investigated whether consumers report incorporating Islamic principles into their purchasing decisions. These studies provide empirical context for understanding the relevance of religious commitments to consumption, although their findings should be distinguished from the mathematical implications of a theoretical demand model.

Hossain (2014) investigated Islamic consumer behavior among 183 students at the University of Dhaka, Bangladesh. The study used a questionnaire containing 10 questions concerning the consideration of halal and haram and other Islamic principles in consumption decisions. Most respondents reported that they considered these principles when making purchasing decisions. The findings provide evidence of the relevance of religious considerations to the self-reported consumption attitudes of the surveyed students. However, the sample and questionnaire-based design limit the extent to which the results can establish broader patterns among Muslim consumers or identify the effects of religious considerations on demand functions.

Yasser (2016) examined whether consumer behavior in Lahore, Pakistan, was consistent with Islamic principles. The study used a nonrepresentative survey and asked respondents about their perceptions of halal and haram consumption and related aspects of Islamic teachings, with responses measured on a three-point Likert scale. The reported findings indicated that most respondents considered their consumption behavior consistent with Sharia principles. This study contributes to the empirical discussion by examining consumers' reported adherence to Islamic consumption norms. Nevertheless, self-reported adherence does not directly establish how those norms affect actual expenditure, quantities demanded, or responses to changes in price and income.

Taken together, Hossain (2014) and Yasser (2016) indicate that Islamic principles are relevant to the reported consumption attitudes of the respondents examined in their respective studies. However, these findings do not establish that all Muslim consumers exhibit the same consumption patterns. Nor do they establish that adherence to Islamic principles necessarily produces lower demand or lower price and income elasticities for luxury goods. These outcomes require different forms of evidence. Survey-based studies can inform the empirical relevance of religious considerations, while formal demand models can derive conditional relationships between preferences, budget constraints, prices, income, and quantities demanded. The distinction helps define the complementary roles of empirical research and analytical modeling in the development of Islamic consumer theory.

Literature Synthesis and Research Positioning

The literature reviewed above reveals several complementary developments in Islamic consumer theory. The first concerns the normative foundations of consumption, particularly the distinction between needs and wants, the concept of *maslahah*, and the classification of needs according to their importance to human welfare. The second concerns the interpretation of consumer rationality and utility maximization when individual choice is governed by religious and ethical considerations. The third concerns the analytical incorporation of Islamic principles into budget allocation and demand functions. The fourth concerns empirical investigations of consumers' reported adherence to Islamic consumption principles.

These streams of research provide an important foundation for developing a demand framework informed by Islamic economics. However, they address different analytical questions. Studies of needs and *maslahah* establish normative criteria for evaluating consumption, whereas studies of rationality examine the assumptions underlying consumer choice. Research on demand functions translates selected assumptions into formal relationships, while survey-based studies examine reported consumer attitudes and behavior. A theoretical synthesis must connect these contributions while preserving the distinctions among normative principles, mathematical propositions, and empirical observations.

The present study builds on this literature by focusing on two related but distinct analytical questions. The first concerns the effect of socially directed expenditure on individual demand. By incorporating expenditure directed toward others into the consumer's budget constraint, the study derives demand functions under a specified allocation of income and compares them with a conventional benchmark under otherwise comparable utility assumptions. This comparison clarifies the conditions under which a reduction in resources allocated to private consumption produces a lower quantity demanded. The result should be interpreted in relation to the specified budget constraint rather than as a universal behavioral characteristic of Muslim consumers.

The second question concerns the relationship between consumer preferences, minimum consumption requirements, and demand elasticity. The study uses the Stone–Geary utility framework to examine the own-price and income elasticities of demand, with particular attention to luxury goods (Geary, 1950; Stone, 1954). This approach makes it possible to distinguish the level of consumption from the responsiveness of demand to changes in economic conditions. In particular, lower consumption does not necessarily imply lower price elasticity or lower income elasticity. The latter outcomes depend on the demand function and the relevant parameter values and must therefore be derived separately.

Accordingly, the contribution of this study lies in bringing the analysis of socially directed expenditure and the analysis of demand elasticity into a connected framework for examining consumer demand from an Islamic economic perspective. Rather than assuming that Islamic principles automatically generate lower demand or lower elasticities, the study formulates specific demand relationships and identifies the conditions under which the resulting propositions hold. This approach extends the analytical discussion of Islamic consumer behavior by distinguishing the effects of income allocation on private consumption from the determinants of demand responsiveness. The resulting framework provides a basis for evaluating the implications of Islamic consumption principles while acknowledging the assumptions and limitations of the model.

3. METHOD

This study aims to critically examine the conventional microeconomic foundations of the law of demand and develop an analytical framework for consumer demand grounded in Islamic economic thought. It adopts a conceptual and analytical research approach based on a review of conventional and Islamic economic theories, relevant scholarly literature, and textual analysis of selected Qur'anic verses and Hadith. These sources are examined to identify the Islamic principles relevant to consumer choice, particularly the permissibility of consumption, moderation in expenditure, and social responsibility. The identified principles inform the assumptions underlying the proposed demand model. Constrained optimization is then employed to derive and compare demand functions under alternative budget constraints, while mathematical derivation is used to examine the implications of the specified assumptions for own-price and income elasticities. The resulting propositions are interpreted in light of the theoretical framework and the assumptions governing the model. Because the study does not employ empirical data, its findings represent analytical implications of the proposed model rather than empirical generalizations about the consumption behavior of Muslim consumer.

4. RESULTS AND DISCUSSION

This section presents the analytical results in four stages. First, it specifies the conceptual determinants of individual demand from an Islamic economic perspective. Second, it derives demand functions under a budget constraint that includes socially directed expenditure and compares them with a conventional benchmark. Third, it derives the demand functions and elasticities associated with a Stone Geary utility specification. Finally, it discusses the theoretical implications of these results and distinguishes the

propositions supported by the mathematical derivations from claims that require additional assumptions or empirical evidence.

Conceptual Specification of Islamic Consumer Demand

Conventional microeconomic theory explains an individual's demand for a good through factors such as its own price, the prices of related goods, income, and preferences. Islamic consumer theory retains the relevance of these economic determinants while recognizing that consumption decisions may also reflect religious commitments, moderation, and concern for the needs of others. The original conceptual proposition can be represented as follows:

$$D_i^x = f(P_x, P_Y, I_i, N_j^x) \quad (1)$$

where D_i^x denotes individual i's demand for good X; P_x and P_Y denote the prices of goods X and Y; I_i denotes individual i's income; and N_j^x represents the need of another person, j, for good X. The inclusion of N_j^x expresses the proposition that an individual's purchasing decisions may account for the needs of other people, rather than being determined exclusively by personal consumption requirements. This is a conceptual specification, however, rather than an estimated or fully derived demand function. Its precise effect depends on how concern for others enters the consumer's preferences or expenditure decisions.

The Islamic principles discussed in the preceding sections provide a normative basis for evaluating consumer choices. The requirements concerning halal consumption define which goods are permissible within the relevant religious framework, while the prohibition of excessive and wasteful expenditure informs the ethical interpretation of consumption choices (Qur'an 5:87–88; 7:31; 17:26–27). These principles should not be conflated with the conventional determinants of demand. In formal economic modeling, a halal requirement could be represented as a restriction on the feasible choice set, whereas moderation could be represented through preferences, constraints, or an explicitly specified decision rule. The equations developed below operationalize only selected aspects of this broader framework, particularly the allocation of income to socially directed expenditure. They do not directly encode every normative principle in the consumer's optimization problem.

A further distinction is necessary between purchasing goods to meet another person's needs and allocating resources to social purposes. The conceptual function in Equation (1) identifies the needs of others as a potential determinant of demand. The formal model in the next subsection represents social allocation through S, an amount of income assigned to expenditure directed toward others. These formulations are related, but they are not identical: Equation (1) does not determine the magnitude of S, and

the budget model does not separately derive the effect of N_j^x. The resulting mathematical conclusions must therefore be interpreted as findings about the specified budget-allocation mechanism.

Demand Functions under Alternative Budget Constraints

To examine how socially directed expenditure affects private consumption, the analysis begins with a Cobb–Douglas utility function in which the consumer allocates resources between two goods, X and Y. The same utility specification is used for both the Islamic expenditure model and the conventional benchmark so that the comparison isolates the effect of the budget constraint rather than differences in the assumed preference function.

$$U(X, Y) = XY, \quad X > 0, Y > 0 \tag{2}$$

Let I denote total income, P_x and P_Y the prices of the two goods, and S the amount allocated to socially directed expenditure. For this derivation, S is treated as a fixed, exogenously specified amount, with $0 \leq S < I$. The budget constraint is therefore:

$$I = P_xX + P_YY + S \tag{3}$$

The Lagrangian function is:

$$\mathcal{L} = XY + \lambda(I - P_xX - P_YY - S) \tag{4}$$

The first-order conditions for an interior optimum are:

$$\partial\mathcal{L}/\partial X = Y - \lambda P_x = 0; \quad \partial\mathcal{L}/\partial Y = X - \lambda P_Y = 0 \tag{5}$$

$$\partial\mathcal{L}/\partial\lambda = I - P_xX - P_YY - S = 0 \tag{6}$$

The first two conditions imply $P_xX = P_YY$. Substituting this relationship into the budget constraint yields the demand functions:

$$X_i = (I - S)/(2P_x) \tag{7}$$

$$Y_i = (I - S)/(2P_Y) \tag{8}$$

For comparison, the conventional benchmark uses the same utility function but does not include a separate allocation S in the budget constraint:

$$I = P_xX + P_YY \tag{9}$$

Solving the benchmark model produces:

$$Xc = I/(2P_x); \quad Yc = I/(2P_Y) \tag{10}$$

The differences between the two sets of demand functions are:

$$Xc - X_i = S/(2P_x); \quad Yc - Y_i = S/(2P_Y) \tag{11}$$

For $S > 0$, both differences are positive. Under the stated assumptions, the model therefore produces lower quantities of privately consumed goods when a positive, fixed amount of income is allocated

to social expenditure. The proportional reduction relative to the benchmark is S/I for each good. If S = 0, the two sets of demand functions coincide. This is a conditional result of the budget specification: it demonstrates the effect of reserving a fixed amount of income for social purposes while holding preferences, prices, and total income constant. It does not establish that every Muslim consumer necessarily consumes less than every consumer represented by conventional theory.

The result also depends on the treatment of S. In this specification, S is not chosen jointly with X and Y; it is set before the private consumption decision. The model consequently does not explain how an individual determines the amount of social expenditure or how voluntary charitable giving responds to income and other economic incentives. In addition, the model groups socially directed spending into a single term, even though obligatory zakat and voluntary sadaqah have different conditions and determinants. Those distinctions should be maintained when interpreting the equation as an application of Islamic economic principles.

The elasticities implied by the fixed-S specification further clarify what can and cannot be concluded. For good X, the own-price elasticity remains −1 because quantity demanded is inversely proportional to its own price. The income elasticity, however, is greater than one when S is positive and fixed, since an increase in income expands the amount available for private consumption while the specified social allocation remains unchanged:

$$\varepsilon_{i_x,px} = (\partial X_i/\partial P_x)(P_x/X_i) = -1 \quad (12)$$

$$\varepsilon_{i_x,I} = (\partial X_i/\partial I)(I/X_i) = I/(I - S) \quad (13)$$

$$\varepsilon_{i_x,px} = -1; \quad \varepsilon_{i_x,I} > 1 \quad (14)$$

Thus, under the specific assumption that S is a fixed amount, the model does not produce a lower own-price elasticity than the conventional Cobb–Douglas benchmark, and its income elasticity is instead greater than one. If social expenditure were modeled as a constant share of income, S = sI, the demand function would become $X_i = (1 - s)I/(2P_x)$ and its income elasticity would equal one. The comparative result therefore depends on how socially directed expenditure is specified. The effect on demand levels is more direct than the effect on elasticities and should not be used to infer the latter without a separate derivation.

Demand Elasticities under the Stone–Geary Utility Framework

The second analytical exercise examines whether the model can establish a relationship between consumer preferences, minimum consumption requirements, and demand elasticities. The analysis uses the Stone–Geary utility function (Geary, 1950; Stone, 1954), which allows consumption above specified

minimum quantities to be distinguished from those minimum requirements. One of the rationale of using this type of utility function is that now the Halal (Permissible according to Islamic jurisprudence) commodities are divided into two segments luxuries (X) and necessities (Y)[1]. The utility function and budget constraint are expressed as follows:

$$U(X, Y) = (X - X_0)^{\alpha}(Y - Y_0)^{\beta} \quad (15)$$

$$M = P_X X + P_Y Y, \quad X \geq X_0, Y \geq Y_0 \quad (16)$$

Here, X_0 and Y_0 represent the minimum consumption levels of goods X and Y; M denotes income; and α and β are positive preference parameters satisfying $\alpha + \beta = 1$. Since the Muslim consumers do not consume excessive amount of luxuries and gives larger weight to necessities compare to the conventional consumer. This distinction defined that in Muslim utility function the preference parameter α must be lower than the conventional utility function.

An interior solution above the minimum consumption levels requires residual income $R = M - P_X X_0 - P_Y Y_0$ to be positive. The corresponding Lagrangian is:

$$\mathcal{L} = (X - X_0)^{\alpha}(Y - Y_0)^{\beta} + \lambda(M - P_X X - P_Y Y) \quad (17)$$

The first-order conditions for an interior optimum are:

$$\alpha(X - X_0)^{\alpha-1}(Y - Y_0)^{\beta} = \lambda P_X \quad (18)$$

$$\beta(X - X_0)^{\alpha}(Y - Y_0)^{\beta-1} = \lambda P_Y \quad (19)$$

Combining these conditions and substituting the resulting relationship into the binding budget constraint produces the demand functions:

$$X^* = X_0 + \alpha(M - P_X X_0 - P_Y Y_0)/P_X \quad (20)$$

$$Y^* = Y_0 + \beta(M - P_X X_0 - P_Y Y_0)/P_Y \quad (21)$$

For good X, holding income, the price of Y, and the minimum consumption levels constant, the partial derivative of demand with respect to its own price and the derivative with respect to income are:

$$\partial X^*/\partial P_X = -\alpha(M - P_Y Y_0)/P_X^2 \quad (22)$$

$$\partial X^*/\partial M = \alpha/P_X \quad (23)$$

The own-price elasticity and income elasticity of demand for X are therefore:

$$\varepsilon_{x,px} = -\alpha(M - P_Y Y_0)/(P_X X^*) \quad (24)$$

$$\varepsilon_{x,m} = \alpha M/(P_X X^*) \quad (25)$$

These expressions show that the elasticities depend on the preference parameter α, the minimum consumption quantities, prices, and income. They do not generally simplify to −α for own-price elasticity

[1] One of the shortcomings of the Cobb–Douglas utility function is that income elasticity is always equal to 1, which does not allow us to determine whether a commodity is a luxury good or not.

or to α alone for income elasticity. In particular, a lower preference weight on X does not, by itself, establish a universal result about elasticity without specifying the other parameters and the comparison being made.

The model nevertheless yields a conditional result. If $X_0 > 0$, $0 < \alpha < 1$, and the interior-solution conditions hold, the absolute value of own-price elasticity is below one under this Stone–Geary specification. Holding the other parameters fixed, a lower α also reduces the absolute own-price elasticity and the income elasticity of X when X_0 is positive. These are implications of the specified functional form and parameter comparison; they are not, by themselves, proof that Islamic identity universally produces lower demand elasticities.

The classification of X as a luxury good requires separate attention. In economics, a luxury good is generally identified by an income elasticity greater than one; this classification does not follow from own-price elasticity. From Equation (20), income elasticity exceeds one only when the model parameters satisfy the corresponding condition:

$$\varepsilon_{x,m} > 1 \text{ when } \alpha P_Y Y_0 > (1 - \alpha) P_x X_0 \qquad (26)$$

Accordingly, the model does not guarantee that good X is a luxury under every admissible parameter configuration. The condition must be checked rather than assumed. In the special case $X_0 = Y_0 = 0$, the Stone–Geary function reduces to a Cobb–Douglas utility function, yielding $X^* = \alpha M/P_x$, own-price elasticity equal to −1, and income elasticity equal to 1. In that case, changing α affects the quantity demanded but does not change either elasticity. This limiting case further demonstrates why a lower preference weight cannot automatically be equated with lower elasticity.

The own-price elasticity of demand must also be distinguished from the slope of a demand curve. A steeper or flatter line in a schematic figure does not, by itself, establish whether demand is elastic or inelastic, because elasticity measures percentage responsiveness and varies along a linear demand curve. Therefore, a graphical comparison between an "Islamic" demand curve and a conventional curve can serve as an illustration only if the comparison points, functional forms, and implied elasticities are defined. The mathematical results, rather than the visual steepness of the curves, must substantiate any elasticity claim.

Theoretical Discussion and Implications for Islamic Consumer Theory

The analytical results clarify three distinct channels through which Islamic economic principles may be related to consumer demand. First, permissibility principles such as halal define the normative boundaries of consumption. Second, socially directed expenditure affects the amount of income available for

private consumption when it is treated as a predetermined budget allocation. Third, preferences and minimum consumption requirements influence the level and responsiveness of demand through the structure of the utility function. These channels are conceptually related, but they are not interchangeable. A model that represents social expenditure in the budget constraint does not automatically capture the effect of halal restrictions or a behavioral aversion to excessive consumption.

The demand comparison in Section 4.2 complements the literature on Islamic consumer allocation and maslahah, including the approach discussed by Kahf (1996) and the demand derivation presented by Sriyana (2012). The present specification offers a relatively simple comparison between two budget constraints under the same Cobb–Douglas preferences. Its advantage is analytical transparency: the difference in quantities demanded can be traced directly to the amount S reserved for social expenditure. Its limitation is equally specific: because the model treats S as exogenous and does not formally define maslahah as the objective function, it should not be interpreted as a complete representation of Islamic consumer equilibrium or as a replacement for earlier approaches.

The elasticity analysis is related to the broader debate over whether Islamic consumer theory requires different assumptions about rationality, needs, and consumption priorities (Khan, 1992, 2013, 2020; Hasan, 2017). The Stone–Geary framework makes it possible to represent minimum consumption requirements and examine how they interact with preference weights. However, the mathematical results show that the elasticity implications depend on the exact specification of the model. Lower private consumption can be established in the fixed-S comparison, whereas lower price or income elasticity requires a separate derivation and explicit conditions. This distinction is central to the theoretical contribution of the study because the quantity demanded and the responsiveness of demand answer different economic questions.

The results also identify a boundary between normative reasoning and formal proof. The Qur'anic principles concerning moderation and wastefulness provide a normative rationale for examining restraint in consumption. They do not determine, on their own, a unique functional form or a particular elasticity value. In the current model, the Cobb–Douglas utility function $U = XY$ treats preferences identically in the two budget scenarios, while moderation is not included as a separate constraint or penalty in the optimization. Accordingly, the first model establishes the consequence of a specified social allocation, not a direct mathematical proof that the principle of avoiding israf reduces all forms of consumption. A fuller formalization of that proposition would require an explicit representation of permissible choices, consumption limits, or preferences reflecting moderation.

Similarly, the conceptual function in Equation (1) proposes that the needs of others may influence an individual's demand. The formal budget model, however, represents social responsibility through S rather than deriving demand as a function of N_j^x. Future theoretical development could connect these mechanisms by incorporating other-regarding preferences or by allowing socially directed expenditure to be chosen endogenously. Such an extension would help determine whether demand for goods purchased to meet other people's needs offsets, complements, or differs from the reduction in private consumption caused by the allocation of income to social purposes.

Overall, the study's contribution is best understood as a conditional analytical framework for examining selected mechanisms linking Islamic consumption principles to demand. The first model demonstrates how a fixed allocation to social expenditure reduces private consumption quantities under common preferences. The second model establishes that elasticity depends on preference parameters, minimum consumption levels, prices, and income. Together, these results encourage a more precise formulation of Islamic consumer theory by separating normative constraints, income allocation, and demand responsiveness. They do not establish universal differences between all Muslim and non-Muslim consumers, and empirical research would be needed to evaluate how well the proposed mechanisms describe observed consumption behavior.

5. CONCLUSION

This study develops an analytical framework for examining consumer demand from an Islamic economic perspective, focusing on the allocation of income to socially directed expenditure and the determinants of demand elasticity. By combining constrained optimization with a comparative analysis of alternative budget constraints and a Stone–Geary utility specification, the study clarifies the conditions under which selected aspects of Islamic consumer behavior can be represented mathematically.

The first analytical result demonstrates that incorporating a predetermined allocation for socially directed expenditure into the consumer's budget constraint reduces the quantities demanded of private consumption goods relative to a conventional benchmark under otherwise identical Cobb–Douglas preferences. Specifically, when socially directed expenditure is represented by a fixed amount, (S), the resulting demand functions are ($X_i=(I-S)/(2P_x)$) and ($Y_i=(I-S)/(2P_y)$). These quantities are lower than their conventional counterparts whenever ($S>0$). This finding establishes a direct relationship between the allocation of income to social purposes and the resources available for private consumption. However, the result is conditional on the specification of the budget constraint and does not establish

that all Muslim consumers necessarily consume less than consumers represented by conventional economic models.

The elasticity analysis further demonstrates that a reduction in the quantity demanded does not necessarily imply lower demand elasticity. Under the fixed-expenditure specification, the own-price elasticity of demand remains equal to −1, while income elasticity exceeds one when socially directed expenditure is positive and fixed. When social expenditure is instead represented as a constant proportion of income, income elasticity returns to one under the same Cobb–Douglas utility specification. These results demonstrate that the implications of social expenditure for demand responsiveness depend on how the expenditure is incorporated into the model. Consequently, lower private consumption and lower demand elasticity must be treated as distinct theoretical propositions.

The analysis based on the Stone-Geary utility framework further clarifies the conditions under which consumer preferences and minimum consumption requirements influence demand elasticities. The derived expressions demonstrate that own-price and income elasticities depend on preference parameters, minimum consumption levels, prices, and income. Under the specified interior-solution conditions, a positive minimum consumption level for good X results in an absolute own-price elasticity below one. Moreover, good X qualifies as a luxury good only when the model parameters satisfy the condition that income elasticity exceeds one, namely, $\alpha P_Y Y_0 > (1 - \alpha)P_x X_0$. The analysis also shows that a lower preference weight does not universally imply lower demand elasticity, particularly when minimum consumption requirements are absent, or other model parameters differ. These findings establish that the relationship between consumer preferences, minimum consumption requirements, and demand elasticity is conditional on the specified utility function and parameter configuration.

Taken together, these results contribute to the analytical development of Islamic consumer theory by distinguishing three dimensions of consumer choice: normative restrictions on permissible consumption, the allocation of income between private consumption and social purposes, and the responsiveness of demand to changes in prices and income. The study provides a formal comparison of demand functions under alternative budget constraints and clarifies how minimum consumption requirements influence demand elasticities. Its principal theoretical contribution lies in identifying the mechanisms and conditions through which selected Islamic consumption principles may be incorporated into demand analysis, rather than assuming that these principles automatically produce lower consumption or lower elasticity across all consumers and commodities.

Recommendations

Future theoretical research should extend the proposed framework by incorporating Islamic consumption principles more explicitly into the formal consumer decision problem. The current budget-allocation model treats socially directed expenditure as exogenous, while the utility function remains identical across the Islamic and conventional benchmarks. Further development could represent socially directed expenditure as an endogenous choice and examine how it interacts with private consumption, savings, and other financial commitments. Such an extension would provide a more comprehensive explanation of how social responsibility influences consumer equilibrium.

Further research should also distinguish obligatory zakat from voluntary sadaqah and other forms of socially directed expenditure. These expenditures differ in their applicable conditions and determinants and therefore should not automatically be represented by a single, uniform budget allocation. A more detailed specification could examine how alternative assumptions about the amount and form of social expenditure affect demand functions and their elasticities. The relationship between concern for the needs of others and the allocation of resources should also be formalized to connect the conceptual demand function with the mathematical model.

The treatment of halal consumption and moderation warrants additional theoretical development. Halal requirements could be represented as restrictions on the consumer's feasible choice set, while moderation could be incorporated through an explicitly specified preference structure, consumption constraint, or decision rule. Such formulations would make it possible to examine whether these principles affect only the level of demand or also its responsiveness to changes in prices and income. Any proposed extension should identify the assumptions required for its results and distinguish normative propositions from mathematical implications.

Empirical research is also recommended to assess the extent to which the proposed mechanisms are consistent with observed consumer behavior. Household expenditure surveys, consumer-level observations, or carefully designed experimental studies could examine whether religious commitments, charitable expenditure, and preferences for necessity goods are associated with differences in consumption patterns and demand responsiveness. Comparisons across income groups and consumption categories could help establish whether the theoretical relationships vary according to economic circumstances. Such evidence would complement the present analytical approach without treating the model's propositions as established empirical regularities.

Limitations of the Study

Several limitations should be considered when interpreting the findings. First, the study is theoretical and analytical rather than empirical. Its conclusions are derived from specified mathematical relationships and assumptions; therefore, they do not establish the actual consumption patterns of Muslim consumers or demonstrate universal differences between Muslim and non-Muslim consumers. Empirical investigation is necessary to evaluate the applicability of the proposed mechanisms to observed economic behavior.

Second, the comparison of demand functions treats socially directed expenditure as a fixed amount determined outside the consumer's optimization problem. This assumption facilitates an analytical comparison but does not explain how consumers determine their social expenditure or how such decisions respond to changes in income, prices, or personal circumstances. The model also does not explicitly distinguish the economic implications of obligatory and voluntary social expenditure.

Third, the Cobb–Douglas utility function used in the initial comparison is identical across the two budget scenarios. Consequently, the difference in private consumption demand follows directly from the alternative treatment of the budget constraint. The model does not independently establish the effects of halal restrictions, moderation, or the avoidance of *israf* and *tabdhir* on consumer preferences. These principles inform the study's normative framework but are not all incorporated as separate mathematical restrictions or behavioral parameters.

Fourth, the Stone Geary analysis depends on its functional form, preference parameters, and minimum consumption requirements. Its implications for elasticity are therefore conditional on the specified parameter values and interior-solution conditions. The classification of a commodity as a luxury good also requires income elasticity to exceed one and cannot be inferred solely from its own-price elasticity. Moreover, the conceptual role of other people's needs is not directly derived within the formal budget-allocation model, which represents social responsibility through an expenditure term.

These limitations define the scope of the present contribution and indicate directions for further theoretical and empirical development. The proposed framework should be interpreted as an analytical foundation for investigating selected mechanisms in Islamic consumer theory, rather than as a complete model of Muslim consumer behavior. Further refinement of the model's objective function, budget structure, and behavioral assumptions, together with empirical assessment, would strengthen the explanation of how Islamic principles may influence consumption decisions and demand responsiveness.

ACKNOWLEDGMENT

The author has no specific acknowledgements to declare for this research.

AUTHOR CONTRIBUTIONS

The author solely contributed to all aspects of this research, including conceptualization, methodology, theoretical analysis, review of literature, and manuscript preparation and writing.

FUNDING

This research received no external funding.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest related to the research, authorship, or publication of this article.

DATA AVAILABILITY

No datasets were generated or analyzed during the study.

AI USE DECLARATION

The authors used ChatGPT to assist with language editing and grammar improvement. The authors reviewed and verified all AI-assisted output and remain fully responsible for the accuracy, originality, and integrity of the manuscript.

ETHICAL CLEARANCE

Ethical clearance was not required for this study because it used mathematical tools and did not involve human participants or procedures requiring formal ethical approval.

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