Dynamics of Consumption in Islam: A Qualitative Analyses

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Abstract
Role of a Muslim is vital in molding the consumption patterns according to the Islamic ideology. Islam, as a religion, holds strong foundations in reshaping the consumption in a way that benefits the consumer and also helps catering the socio-economic issues. This study is an attempt to synthesis the references from the divine sources of guidance which are The Holy Quran (The Book of Allah Almighty) and Hadith (The Sayings of Prophet Muhammad (Peace Be Upon Him)), coupled with the empirical literature for drawing the suitable conclusions on consumption in the lens of difference spheres such as zakat, halal and haram, consumer protection, globalization, technology, and environment and sustainability. The study concludes the adjustment of the attitude of a Muslim and the consumption patterns in consistent with the teachings of Islam for satisfying the role of a vicegerent towards the creator of the universe.

Keywords: Islam, Dynamics of Consumption, Zakat, Halal & Haram, Globalization, Technology, Environment & Sustainability.

Introduction
Islamic ethics plays a crucial role in shaping consumption practices among Muslims. Islamic ethics are based on the principles of justice, equity, and social responsibility, which have a direct impact on consumption patterns (Mannan, 1984).
Dynamics of Consumption in Islam: A Qualitative Analyses

Muslims are required to avoid consumption of Haram (forbidden) items, such as alcohol, pork, and other items that are deemed harmful to the body or the soul. This encourages Muslims to prioritize their physical and spiritual health over their desire for material possessions.

Moreover, it is mandatory to give a portion of their wealth to the poor and needy as a form of social responsibility. This encourages Muslims to share their wealth and resources with others and to prioritize the needs of the community over individual interests.

Therefore, the Muslims are required to conduct their business affairs with honesty, fairness, and transparency. This means avoiding deceptive practices, overcharging customers, and engaging in other unethical business practices that harm others. In the same context, the Muslims are encouraged to avoid excess and waste in consumption practices. This means consuming only what is necessary and avoiding extravagance and wastefulness.

Similarly, Islam teaches the concept of stewardship of the environment, which requires Muslims to take care of the earth and its resources. This encourages Muslims to engage in consumption practices that are environmentally sustainable, such as reducing waste and conserving natural resources.

In precise, Islamic ethics promotes consumption practices that prioritize the well-being of individuals and communities, as well as the environment. Muslims are encouraged to consume in moderation, prioritize the needs of others, and engage in ethical business practices. By following these principles, Muslims can create a more just and sustainable world.

The ethical foundations of Islamic consumption are rooted in Islamic teachings and principles, which guide Muslims in their consumption practices. These ethical foundations include:

- Muslims are encouraged to be mindful of God in all aspects of their lives, including their consumption practices. This means that they should be aware of the impact of their consumption on the environment, their health, and the well-being of others. As a Muslims we believe that we are accountable to God for their actions and that they will be held responsible for the impact of their consumption practices. This encourages them to act responsibly and to consider the impact of their consumption on others. In precise, Islam encourages Muslims to adopt a moderate and balanced approach to consumption, avoiding excess and extravagance. This means consuming only what is necessary and avoiding waste. Islam encourages to prioritize the needs of others and to act in the best interests of the community. This means giving to the poor and needy and engaging in ethical business practices.

- Also, Islam teaches the concept of stewardship of the environment, which requires Muslims to take care of the earth and its resources. This
means consuming in a way that is environmentally sustainable and minimizing waste. Moreover, Islam promotes ethical business practices, such as honesty, fairness, and transparency, in all business transactions.

The ethical foundations of Islamic consumption are rooted in the principles of responsibility, accountability, moderation, social responsibility, environmental stewardship, and ethical business practices. These principles encourage Muslims to consume in a way that is mindful of the impact of their actions on others and the environment, and to prioritize the well-being of the community over individual interests.

Therefore, the novelty of this study is to highlight the dynamics of consumption in Islamic perspective. The specific objectives of the study are given as follows:

- To exacerbate the theoretical underpinning of consumption in Islam.
- To understand the sanctity of zakat.
- To locate and discriminate between what is halal and haram in consumption patterns.
- To highlight the consumption in the Islamic history.
- To locate the approach towards the consumer protection in Islamic perspective.
- To disseminate the consumption in modern societies of Islam.
- To highlight the impacts of globalization on consumption in Islam.
- To dig out the role of technology in the patterns of consumption among the Muslims.
- To conclude the issue of environment and sustainability in Islamic consumption.

Being qualitative research, the study is contained into three sections. The Sections 1 is allocated for the Introduction. Section 2 is to highlight the Literature Review. Subsequently, the Conclusion and Recommendations are drawn in Section 4, respectively.

**Literature Review**

The discussion on the objectives of the study is carried out in the light of the references from The Holy Quran, The Hadith of The Holy Prophet Muhammad (Peace Be Upon Him) and the empirical studies by the contemporary scholars.

*Theoretical Underpinning of Consumption in Islam*

The theoretical underpinnings of consumption in Islam can be traced back to the Islamic economic system, which is based on the principles of justice, equity, and social responsibility. This system is founded on the Quran, the Sunnah (the sayings and practices of Prophet Muhammad Peace Be Upon Him), and the principles of Islamic jurisprudence (Mannan, 1987).
Dynamics of Consumption in Islam: A Qualitative Analyses

One of the key principles of Islamic economics is the concept of Tawhid, or the unity of God. This principle emphasizes the interconnectedness of all aspects of life, including economic transactions. In other words, economic activities should be carried out in a way that is consistent with the overall goals of the Islamic faith.

In conclusion, the theoretical underpinnings of consumption in Islam emphasize the importance of economic activities that are carried out in a way that is consistent with the principles of justice, equity, social responsibility and avoidance of miserly and extravagant spending of wealth. It comes in the Holy Quran that:

“And let not your hand be tied (like a miser) to your neck, nor stretch it forth to its utmost reach (like a spendthrift), so that you may become blameworthy, and in severe poverty” (17:29).

Likewise, “And those who when they spend, are neither extravagant nor niggardly but hold a medium (way) between those (extremes)’ are the true believers” (25:67).

As a Muslim consumer, the spendings are of two types, said Khan (1984):
1. The spending to meet the material needs.
2. The spending to take care of the needs of the other for the cause of Allah.

In this regard, the role model is the life of Holy Prophet Muhammad (Peace Be Upon Him). Who continued simplicity in life even though He was on victorious return to Mecca. As a consumer, He did not indulge in luxury. His life style was never flamboyant. The golden words of Hadith of The Holy Prophet Muhammad (Peace Be Upon Him) be recorded here:

“When you see a person who has been given more than you in money and beauty, look toward those who have been given less” (Muslim)

The worldly comforts are not for me. I am like a traveler who takes a rest under a tree in the shade and then goes on his way (Tirmidhi)

Little but sufficient is better than the abundant and alluring (Bukhari)

These principles encourage Muslims to engage in consumption practices that prioritize the needs of the community over individual interests, and to use their wealth and resources to benefit others.

Zakat in Islam

The topic of consumption in Islam is quite broad and therefore, it is important to understand that Islam has a unique perspective on consumption and material possessions. The religion places great emphasis on leading a simple and balanced life, with a focus on spiritual and moral values over material possessions.
One of the central concepts in Islamic economics is the idea of "Zakat", which is an obligatory annual charity paid by Muslims who have a certain amount of wealth. Zakat is meant to promote a more equitable distribution of wealth and to help those in need. The literature on Zakat in Islam focuses on the impact of Zakat on poverty alleviation and sustainable development, as well as its role in enhancing corporate social responsibility and financial inclusion (Junaidah et al., 2021; Rabbani et al., 2021; Zauro et al., 2020). Several studies have examined the efficiency of Zakat distribution models. The studies by Rabbani et al. (2021), Yahya and Ahmad (2018), Anisa and Mukhsin (2022), Rejab et al. (2022), and Swandaru et al. (2021) provide evidence of the positive impact of Zakat on poverty reduction and financial inclusion, sustainable development and thus highlight the importance of improving the effectiveness of Zakat distribution models to maximize its impact on society.

Concept of Halal and Haram in Islam

Another important concept is the idea of "halal" and "haram" in consumption. Halal refers to things that are permissible according to Islamic law, while haram refers to things that are forbidden. For example, alcohol, pork, and gambling are all considered haram in Islam.

In terms of practical guidance for consumption, Islam encourages moderation and balance. Researchers like; Rofiq et al., (2019), Tijjani and Yakasai (2022), Quoquab (2022) looked into the halal haram practices in consumption. The conclusions are drawn in a way that the Muslims are encouraged to avoid extravagance and waste, and to be mindful of their consumption habits. Additionally, Islam places great emphasis on ethical considerations in consumption, such as avoiding products that are produced through exploitation or harm to others (Sandikci & Rice, 2011; Sihotang, 2020; Quoquab, 2022; Efendi, 2020). Similarly, on the production side, the need is to take care of halal and haram (Efendi, 2020; Allheeib, 2015)

Modesty in Islam

When it comes to modern-day issues related to consumption, there are a number of areas where Islamic teachings and principles are relevance. The moral emotions, according to Sawai et al. (2020), are the basics in realizing ethical and social norms in respect of modesty particularly among the youth. In this respect, Sanno (2022) conducted research to locate if Muslim females are trending towards western postures or settling new definition of modesty through social media.

The Quran and Hadith provide guidance on modesty and its importance. In Surah Al-Ahzab, for example, the Quran commands Muslim women to "lower their gaze and guard their modesty" and to "not display their beauty except what is apparent." The Hadith also contains numerous
references to the importance of modesty and its role in promoting good character.

Beyond dress and appearance, modesty is also important in behavior and speech. Muslims are encouraged to avoid arrogance, pride, and boastfulness, and to speak in a respectful and humble manner. The Prophet Muhammad (Peace Be Upon Him) is reported to have said, "Whoever has humility in his heart, Allah will raise his status."

Modesty in Islam is a highly valued trait and is considered an important aspect of a character of a Muslim. The concept of modesty is closely tied to the Islamic principles of humility, piety, and sincerity. It comes in the Holy Quran:

1. "Tell the believing men to lower their gaze and be modest. That is purer for them. Surely, Allah is aware of what they do." (24:30)
2. "O children of Adam! We have indeed sent down clothing to you to cover your shame, and (clothing) for beauty and clothing that guards against evil - that is the best. This is one of Allah's signs, so that people may remember." (7:26)
3. "And tell the believing women to lower their gaze and be modest, and to display of their adornment only that which is apparent, and to draw their veils over their bosoms, and not to reveal their adornment save to their own husbands or fathers or husbands' fathers, or their sons or their husbands' sons, or their brothers or their brothers' sons or sisters' sons, or their women, or their slaves, or male attendants who lack vigor, or children who know naught of women's nakedness. And let them not stamp their feet so as to reveal what they hide of their adornment. And turn unto Allah together, O believers, in order that ye may succeed." (24:31)

One of the most well-known manifestations of modesty in Islam is the dress code for both men and women. Muslim women are encouraged to cover their bodies and wear the hijab, which is a headscarf that covers the hair and neck. Muslim men are also encouraged to dress modestly and avoid clothing that is revealing or ostentatious. However, the literature on religion and luxury consumption has a notable gap in the lack of reference to original Sharia sources. While many researchers acknowledge Islam's emphasis on modesty and discouragement of show-off and vanity, few provide specific Islamic teachings to support their arguments, aside from Tjahjono (2014)
who quoted verses from the Holy Quran. Ashraf et al (2017) briefly mentioned one verse against extravagance, while Farah and Fawaz (2016) simply stated that Islam emphasizes a simple life over worldly possession. Some studies, including those by non-Muslim authors such as Castarede (2008) and Morand (2012), rely solely on the behavior patterns of Muslim consumers, which can lead to incorrect conclusions. Furthermore, there is a notable disparity between beliefs and religious practice among contemporary followers of Islam. The literature lacks references to related concepts such as materialism, spending, covetousness, and the examples of holy life of Holy Prophet (Peace Be Upon Him).

Modesty in Islam is not limited to physical appearance, however. It also encompasses behavior, speech, and manners. Muslims are encouraged to be modest in their interactions with others, to avoid arrogance and boasting, and to speak with kindness and respect. Modesty is seen as a means of fostering humility and empathy, which are important qualities in Islam. As it comes in Holy Quran:

"And tell the believing women to lower their gaze and be modest, and to display of their adornment only that which is apparent, and to draw their veils over their bosoms, and not to reveal their adornment save to their own husbands or fathers or husbands' fathers, or their sons or their husbands' sons, or their brothers or their brothers' sons or sisters' sons, or their women, or their slaves, or male attendants who lack vigor, or children who know naught of women's nakedness. And let them not stamp their feet so as to reveal what they hide of their adornment. And turn unto Allah together, O believers, in order that ye may succeed." (24:31)

One of the key aspects of modesty in Islam is the concept of haya', which is often translated as "shame" or "modesty." Haya' is considered a virtue in Islam and is closely linked to a sense of honor, dignity, and self-respect. Muslims are encouraged to be modest in their actions and words, and to avoid anything that might bring shame or disgrace.

One of the most well-known works of Islamic literature that emphasizes the importance of modesty is the Quran. The Quran contains numerous references to modesty, particularly in relation to dress and behavior. For example, Surah An-Nur emphasizes the importance of modest dress for both men and women, and Surah Al-Ahzab encourages Muslim women to "lower their gaze and guard their modesty." The Quran also
Dynamics of Consumption in Islam: A Qualitative Analyses

highlights the importance of modesty in speech and behavior, encouraging Muslims to speak with kindness and to avoid arrogance and boasting.

Islamic literature also includes many examples of modesty in the behavior of the Prophet Muhammad (Peace Be Upon Him) and his companions. The Prophet (Peace Be Upon Him) is often depicted as humble and unassuming, and is said to have encouraged his followers to cultivate modesty in all aspects of their lives. Many stories and anecdotes from the lives of the Prophet (Peace Be Upon Him) and his companions emphasize the importance of modesty, particularly in relation to wealth and status.

Islamic literature also includes works of poetry and prose that explore the concept of modesty in depth. For example, the Persian poet Rumi, who lived in the 13th century, often wrote about the importance of humility and modesty in spiritual life. His works emphasize the need to let go of ego and pride, and to cultivate a sense of humility and gratitude.

In conclusion, modesty is a central theme in Islamic literature, and is often depicted as a virtue to be admired and cultivated. The Quran and other Islamic texts emphasize the importance of modesty in dress, behavior, and speech, and provide numerous examples of modesty in the lives of the Prophet Muhammad (Peace Be Upon Him) and his companions. In fact, a noteworthy gap is evident in the literature because the relate of literature with Sharia is quite narrow. However, researchers like Cherrier (2009), Tjahjono (2014), Ashraf et al. (2017) and Farah and Fawaz (2016) elaborated the contents related to modest life spendings in reference to the Holy Quran.

Consumption Patterns in Islamic History

Consumption patterns in Islamic history have varied over time and across different regions. However, there are some general patterns that can be identified.

During the early Islamic period, consumption patterns were shaped by the teachings of the the Holy Quran and the Sunnah, which emphasized the importance of moderation, simplicity, and social responsibility. The empirics have also pledged their contributions in this specific area (Farah & Fawaz, 2016; Tjahjono, 2014). In an Islamic history, Muslims were encouraged to consume only what they needed and to avoid extravagance and waste. This emphasis on simplicity and moderation was extended to the design of early Islamic architecture, which was characterized by clean lines, geometric shapes, and minimal ornamentation.

During the Islamic Golden Age (8th-14th centuries), consumption patterns shifted as Muslim societies became more prosperous and sophisticated. In this regard, Abumoghli (2022) and Quoquab and Mohammad (2016) had a precise look upon the sustainable consumption in the perspective of Islam. The rise of Islamic scholarship, trade, and commerce led to the development of a more complex and diverse consumer
culture. Muslims began to trade with other cultures and to adopt new styles and fashions. This period saw the emergence of luxury goods such as fine textiles, ceramics, and metalwork, which were highly prized and coveted.

In modern Islamic society, consumption patterns have been shaped by a range of dynamic factors, including globalization, urbanization, and the rise of consumerism. While leading a life which is engaged with such dynamics, Iqbal and Mirakhor (2011), Sandikci and Rice, (2011), Sihotang, (2020), Tijjani and Yakasai (2022) highlighted the importance of Islamic finance and marketing tactics that trigger consumption patterns. The fact is life is entrapped with the fire of desire (Belk & Askegaard, 2003) and many Muslims have adopted Western-style consumer lifestyles, with an emphasis on material possessions and status symbols. However, there is also a growing movement among Muslims to return to the principles of simplicity, moderation, and social responsibility that were emphasized in early Islamic teachings.

Overall, consumption patterns in Islamic history have been influenced by a range of social, economic, and cultural factors, but they have always been shaped by the principles of the Islamic faith (Allheeib, 2015). The emphasis on moderation, simplicity, and social responsibility has remained a constant theme throughout Islamic history and continues to shape consumption patterns in modern Islamic society.

Islamic Approach to Consumer Protection

Consumer protection is an important issue in Islamic teachings, which emphasize the principles of justice, fairness, and honesty in business transactions. The Islamic approach to consumer protection focuses on the Prohibition of Deception and Fraud. Islam prohibits deception and fraud in business transactions (Ibrahim et al., 2013). Muslims are required to conduct their business affairs with honesty, fairness, and transparency. This means providing accurate information about products and services and avoiding deceptive practices. The Holy In this matter, Quran and Sunnah are also related in following manner:

“And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful]” (2:188)

“Woe to those who deal in fraud, those who, when they have to receive by measure from men, exact full measure, but when they have to give by measure or weight to men give less than due. Do they not think that they will be called to account
Dynamics of Consumption in Islam: A Qualitative Analyses

on a Mighty Day, a Day when (all) mankind will stand before the Lord of the Worlds? (83: 1-6)

The Holy Prophet Muhammad (PBUH) once said in his hadith as reported by al-Hakim and al-Bayhaqi,

“It is not permissible to sell an article without making everything (about it) clear, nor is it permissible for anyone who knows (about its defects) to refrain from mentioning them” (Yusuf al-Qaradhwai, 2001).

One day The Prophet Muhammad (Peace Be Upon Him) curiosity got annoyed with a merchant who was selling grains. He thrust His hand turned wet when he thrust it into the heap of grain. "What is this, O merchant?" he asked. "It is because of rain," the man replied. The Prophet (peace be on him) then said to him, "Why did you not put it on top so that the people could see it? He who deceives us is not of us." (Reported by Muslim)

Modern Islamic Society and Consumption

One of the most notable changes in modern Islamic society is the growth of the middle class, which has led to increased consumerism and the adoption of Western-style consumption patterns along with the interest-based dealings. This has resulted in a greater demand for luxury goods and services, such as high-end fashion, electronics, and travel. However, The Holy Quran is very clear on it and says:

"Allah will deprive usury of all blessing, but will give increase for deeds of charity" (2: 276).

Narrated Jabir ibn Abdullah: Allah's Messenger cursed the accepter of interest and its payer, and one who records it, and the two witnesses; and he said: They are all equal (Muslim).

Abdullah ibn Hanjalalah related that the Prophet said: A dirham of Riba (interest) knowingly taken by a man is a sin worse than committing Zina (fornication) 36 times (Ahmad, Daraquatni).

"And give the relative his right, and [also] the poor and the traveler, and do not spend wastefully. Indeed, the wasteful are brothers of the devils, and ever has Satan been to his Lord ungrateful" (17:26-27).

Amr ibn Shuaib, on his father's authority said that his grandfather related that the Prophet said: When you eat, drink, give charity and wear clothes, let no extravagance or pride be mixed up with what you do. (Ibn Maja, Nasai).
"And do not make your hand as chained to your neck or extend it completely and thereby become blamed and insolvent." (7:29).

At the same time, there has been a growing interest in Islamic ethical consumption, which emphasizes the principles of moderation, responsibility, and social justice. It comes in The Holy Quran that:

"And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, justly moderate" (25:67).

Abu Huraira narrated that the Prophet said: Wealth is not in having vast riches, it is in contentment. (Bukhari, Muslim).

**Impact of Globalization on Islamic Consumption**

Globalization has had a significant impact on Islamic consumption, both positive and negative. Globalization has influence on economic structure and does hold a multiplier effect (Achmad & Hamzani, 2016). The globalization is interpreted as the commandments of God onto the mankind in order to know each other. It is stated in the Holy Quran:

“O humanity! Indeed, We created you from a male and a female, and made you into peoples and tribes so that you may ’get to’ know one another. Surely the most noble of you in the sight of Allah is the most righteous among you. Allah is truly All-Knowing, All-Aware.”(13:49)

On one hand, globalization has increased access to a wider range of products and services (Gupta & Bharti, 2017). However, it is essential that the products are in-compliance with Islamic principles. This has resulted in greater consumer choice and increased competition among businesses, leading to better quality products and services.

On the other hand, globalization has also led to the spread of Western consumer culture, which promotes materialism and consumption (Jakes, 2015). This has resulted in a growing demand for luxury goods and services, which can conflict with Islamic values of moderation and social responsibility (Mannan, 1987). As a result, there is a risk of cultural imperialism, where Western consumer culture dominates Islamic consumption practices.

However, there are also challenges in the halal industry, particularly around the quality and consistency of halal certification along with modernization (Rofiq et al., 2019). There are concerns about the role of religious authorities in regulating the industry and ensuring the authenticity of halal products. Additionally, to Choirunnisa and Firmansyah (2021), the growth of the halal labeling tags has led to encourage the sale of businesses particularly in case of cosmetics.
Dynamics of Consumption in Islam: A Qualitative Analyses

Overall, the impact of globalization on Islamic consumption is complex and multifaceted. While it has led to increased exploitation in respect of wider range of products and services, it has also led to the spread of Western consumer culture and created new challenges for businesses and consumers seeking to adhere to Islamic values (Sandikci & Rice, 2011; Sihotang, 2020; Quoquab, 2022; Efendi, 2020).

Role of Technology and Islamic Finance in Islamic Consumption

Technology has played a significant role in shaping Islamic consumption practices in recent years. Here are some ways in which technology has impacted Islamic consumption:

Technology has made it easier for consumers to access information about products and services and determine whether they are compliant with Islamic principles. Moreover, mobile applications provide consumers with access to a wide range of information about halal products, halal certification, and Islamic finance. However, all such activities be shaped in-line with the principles of Islam (Allheeib, 2015).

E-commerce technology has enabled the growth of e-commerce which has created new opportunities for businesses to reach consumers and sell halal products and services (Yusoff, et al., 2021). E-commerce platforms provide consumers with greater convenience and access to a wider range of products, regardless of their geographic location. However, there is a need for further research on sustainable consumption in Islam particularly in the context of the modern-day challenges of environmental degradation and social inequality. The studies by Quoquab and Mohammad (2016), Orellano et al. (2020) and Batool et al. (2022) provide insights that could help policymakers, businesses, and individuals adopt sustainable consumption practices that align with Islamic values and principles.

Meanwhile, economic activities must base upon the Islamic finance compliance with the Shariah Board (Ali & Hussain, 2021). However, on the issue of Islamic finance, small and medium enterprises are also seen as neglecting halal certification for their product line (Tijjani & Yakasai, 2022). The confirmatory factor analysis and structural equation modelling on qualitative data gave the results that priority issues which enhance the social awareness and the halal products exhibit positive relationship with the market patronage.

Addressing Environmental & Sustainability Issues in Islamic Consumption

Environmental and sustainability issues are important concerns in Islamic consumption practices, as Islam emphasizes the importance of protecting the environment and being responsible stewards of the earth. The Holy Quran says:

“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. Indeed, your Lord is swift in retribution, and He is certainly All Forgiving, All-Compassionate.” (6:165)

“And [recall] when Moses prayed for water for his people, so We said, “Strike with your staff the stone.” And there gushed forth from it twelve springs, and every people knew its watering place. “Eat and drink from the provision of Allah, and do not commit abuse on the earth, spreading corruption.” (2:60)

Waste Reduction: Islam emphasizes the importance of avoiding waste and conserving resources. Consumers can reduce waste by purchasing only what they need, reusing and recycling products, and reducing energy consumption. Businesses can also implement waste reduction strategies, such as using renewable energy sources and reducing packaging waste. The Holy Prophet Muhammad (Peace Be Upon Him) is reported to have said:

"The Earth is a mosque and everything in it is sacred." (Hadith)

"Whoever plants a tree and it bears fruit, Allah will reward him for it." (Hadith)

"The world is beautiful and verdant, and verily God, be He exalted, has made you His stewards in it, and He sees how you acquit yourselves." (Hadith)

This Hadith emphasizes the sanctity and beauty of the natural world and the responsibility of humans to protect and preserve it for future generations.

Conclusion and Recommendations
The conclusion and recommendations for Islamic consumption are to:

▪ The acts of a Muslim must be in consistent with the teaching of Islam.
▪ Zakat is a key instrument to cater the issue of poverty, unemployment, and inequality in income distribution.
▪ There’s a need to identify thin line margin between halal and haram in Islam. It is important that as a Muslim, it’s an affirm belief that one day, one has to return to Allah Almighty and shall be accountable of the deeds.
▪ Islam is not a narrow religion. It highlights the significance of modesty in the wearing as well as in the consumption patterns which
Dynamics of Consumption in Islam: A Qualitative Analyses

altogether assist in reducing the dependency on others and strengthen the bonding between a man and Allah Almighty.

▪ The change of time from ancient to the modern era which is responsible to change the dynamics of consumption pattern. However, it is mandatory for a Muslim to return to principle of simplicity, modesty, and fulfillment of social responsibilities as are highlighted in The Holy Quran and of those which reflect from the Holy Life of Prophet Muhammad (Peace Be Upon Him).

▪ The need of time is to focus upon the way that can take the Muslim producer and consumer away from the commence of fraud and mischief.

▪ There is also a need to emphasize that globalization to be interpreted in consistent with the commandments of Allah Almighty. As a growing need for the consumption goods are covered globally, the concerned authorities should not let the Muslims be away from the bonding of Islam, particularly in terms of halal and haram, false measures, and Western culture.

The use of technology is a need of time and its significance can’t be bypassed. However, as a Muslim, it must be insured that E-commerce shouldn’t take us away from the foundations of Islam. Since this world is temporary and we have to return to the eternal world where we shall be answerable for that that we have been doing in this world.

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Dynamics of Consumption in Islam: A Qualitative Analyses


Dynamics of Consumption in Islam: A Qualitative Analyses


