

Consumption and the Consumer Conduct

Consumption is defined as the use of goods and services by a household.

Consumption is also described as the final purchase of goods and services by individuals.

It is used as a proxy of the overall economy

Elements of the Consumption Theory

- 1- Rationalization
- 2- Economic liberty
- 3- Interest **and** gratification

Firstly: Rationalization. It means to follow and to be committed to the Islamic guidelines in managing money, these guidelines are:

- 1- Prohibition of exaggeration and luxury life (Tarf/ترف). Allah says (Verily, before that, they indulged in luxury) (انهم كانوا قبل ذلك مترفين)

That is considered as the cause of their punishment why?

(Allah's Messenger (ﷺ) said: "Do not drink in silver or gold utensils, and do not eat in plates of such metals, for such things are for them (the disbelievers) in this worldly life and for you in the Hereafter."

(لا تأكلوا في آنية الذهب و الفضة و لا تشربوا في صحافها)

- 2- Prohibiting (Israf/إسراف) and (Tabthear/تبذير)

Israf/إسراف: it means exceeding the limit of temperance in spending. It is less than the luxury.

Tabthear/تبذير: means spending money in a wrongful and unworthy things. Allah says (But spend not wastefully (your wealth) in the manner of a spendthrift .. Verily, spendthrifts are brothers of the *Shayatin* (devils), and the *Shaitan* (Devil – Satan) is ever ungrateful to his Lord.)

(ولا تبذر تبذيرا إن المبذرين كانوا إخوان الشياطين و كان الشيطان لربه كفورا)

3-Moderation in expenditure: Allah says (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 become blameworthy and in severe poverty)

((و لا تجعل يدك مغلولة الى عنقك و لا تبسطها كل البسط فتقعد ملوما محسورا upon him)said " "Eat, give charity and clothe yourselves, without being extravagant, and without showing off." " .
“ كُؤُوا وَتَصَدَّقُوا وَالْبَسُوا فِي غَيْرِ إِسْرَافٍ وَلَا مَخِيلَةٍ ” .

Prohibition of consuming or using harmful commodities or services .Allah says

(O you who believe! Intoxicants (all kinds of alcoholic drinks), gambling, *Al-Ansab* , and *Al-Azlam* (arrows for seeking luck or decision) are an abomination of *Shaitan's* (Satan) handiwork. So avoid (strictly all) that (abomination) in order that you may be successful) .
يا أيها الذين آمنوا إنما الخمر و الميسر و الأنصاب و الأزلام رجس من عمل الشيطان فاجتنبوه . (لعلكم تفلحون)

Secondly: Economic Liberty. Islam does not agree to absolute liberty (the consumer's predominance full power), and supports the rational freedom, which is based upon the Islamic guidelines, and aiming at establishing a just base between the individual's interest and the community.

What is the non-Islamic economic attitude in terms of economic freedom?

Thirdly: Magnifying Interest and gratification (الإشباع)

The meaning will be clarified through a comparison between this concept in Islam and in western countries.

Interest in non-Islamic economy	Interest in Islamic economy
1- Its concept is material enjoyment, due to satisfying a material needs or desires	Material or spiritual enjoyment due to a material or personal desire, or what implies punishment or reward. Allah says (But seek, with that (wealth) which Allah has bestowed on you, the home of the Hereafter, and forget not your portion of legal enjoyment in this world)AlQasas77 (و ابتغ فيم آتاك الله الدار الآخرة و لا تنس نصيبك من الدنيا)
2-The consumer has the absolute authority , so he can consume whatever he wants	The commodity should be Legitimate (allowed in Islam)
3- The more the consumer increases his consumption, fulfill his desires, the bigger the utility, thus the luxury increases and he could feel more happiness.	The rationale is imperative and extravagance is not allowed.