

ETHICS OF CONSUMPTION AND MUSLIM CONSUMER BEHAVIOR IN AN ERA OF ECONOMIC UNCERTAINTY

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ABSTRACT

This research aims to analyze the ethics of consumption and the behavior of Muslim consumers in an era of economic uncertainty. Unstable economic conditions, characterized by price and income fluctuations, encourage consumers to be more selective, rational, and cautious in making consumption decisions. The research uses a qualitative literature method by analyzing various literary sources related to Muslim consumption behavior, Islamic ethical principles, and consumer adaptation to economic dynamics. The results show that Muslim consumer behavior is influenced by economic factors, trust, technology, and religious values. Although economic pressures can affect consumption priorities, Islamic consumption ethics still act as a control mechanism, promoting principles of moderation, simplicity, and social care. This research contributes to understanding the dynamics of adaptive, balanced, and sharia-compliant Muslim consumer behavior amidst economic uncertainty.

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1. INTRODUCTION

Economic uncertainty has become one of the main characteristics of the current economic conditions. Rising prices of goods and services, inflation, and unstable public income affect spending patterns and consumption decisions. In such situations, consumers are required to be more selective and rational in meeting their daily needs to adapt to the economic limitations they face, (Ahda Isnanjodi and Ulfah, 2025).

These changing economic conditions directly impact consumer behavior. Consumers tend to be more price-sensitive, prioritize functional benefits, and reduce non-essential expenditures. This pattern indicates an adjustment in consumption behavior in response to economic risks and uncertainties, including among Muslim consumers.

For Muslim consumers, consumption is not only related to fulfilling economic needs but is also bound by Islamic ethical values. The principles of *halal*, simplicity, balance, and the

prohibition of excess are guidelines that should direct consumption behavior. Islamic consumption ethics emphasize that consumption activities must be carried out responsibly and not contradict moral and social values, (Al Arif and Amalia 2021).

However, the application of Islamic consumption ethics in unstable economic conditions faces various challenges. Economic pressure can encourage consumers to prioritize price aspects and short-term benefits, potentially weakening ethical considerations. On the other hand, Islamic consumption ethics can act as a mechanism to control behavior so that consumers remain moderate and do not fall into excessive consumption patterns.

So far, research on Muslim consumer behavior has focused more on preferences for *halal* products and sharia-based services. Studies specifically linking Islamic consumption ethics with consumer behavior in the context of economic uncertainty are still relatively limited. However, understanding this relationship is important to explain the dynamics of Muslim consumption behavior more comprehensively.

Based on this background, this research aims to analyze the ethics of consumption and Muslim consumer behavior in an era of economic uncertainty. This research is expected to contribute to the development of studies on Muslim consumer behavior, and to serve as a reference for businesses and policymakers in formulating strategies that are in line with Islamic values and the economic conditions of society, (Ascarya, 2022)

2. METHOD

Qualitative literature research, also known as library research, is a research method where the object of study is literature. In this research, the researcher relies on various literature to obtain research data and uses a qualitative approach because the data produced is in the form of words or descriptions. Library research or literature study has several characteristics: the researcher deals directly with data not directly from the field, library data is generally a secondary source and not original first-hand data, library data is not limited by space and time. According to Amir, this data is true, but it cannot be fully accepted if viewed from the research objectives. Because generally, the research objectives are:

- **Discovery:** if the data obtained from the research is new data that has never been known before.
- **Verification:** if the data obtained from the research is used to deepen or broaden existing knowledge.

Factors Influencing Consumer Behavior

Muslim consumer behavior in an era of economic uncertainty is not formed singularly but is influenced by various interrelated factors. Economic instability, such as fluctuations, encourages consumers to be more selective and rational in making consumption decisions. Various studies show that changes in economic conditions encourage consumers to be more selective, rational, and cautious in making consumption decisions, especially when income is unstable and basic needs prices increase (Rahmawati & Hatta, 2025).

Economic factors are the primary basis for shaping consumer behavior. Income levels and purchasing power significantly influence consumers' ability to meet needs, both basic needs

and long-term consumption decisions. A number of studies show that income has a significant influence on consumer behavior in choosing sharia-based products and services, such as online *zakat*, sharia insurance, and sharia investments. When income is relatively adequate, consumers have greater flexibility in making rational and sustainable consumption decisions (Radianti & Aslami, 2022; Zulaeha et al., 2024).

In addition to economic factors, trust plays an important role in shaping Muslim consumer behavior. Consumer trust in a product or institution is generally built through information transparency, the reputation of service providers, and adherence to sharia principles. In the context of online *zakat* services and sharia investment products, transparency in fund management and good sharia governance have been proven to increase trust and community participation. This shows that trust is a fundamental foundation in encouraging sharia-based consumption behavior and economic participation (Mabrur & Agustina, 2025).

The development of technology also influences Muslim consumer behavior in the digital era. The use of digital payment systems and e-commerce platforms is increasing because they are considered to provide convenience, efficiency, and practical benefits for users. Factors of ease of use and perceived benefits encourage consumers to adopt technology in consumption activities, especially in uncertain economic situations. Technology plays a role as a means for consumers to adapt to manage expenditures and make consumption decisions more effectively.

Aside from economic factors, trust, and technology, religiosity remains a distinguishing characteristic in Muslim consumer behavior. Considerations of product *halal* status, the existence of *halal* certification, and conformity with Islamic principles are important factors in consumption decision-making. Research on *halal* product purchases shows that Muslim consumers not only consider price and benefit aspects but also ensure that the products consumed are in line with religious values. This confirms that Islamic consumption ethics still function as moral control in consumption behavior, even under economic pressure (Kholifah, 2025).

Overall, Muslim consumer behavior in an era of economic uncertainty can be understood as adaptive and balanced behavior. Economic pressure encourages consumers to be rational and efficient, while factors of trust, technology, and religious values act as a counterbalance so that consumption behavior remains within the framework of Islamic ethics. Thus, consumption ethics do not weaken but transform to follow economic dynamics and technological developments.

Consumption in Islam

In the perspective of Islamic economics, the fundamental goal of consumption activities is the achievement of *maslahah*. This concept goes beyond mere physical satisfaction, encompassing material and non-material well-being that serves to uplift human dignity through two key elements: benefit and blessing. To realize this, a Muslim is obliged to consume *halal* products, both in terms of substance, method of acquisition, and processing.

The legal basis regarding these consumption limits is contained in the Qur'an Surah Al-Baqarah verse 173, which explicitly prohibits the consumption of carrion, blood, pork, and animals slaughtered without mentioning the name of Allah, except in compelling emergency

situations. In addition to the *halal-haram* limits, sharia also regulates consumption ethics by prohibiting *israf* (excessive or luxurious behavior) and emphasizing social care. Therefore, selectivity in choosing consumption products is a reflection of piety and the implementation of the values of the Qur'an and Hadith in the daily life of a Muslim.

Implementation of Consumption in Islam

Islamic economic perspective places consumption activities beyond mere fulfillment of biological needs; it is a manifestation of spiritual values and sharia ethics. According to Qardhawi (1997), consumption in Islam should not only be driven by the satisfaction of personal desires but must be oriented towards a balance between material and spiritual aspects for the achievement of *maslahah* (goodness) for individuals and society at large.

In its implementation, Islam establishes the principle of *al-i'tidal* (balance) as a control mechanism, strictly prohibiting *israf* (excess) and *tabdzir* (wastefulness). This is in line with the warning of Allah SWT in QS. Al-A'raf [7]: 31 for humans to avoid excessive spending.

In addition to the aspect of quantity (moderation), the aspect of quality in the form of *halal* and *thayyib* (good) is also an absolute requirement. As explained by Chapra (2000), a Muslim must ensure that every product consumed is guaranteed to be *halal* and clean, as this directly impacts physical health, purity of soul, and blessings in life. Furthermore, consumption in Islam has a strong social dimension; it demands sensitivity to social justice and care for the poor, thereby creating equitable welfare.

Sharia Guidelines for Consumption

Within the framework of Islamic economics, the urgency of consumption transcends mere fulfillment of biological needs, but is laden with dimensions of morality, ethics, and spiritual values. The activity of spending wealth is considered sharia-compliant if it adheres firmly to the arguments of the Qur'an and Hadith, with the ultimate orientation to realize *maslahah* (goodness) while eliminating all forms of *mafsadah* (harm), Aldy and Munthe (2022)

The fundamental parameters in selecting consumption commodities according to Islam revolve around the integration of two main principles: *halal* and *thayyib*. The *halal* aspect is closely related to the legitimacy or permissibility of an object based on sharia law, while the *thayyib* aspect emphasizes quality standards, assurance of safety, hygiene, and its positive implications for health and the environment. The application of this dual standard is universal and comprehensive, covering the entire spectrum of goods and services utilized by humans, and is not limited to the food sector alone, (Hamdi, 2023). The normative basis regarding the urgency of consuming *halal* and *thayyib* products is explicitly stated in the Qur'an Surah Al-Baqarah.

This verse represents that in Islam, the legitimacy of the command to consume *halalan thayyiban* cannot be seen as merely fulfilling biological needs, but is a manifestation of the moral and spiritual responsibility of a servant. This command emphasizes the obligation of humans to select what they consume, not only based on the legality of its substance but also its quality and impact on the sustainability of life, (Kementerian Agama Republik Indonesia, 2019).

The reality of modern consumption presents multidimensional challenges for Muslim consumers. Amidst the high variability of market products, consumer preferences now cannot solely rely on the aspect of sharia legality (*halal*), but must be integrated with guarantees of quality, safety, and transparent production ethics. Therefore, the implementation of the *halalan thayyiban* principle demands active synergy between producers and consumers to ensure sharia compliance at every level of the value chain. However, referring to empirical studies related to the supply chain, operational constraints are still found due to institutional fragmentation of certification, low literacy of stakeholders regarding the urgency of the *thayyib* aspect, and suboptimal adoption of technology in ensuring product quality transparency, (Kotler, Keller and Chernev, 2022).

From a behavioral perspective, consumption in Islam integrates substantial dimensions of morality and social care. This is reflected in the strict prohibition of *israf* (excess) and *tabzir* (wastefulness), which are considered counterproductive because they have the potential to trigger social disparities and exploitation of resources. Therefore, Islamic consumption ethics emphasize the principles of moderation, simplicity, and accountability to the environment. This paradigm repositions consumption activities not merely as the fulfillment of personal utility but as an economic instrument with altruistic value aimed at realizing collective welfare, (Sahib and Ifna, 2023).

Implementation of Consumption in Islam (Continued)

Fundamentally, consumption is an economic activity focused on the utilization or reduction of the use value of goods and services to meet demand. Simply put, it is the process of exchanging financial value to obtain something needed. In the economic cycle, consumption plays a vital function as a regulator that harmonizes production activities with distribution. Meanwhile, from an Islamic economic perspective, consumption patterns are not value-free; they are closely tied to moral pillars, such as justice, cleanliness (*thayyib*), simplicity, and generosity. Its scope is broad, ranging from the fulfillment of basic needs (*dharuriyat*) to aspects of comfort and luxury that are still within the framework of sharia, (Yanggo, 2022).

The implication is that a Muslim must protect themselves from double losses—both in this world and the hereafter—by avoiding an excessive lifestyle that often neglects Allah SWT's commands for material pursuits. Referring to Rohim and Priyatno (2021), the essence of consumption in Islam lies in the equilibrium of resource allocation: the fulfillment of physical material needs must run parallel with spiritual (hereafter) needs. This means that spending orientation should not stop at worldly satisfaction alone but must be converted into an investment for welfare in the afterlife (*akhirat*). All these ethical foundations are deeply rooted in the Qur'an and As-Sunnah as the moral compass of the *ummah*. Within this framework, Islamic economics offers a distinctive consumption paradigm that can be outlined through the following points:, (Zakiah, 2022).

- 1 **Principle of Capacity** Allah created the earth and all its contents so that they can be processed and utilized by humans to meet daily needs. Human ability to utilize everything that exists is a manifestation of His love for His creatures.
- 2 **Principle of Resource Utilization (Capacity)** The earth and all its potentials are created as divine facilities ready to be managed. Human ability to process these

resources is not merely a coincidence but a mandate and a manifestation of Allah's mercy so that humans can sustain their lives independently.

- 3 **Principle of Accountability (Responsibility)** This concept is based on the paradigm that absolute ownership belongs only to Allah, while humans act as *khalifah* (managers) who hold the right of use. Therefore, every asset has dual accountability: the validity of its acquisition method and the accuracy of its distribution. The Qur'an affirms that wealth is not eternal ownership but an instrument of trial for a servant's integrity.
- 4 **Principle of Equilibrium (Balance)** Islam mandates the proportional distribution of wealth for personal, family, and social (*fi sabilillah*) interests. This mechanism rejects two extremities: strict prohibition of wasteful (*tabdzir*) and excessive (*israf*) lifestyles, as well as the prohibition of stinginess. The essence is moderation—a point of balance precisely outlined in the Qur'an.
- 5 **Principle of Maslahah Priority (Priority of Activities)** The ultimate goal of consumption is to realize *maslahah* (goodness) and eliminate *mafsadah* (harm) according to sharia. This demands a disciplined hierarchy of execution: the fulfillment of primary needs (*dharuriyat*) must be prioritized absolutely before moving on to secondary needs (*hajiyat*) or tertiary needs (*tahsiniyat*).
- 6 The internalization of these four principles is expected to shape the economic behavior of the *ummah* that is not only obedient to religious principles but also has mature social responsibility.

3. RESULTS AND DISCUSSION

The results of the literature review show that Muslim consumer behavior in an era of economic uncertainty has undergone significant shifts, especially in terms of priorities and consumption decision-making patterns. Economic pressures in the form of price increases and unstable incomes encourage consumers to be more selective, cautious, and prioritize essential needs. This condition is in line with research findings stating that economic uncertainty increases consumer sensitivity to prices and product benefits (Rahmawati & Hatta, 2025).

Economic factors are the main determinants in shaping consumer behavior. Income levels and purchasing power directly affect consumers' ability to meet consumption needs, both basic needs and long-term economic decisions. In the context of Islamic economics, adequate income allows Muslim consumers to make more rational, sustainable, and sharia-compliant consumption decisions (Radianti & Aslami, 2022).

In addition to economic factors, trust plays a strategic role in shaping Muslim consumer behavior. Trust in sharia-based products and institutions is built through transparency, reputation, and adherence to Islamic principles. Literature findings show that high levels of trust encourage consumer participation in consuming *halal* products, digital *zakat* services, and sharia financial instruments, even in unstable economic situations (Mabrur & Agustina, 2025).

The development of technology also influences the adaptation of Muslim consumer behavior. The use of digital platforms and electronic payment systems provides convenience and efficiency in managing expenditures. Technology functions as a supporting instrument that helps consumers make more measured consumption decisions, especially in facing economic uncertainty.

On the other hand, religiosity remains a significant distinguishing factor. Considerations of *halal* status, principles of moderation, and the prohibition of *israf* and *tabdzir* form the ethical basis for consumption. The study findings show that Islamic consumption ethics do not weaken but transform and adapt to economic dynamics and technological developments. Thus, Muslim consumer behavior can be understood as a form of balance between economic rationality and commitment to Islamic values.

4. CONCLUSION

Based on the literature review, it can be concluded that Muslim consumer behavior in an era of economic uncertainty is adaptive and balanced. Economic factors, such as income and purchasing power, influence the rationality of consumption decision-making. Trust in sharia products and institutions and the ease of digital technology also encourage consumers to continue to consume effectively and efficiently. Religious values and Islamic ethical principles, including *halal-thayyib*, moderation, and the prohibition of *israf/tabdzir*, remain the main guidelines in determining consumption patterns. Thus, Islamic consumption ethics do not weaken despite facing economic pressure but transform to follow economic and technological dynamics, maintaining a balance between worldly needs and moral-spiritual adherence. These results emphasize the importance of integrating Islamic economic principles into sustainable consumption strategies for Muslim consumers.

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