



# Discourse of Muslim Consumer Rationality Al-Ghazali's Knowledge Paradigm Perspective

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## Abstract

Islamic beliefs and values shape Muslim consumer behavior. Islamic beliefs and values control a person's behavior. This paper identifies the concept by tracing Al-Ghazali's thoughts regarding the rationality of Muslim consumers from a set of Islamic principles: prioritizing needs, maintaining sharia goals, complying with halal and haram rules, prioritizing sustainable consumption, prioritizing the benefit of individuals and society, and not consuming excessively. A text analysis approach is used to map studies on Muslim consumer behavior. Apart from that, a historical-critical and inductive approach was used to identify the concepts and opinions of ulama regarding Islamic rationality and Al-Ghazali's thoughts. The findings provide important benefits in developing the theory of Islamic rationality, which can then be used as an alternative in explaining Muslim consumer behavior and can also be a reference for stakeholders in the industry to mainstream the calcification of products offered in the Muslim market. Islamic rationality is different from the economic rationality put forward by neoclassical economics. Like the model proposed by Al-Ghazali, Islamic rationality places the human heart as an instrument for forming patterns of economic behavior.

## Keywords

Consumer Rationality, Al-Ghazali, Islamic Values, Knowledge Paradigm

## Introduction

Muslim consumer behavior is assumed to be more complex. This assumption is based on the belief that Muslim consumers will be greatly influenced by two typologies of rationality, instrumental rationality, and traditional rationality, which are formed by the internalization of ethical values and Islamic principles (Baron, 1999). Based on these assumptions, this section outlines two important concepts: Islamic rationality and Muslim consumer behavior. At the actual level, Muslim consumers consider Islamic values in making consumption decisions. However, sometimes, they also appear to be rational consumers

because they are driven by the desire to maximize utility. Muslim consumers are also influenced by instrumental rationality and sometimes tend to maximize satisfaction as consumers (Aysan, Disli, Duygun & Ozturk, 2018).

There are dynamics of Muslim consumer behavior in consuming halal products. This dynamic is a product of consumer sensitivity and awareness of unstable Sharia values. The dynamics of Muslim consumer behavior in mainstreaming Islamic ethics are caused by the influence of factors other than religiosity, which are dominantly considered in consumption. More specifically, it offers a more realistic view of defining Muslim consumer behavior, also prioritizing utility maximization, and considering Islamic principles in consumption or the hybrid rationality of Muslim consumers. Hybrid rationality refers to dual rationality, where Muslim consumers try to maximize utility and simultaneously consider moral values. There are two rationalities contained in Muslim consumer behavior: instrumental and traditional rationalities (Bonne, Vermeir, Bergeaud-Blackler & Verbeke, 2007).

Muslim consumers have rationality, the same as consumers in neoclassical schools. Islam does not prevent Muslim consumers from acting rationally. Muslim consumer behavior is largely influenced by instrumental rationality utility maximization but is sometimes also shaped by traditional rationality, namely ethical and normative considerations. This situation would ideally encourage a more in-depth and specific study of the Islamic rationality behind Muslim consumer behavior. However, more research has yet to try to explain this issue (Bukhari, F., Hussain, S., Ahmed, R.R., Streimikiene, D., Soomro, R.H., and Channar, 2020). Therefore, this research aims to fill this gap through several strategies. First, identify trending topics from literature related to Muslim consumer behavior. The second outlines the ontological basis of Islamic rationality as the basis for Muslim consumer behavior.

This study is deemed necessary based on several arguments. First, literature on Muslim consumer behavior is abundant and easy to find. However, this literature does not explicitly define the factors that shape Muslim consumer behavior due to Islamic rationality (El-Ashker & Wilson, 2006). Second, the limited number of studies that examine and formulate the nature of Islamic rationality makes efforts to formulate it based on classical Islamic sources urgent and important to introduce. These two arguments emphasize the position of Islamic rationality as a crucial issue in developing a theory of Muslim consumer behavior. Another argument is that the literature on Muslim consumer behavior shows a strong influence on consumer behavior theory, which developed in economic literature and became a framework for depicting Islamic consumer behavior. As a result, studies on Muslim consumer behavior are still under the shadow of consumer behavior theory, which grew during the neoclassical economic paradigm (El-Ansary, 2013). Therefore, the importance of this research lies in its efforts to map emerging topics related to Muslim consumer behavior. This mapping then becomes the basis for studying the concept of Islamic rationality by referring to Al-Ghazali's thoughts.

## **Methods**

The scientific research method is to obtain or obtain data that will be used for research purposes. This research is included in the research category in the field of library research, where researchers will search for and read sources that match the title to be researched, such

as books, articles, relevant writings, and journals (Krotov, 2019). The research method collected sources from books, articles, writings, opinions, and journals that would reveal and examine the knowledge paradigm of Al-Ghazali's thought. After the data was collected, the researchers then sorted books, writings, articles, and journals that discussed the knowledge paradigm of Al-Ghazali's thought using descriptive-analytic methods. Descriptive is the method used to find facts precisely, and analysis is to explain opinions carefully. After the data was analyzed, the results were then presented using a deductive method to answer the research.

## **Results and Discussion**

There are positive and normative perspectives in defining Muslim consumers as “benefit maximizers” and “spirituality maximizers.” In this case, Muslim consumers seek to maximize utility without ignoring Islamic values. This assumption makes the rationality inherent in Muslim consumers different from the rationality prevalent in conventional consumer theory. The difference lies in the consumption goals behind Muslim consumer behavior. Normatively, the goal of consumption outlined by Islam is not only to fulfill needs but also to achieve comprehensive benefits that are valuable not only for society and individuals but also for society (Farah, 2020). Islamic rationality involves religiosity and morality in all economic activities. Apart from that, the use of rationality must be oriented towards two stages of life: worldly life and the afterlife. The definition of rationality is that Muslim consumers base their behavior on Islamic values (Floren, J., Rasul, T., and Gani, 2019).

This idea ensures that Muslim consumers' consumption behavior does not conflict with Islamic principles. Islamic rationality means making choices in consumption, which involves material and instrumental calculations, consumption, to maximize utility. Apart from that, consumption must also be able to improve the quality of spirituality. Islamic rationality is built on the assumption that Muslim consumer behavior is the product relationship of motives to maximize utility, as well as commitment to Islamic principles. Basically, Muslim consumer behavior is based on two important elements for the lives of individuals and economic actors: profit and welfare. Muslim consumers always prioritize needs based on income, but conditions refer to *maslahah* as the main goal of *maqasid-syariah*, namely maintaining religion, life, thought, descendants, and property. The fundamental difference between Islamic rationality and neoclassical economics lies in the worldview and personal interests as the main elements of rationality. The Islamic worldview teaches belief in the Day of Judgment. Likewise, Islam accommodates consumers' interests but is limited by adherence to *sharia* values. In addition, Muslim consumer behavior can be identified as a product of Islamic rationality when this behavior is directed not only at self-satisfaction but also considers Islamic values (Flower, 2014).

Consumer behavior is the overall consumer decision for the acquisition, consumption, and disposition of goods, services, activities, experiences, people, and ideas by a decision-making unit (human). More broadly, consumer behavior includes choices to use services, activities, experiences, and ideas, such as desires and decisions. In addition, consumer behavior includes how individuals make decisions compared to other people, for example, voting for politicians, reading books written by specific authors, and watching films and TV shows starring certain actors. Consumer behavior is the study of individuals and the activities they decide to do to satisfy consumer needs (Furqani, 2015). Both of these definitions emphasize the important concept that consumer behavior studies how consumers consume products and services. It covers the processes behind consumers' choices of products and services. Individual choices involve perceptions, attitudes, needs, and motivation. This situation is not only a matter of preference but also involves a certain rationality. In its development, consumer behavior has driven different economic traditions, including neo-classical economics. The neoclassical economic tradition places rationality as a vital instrument for consumers in choosing products. In the neoclassical economic tradition, consumer behavior is built on the basis of multiple consumption. First, consumer decision rationality means that consumer choices are directed and oriented toward maximizing utility. Second, knowledge and information products related to transaction conditions are complex. Consumers are assumed to know and be able to identify all market possibilities, complete with variations in the price and function of each product. Third, consumer experience is determining and helps in making choices to avoid choices that result in dissatisfaction (Vasalou, 2022).

Neoclassical economics assumes that the rationality behind consumer behavior is the result of consumers' ability to (1) define their specific needs, (2) prioritize their needs, and (3) determine choices based on market considerations so that consumer satisfaction with a product can be achieved optimally. In its simplest form, consumer behavior in the neoclassical economic tradition has instrumental rationality as the basis behind individual choices (Zakiah et al., 2017). It is an important distinction compared to the Islamic economic perspective. Meanwhile, consumer behavior in Islamic economics is based on several assumptions. First, Muslim consumer behavior prioritizes ethics over individual satisfaction. This ethic is then called Islamic ethical consumerism, behavior, and consumption choices based on consideration of *maslahah* and paying attention to the boundaries of halal and haram. Second, choose urgent needs that must be prioritized. In this context, consumption falls into several levels: *daruriyat* (basics), *hajiyyat* (needs), and *tahsiniyyat* (Welbers et al., 2017).

This division provides a framework for consumption choices and ethics that Muslim consumers should ideally consider. Third, the selection of goods and services in an Islamic economic way considers *maqasid* sharia values, that consumption behavior must be valuable for individuals and society. These three classifications of assumptions are behind Islamic consumer behavior involving different mechanisms compared to neoclassical economics. In this case, Muslim consumers are motivated to satisfy utility. However, they are also limited by the need to comply with Islamic ethics and rules in consumption. Al-Ghazali looked at human behavior and became the basis for modeling Islamic rationality through his writings (Zalega, 2014). However, it needs to be emphasized that the work written by Al Ghazali is not a special work that elaborates on Islamic rationality. However, the results can be positioned as a text that becomes the basis for formulating and evaluating Islamic rationality developed by contemporary Islamic scholars. Apart from that, Abu Hamid Al-Ghazali is a classical scholar who is interested in studying the characteristics and ontology of the ideal human (*insanul kamil*) from an Islamic perspective. From here, it is assumed that the ideal human is a keyword for understanding the characteristics of Islamic rationality. Al-Ghazali's full name is Al Imam Abu Hamid Muhammad bin Muhammad Al-Ghazali Al-Thusi. Born in that year (1058 AD/450 H) and died in that year (1111 AD/14 Jumadil Akhir 505 H). Al-Ghazali is very popular in the Islamic world, even in the Western world, because he was a scholar and philosopher who was skilled in the field of philosophy. Al-Ghazali has made many contributions to human development. He was a Persian Muslim philosopher and theologian and known as Algazel. Apart from being a Muslim scholar and philosopher, he once served as Vice Counselor at Madrasah Nizamiyah, a center of higher education in Baghdad. There are at least 72 works by Abu Hamid Al-Ghazali. Even though there are 22 books, Al-Ghazali's work is doubtful. Thirty-one books were declared authentic by Al-Ghazali (Vasalou, 2022). The large number of works proves that Al-Ghazali's knowledge was very broad. Apart from philosophy, Imam Al-Ghazali deeply studied human morals, for example, "Ihya 'Ulum al-Dian" (four volumes) and "Khuluq al-Muslim." These two works were then used as the main reference in formulating Islamic rationality and became a framework for the analysis of Islamic rationality conceptualized by other Islamic economic scholars. In this context, there is one issue that needs to be explained, namely the ontology of Muslim behavior (Muslih, 2020).

This issue is the basis for formulating hypotheses related to Islamic rationality. Regarding the goals of human behavior, Al-Ghazali set different goals compared to the goals of economic behavior in neoclassical economics. Al-Ghazali believes that every Muslim has the main goal of achieving salvation in the afterlife. This goal appears with argumentation (Abdullah, Salleh, Naw, Zakaria & Osman, 2021). There is a set of moral rules for human

behavior.

Al-Ghazali formulated the ideal behavior of a Muslim based on the views of Islamic ethics and explained simply by the Prophet Muhammad SAW. Al-Ghazali's honest opinions influenced his thinking about the nature of human behavior. This hadith or saying of the Prophet Muhammad PBUH that people have the best morals is the keyword for Al-Ghazali's moral views regarding human behavior (Al-Ghazali, 2024). At the ontological level, a Muslim's behavior should ideally be based on the moral building of Islam. However, Al-Ghazali also believes that factors outside Islamic morals and the motives behind that behavior sometimes shape human behavior. At this level, human behavior is determined by the character of desires which influence human orientation. Three typologies of lust determine the nature of human behavior: *Nafs al-mutmainnah* or calm soul: at this level, a Muslim can control himself and focus on obedience to God. Humans who are able to control their desires are characterized by obedience to God's rules, behaving based on good morals, and avoiding disgraceful actions. Second, the lust of *al-lawwamah* is a human being who is still influenced by vile desires, sometimes immoral and contrary to Allah's commands (Alam, 2019).

The critical concept of human behavior is *qalb* or the human heart. In this regard, Al-Ghazali argues that human behavior does not reflect rationality but rather reflects the human soul. Al-Ghazali firmly believes that the heart is an important instrument that determines the character of human behavior. It becomes a place for matters like knowledge, wisdom, and passion (Backhouse, 2012). Human behavior that aligns with Islamic moral values will result in humans gaining knowledge and being wise in acting, choosing, and deciding on things that are good for their lives. It is another meaning of the Prophet Muhammad SAW's explanation about the heart determining whether a person's behavior is good or bad. Imam Bukhari and Muslim narrated: "It is true that in the human body there are blood clots. If it is damaged, the entire human body will be damaged. If you do, it does not matter to the rest of the human body. Remember that it is the heart. In Al-Ghazali's view, human behavior is influenced by the pattern of desires that dominate humans. From Al-Ghazali's view, these three typologies of passion determine human behavior. When angry passion dominates, human behavior will violate Islamic morals. On the other hand, when *nafs al-mutmainnah* is more dominant, human behavior will be in line with Islamic morality (Ag Majid, D.K.Z., AbdulHanan, S. and Hassan, 2021).

The behavioral model offered by Al-Ghazali is different from behavioral economic theory in the neoclassical economic school. Another striking difference is the position of reasons. Al-Ghazali positions reason as the locus of behavior or as an instrument for the three human desires to carry out economic actions. The theory of economic behavior in the neoclassical school positions reason as an instrument for achieving goals related to financial

decisions. Apart from that, Al-Ghazali also uses motives to evaluate human behavior, whether it is in line with Islamic morals or vice versa (Ahmed, Najmi, Faizan & Ahmed, 2019). The interpretation is made so that the economic behavior of Muslims is in line with moral values and is driven by a heart that is fully controlled by the *nafs al-mutmainnah*, which can be considered rational behavior in Islamic terms. Behavior in this form is a criticism of rational behavior that is only to fulfill human needs.

## Conclusion

This study raises various important points: First, Muslim consumer behavior, which is shaped by traditional rationality, is characterized by a strong influence of the values of religiosity and Islamic moral awareness. Second, Islamic rationality is different from the economic rationality put forward by neoclassical economics, like the model put forward by Al-Ghazali. Islamic rationality places the human heart as an instrument for forming patterns of economic behavior. Three orientations influence the human heart: *nafs al-mutmainnah*, *nafs allawamah*, and *nafs* of anger. These three orientations greatly determine human behavior, whether in line with Islamic values (*nafs al-mutmainnah*) or not in line with Islamic moral values (*nafs* of anger). In this regard, criticism can be leveled against Muslim consumer behavior in various existing studies. There has been no research that explicitly used Islamic rationality to identify Muslim consumer behavior. Thus, existing research is still dominant in adopting the "planned behavior theory" framework in applying Muslim consumer behavior. This view is an explanation in another version of Islamic rationality, which was previously formulated from Al-Ghazali's thought while confirming that it is different from rationality in classical economics. The difference lies in the human goals behind economic behavior. Islamic rationality is built on the basis of the goal of the afterlife and *maslahah* as the basis of consumer behavior.

Rationality is built on the maximization of utility and satisfaction as the basis of consumer behavior. In this case, Islamic rationality can be identified from the mainstreaming of choices for halal products. The choice of halal products is based on a strong commitment to religious values and Islamic morals and is an identity for Muslim consumers. Compared with other research on Muslim consumer behavior, this research offers a new perspective in elaborating Islamic rationality through two analytical texts and an analysis of classical Islamic thought, such as Al-Ghazali. In this context, this study contributes to the Islamic economic knowledge paradigm based on assumptions. Islamic rationality in Muslim consumers is rational and clever at calculating self-satisfaction but also able and consistent to consider Islamic morals and ethics. Simply put, Islamic economics emphasizes that Islamic rationality is different from rationality in general in conventional economics. The difference lies in the double standard in Islamic rationality, which includes instrumental rationality and values.

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