

When Preference Is Not Enough: Utility, Sharia Constraints and Maslahah in Islamic Consumer Rationality

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Abstract

This study describes Islamic consumer rationality while preserving the integrity of preference formation by incorporating ethical, religious, altruistic, environmental, and intertemporal considerations. Through a critical, thematically organized literature review, three operations are distinguished: *Sharia*-based admissibility constraints, priority rules to protect obligations and essential needs, and a context-sensitive higher-order *maṣlahah* evaluation. Legal admissibility of options is first screened, priority rules constrain option selection, and utility is invoked to rank remaining options. When the utility-ranked option fails a higher-order *maṣlahah* evaluation, the consumer is required to reconsider the option and take steps to ameliorate or remove detrimental features, or reconsider the choice and select a permissible option which is consistent with priority rules. The pervasive nature and wide interpretation of Islamic jurisprudence ensure the admissibility of options, but to apply them in a given context, scholarly and institutional judgment is necessary. The framework distinguishes the permissibility of products from broader consideration of the effects of consumption. The framework articulates *ḥalāl* as an end state and positions it at the normative frontier rather than a terminal state which is mechanically produced.

Keywords: Consumer rationality; Islamic microeconomics; *maqāṣid al-Sharīah*; *maṣlahah*; utility maximization

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Introduction

Understanding consumer behavior as a means to understand economic behavior in the case of the individual consumer is possible by examining the consumption patterns. Conventionally, economists explain the allocation of income in terms of preferences and the constraints imposed by the budget and by prices. Within this framework, consumers are assumed to be rational and choose the bundle of goods and services that maximizes utility. This assumption works well to explain consumer behavior, demand, and people's response to changes in prices and income. It may also work well to explain individuals' choices regarding resource allocation. However, when we try to apply this theory to Muslim consumers, for example, do we have the right to treat preferences as amoral and choices as morally neutral?

Utility theory in microeconomics, especially as it pertains to consumers, has little to do with the psychology of pleasure. In traditional consumer theory, utility is a representation of an ordering. If a bundle is preferred to another, a utility function must assign utility levels in such a way that the former is greater than the latter. Consumers may care about a broad range of issues including the wellbeing of others, fairness, religious issues, the environment, and the future. The incorporation of social preferences in utility theory has focused on issues such as other-regarding preferences (Fisman et al, 2007; Sobel, 2005) and prosocial behavior (Fehr & Charness, 2025). Conventional utility functions are reactive to religious concerns and may incorporate a variety of religious goals. The focus of this paper is not whether a utility function is inherently selfish or hedonistic. The main focus of this study is to examine whether, for a utility function to be considered normative and valid from an Islamic perspective, it must reflect a series of preferences that ultimately integrate a range of considerations, including the aforementioned.

Thanks to this distinction, the relevance of Sen's (1977) critique sharpens. Commitment, sympathy, and moral obligation indicate that behavior can not always be broken down to narrow self-interest. Behavioral economics demonstrates that in reality, individuals can make choices that do not reflect fully rational and consistent behavior due to cognitive limitations, habit, and relativity in judgment (Kahneman & Tversky, 1979; Thaler, 1980). Islamic economics provides a different layer to the descriptive and motivational extensions. It examines whether the objects that are available, the way preferences are formed, the intensity of consumption, the method of financing, and the consequences of choice comply with the normative requirements of *Sharia* and *maqāsid*. Thus the main point is not what gets included

in the utility function, but what are the constraints and standards by which the choice is evaluated.

This article seeks to restore consumer rationality to Islamic microeconomics without losing the analytical framework of constrained choice. It poses four questions: How do utility functions operate as preference representations in modern microeconomics? What remains underdetermined, normatively, when religious and ethical concerns are introduced in preferences? How do *Sharia* and *maṣlahah* alter the feasible set, preference formation, and evaluation of outcomes? What is the microeconomic interpretation of this? The result is an embedded model in which, within the constraints of the budget, economic feasibility is defined by the constraints of the market, normative admissibility is defined by Islamic filters, preferences define the ranking of admissible choices, and *maṣlahah* determines whether the choice is proportionate, non-harmful, socially responsible, and promotes *falāḥ*.

Literature Review

The literature on Islamic consumption has expanded significantly over the last decade, particularly in relation to halal awareness, halal purchase intention, religiosity, certification, Islamic branding, halal supply chains, digital halal markets, and sustainable consumption. This review groups these studies into three clusters: behavioural and identity-based approaches, institutional and normative foundations, and sustainability and digital consumption. It then identifies the theoretical gap that this article addresses.

Determinants and Identity in Halal Consumption

A dominant stream employs the Theory of Planned Behavior to examine how attitude, subjective norms, perceived behavioural control, religiosity, halal awareness, product knowledge, and trust shape Muslim consumers' intention to purchase halal products (Ajzen, 1991; Alam & Sayuti, 2011). Subsequent studies confirm that religiosity, product knowledge, halal awareness, and Muslim decision-making styles influence halal purchase intention across various markets (Mukhtar & Butt, 2012; Nurhayati & Hendar, 2020; Usman et al., 2022; Usman et al., 2023). This stream is valuable because it shows that Muslim consumer behaviour cannot be explained solely by price and product attributes. Religious commitment, halal literacy, certification, and institutional trust also shape consumption decisions.

Nevertheless, much of this literature remains behavioural rather than foundational. It identifies predictors of halal purchase intention but rarely distinguishes two different theoretical questions: (1) what preferences Muslim consumers actually hold and how these can be represented, and (2) what makes a consumption choice normatively rational within Islamic economics. Religiosity, halal awareness, and certification can readily be incorporated as determinants or arguments of preferences. The unresolved issue is whether their inclusion changes only the content of the utility function or also changes the constraints, priority rules, and evaluative criterion of the choice problem. This article focuses on the latter.

A related body of work examines Islamic branding, halal lifestyle, and Muslim consumer identity. This literature shows that halal is not merely a legal category but also a symbolic, emotional, and identity-based marker. Islamic branding connects products with trust, belonging, religiosity, ethical meaning, and market differentiation ([Alserhan, 2010](#); [Wilson & Liu, 2011](#)). Indonesian and international studies also show that halal lifestyle has become part of contemporary Muslim consumption, where halal products are connected to identity formation, modern lifestyle, and changing demand patterns ([Amalia et al., 2020](#); [Masrurroh et al., 2021](#)). This contribution is important because it reveals the cultural and symbolic dimensions of Muslim consumption. However, it also raises a critical concern: when halal becomes primarily a branding strategy, Islamic consumption may be reduced to market identity rather than ethical discipline. A product may be formally halal and successfully branded as Islamic, yet its consumption may still be excessive, status-driven, wasteful, debt-financed, or disconnected from maqasid-oriented welfare.

Institutional and Normative Foundations: Halal Integrity and Maslahah

At the institutional level, studies on halal integrity and halal supply chains emphasize that halal status must be preserved across production, processing, storage, logistics, distribution, and retail ([Tieman, 2011](#); [Tieman et al., 2012](#)). This literature contributes significantly to institutional and managerial understandings of halal assurance by showing that halal cannot be reduced to a final product label. Rather, halal integrity requires governance systems that protect permissibility throughout the value chain. Recent sectoral studies also demonstrate that halal consumption is shaped by production capacity, industrial actors, and market structures, as illustrated in research on halal meat consumption in East Java ([Marwini et al., 2025](#)). However, this stream is primarily concerned with producers, certifiers, logistics providers, and regulatory institutions. It explains how halal

products should be supplied, but gives less attention to how Muslim consumers should evaluate, prioritize, restrain, and direct their consumption choices.

At the normative level, a further body of literature links Islamic consumption with maqasid al-shariah, maslahah, and social responsibility. In Islamic economics, maqasid and maslahah provide a normative basis for evaluating whether economic activity protects religion, life, intellect, lineage, and wealth. [Dusuki and Abdullah \(2007\)](#) use maqasid and maslahah to evaluate corporate social responsibility, while [Chapra \(2000\)](#) positions Islamic economics within a broader moral framework of human well-being and justice. Although much of this discussion has been developed in Islamic finance, business ethics, and policy analysis, its logic is directly relevant to household consumption. Consumption decisions affect bodily well-being, family welfare, debt behaviour, social solidarity, ecological balance, and moral accountability. However, maslahah is often invoked as a broad ethical ideal rather than operationalized as a microeconomic principle for structuring consumer rationality.

Sustainability and Digital Consumption

Islamic consumption has also been connected with the literature on sustainable consumption, which emphasizes behavioural transformation in response to overconsumption, environmental degradation, resource depletion, and unsustainable lifestyles. [White et al. \(2019\)](#) propose the SHIFT framework to explain how social influence, habits, identity, feelings, cognition, and tangibility can encourage sustainable consumer behaviour. [Sheth et al. \(2011\)](#) conceptualize mindful consumption as an approach that integrates individual, societal, and environmental awareness. These frameworks are relevant to Islamic consumption because Islamic principles of moderation, anti-israf, anti-tabdzir, and accountability before God provide a strong ethical foundation for restraining overconsumption. Economica's study on tabzir in Muslim household food consumption also demonstrates the practical relevance of waste prevention in Muslim consumption behaviour ([Lubis et al., 2022](#)). Yet sustainability studies rarely integrate Islamic normative categories into a theory of consumer rationality, while Islamic consumption studies often mention sustainability without systematically connecting it to maslahah, falah, and the hierarchy of needs.

Recent digital consumption further intensifies the need for theoretical reconstruction. Muslim consumers increasingly operate within markets shaped by algorithmic promotion, influencer marketing, live shopping, electronic word-of-

mouth, flash sales, personalized advertising, and pay-later services. These mechanisms do not merely respond to preferences; they actively stimulate, accelerate, and sometimes manipulate desire. Studies on halal e-commerce and digital Muslim consumer behaviour show that trust, perceived usefulness, halal knowledge, electronic word-of-mouth, and digital communication increasingly shape halal market decisions (Azam, 2022; Arifin et al., 2023; Bhutto et al., 2024). Research on environmentally friendly halal cosmetics also indicates that halal orientation is increasingly connected to ecological concern and lifestyle transformation among young Muslim consumers (Irfany et al., 2024). These developments indicate that Islamic consumption today cannot be reduced to product permissibility. It must also evaluate the process, intensity, financing, and consequences of consumption.

Research Gap and Theoretical Position

The theoretical gap can therefore be stated more precisely. First, the Islamic consumption literature has not consistently distinguished utility as a formal representation of preferences from utility interpreted as an ultimate welfare standard. Second, halal consumption is often approached through product permissibility, branding, and certification, while broader constraints concerning financing, need priority, moderation, harm, and social obligations remain fragmented. Third, *maslahah* is widely acknowledged but is often formulated so broadly that it risks becoming an all-encompassing label rather than an analytically discriminating principle. Fourth, a microeconomic structure is needed to specify where Islamic commitments enter: the feasible set, preference formation, choice rule, and ex post or higher-order evaluation of consequences.

This article addresses these gaps by treating Islamic consumer rationality as a nested choice problem. Utility is retained as a representation of preferences among alternatives; it is not equated with selfish pleasure and is not simply “replaced” by *maslahah*. Sharia-based rules first define an admissible subset of the budget-feasible set. Need priority, moderation, anti-israf, anti-tabdzir, and harm prevention further discipline the relevant domain of choice. Within that admissible domain, preferences can guide selection. *Maslahah* then functions as a higher-order normative criterion that assesses whether the chosen pattern of consumption protects relevant *maqasid*, preserves obligations, and avoids disproportionate private, social, or ecological harm. This formulation narrows *maslahah*’s role and makes its relationship to utility analytically explicit. Table 1 summarizes the dominant

tendency and limitation of each literature stream reviewed above, and specifies how this article positions itself in relation to each.

Table 1. Research Gap and Position of the Article

Literature theme	Dominant tendency	Limitation	Position of this article
Halal awareness	Measures knowledge, labels, and halal awareness as determinants of intention or purchase decisions.	Focuses on purchase intention and does not reconstruct utility assumptions.	Positions halal as an admissibility condition within a nested choice framework.
Religiosity	Used as a variable affecting attitudes, norms, and consumption intentions.	Often appears as an additional variable within conventional behavioural models.	Treats religious values both as inputs that shape preferences and as sources of non-preference constraints and priority rules.
Islamic branding	Examines halal as identity, symbol, emotion, and brand trust.	Risks reducing Islamic consumption to market symbols without maqasid orientation.	Links halal identity with maslahah, moderation, and anti-israf discipline.
Halal supply chain	Emphasizes halal integrity from production to distribution.	Focuses more on producers and logistics than on consumer rationality.	Connects halal integrity with ethical consumer evaluation.
Maqasid and maslahah	Widely used in Islamic finance, CSR, and policy analysis.	Often too broad or not translated into constraints, priority rules, and outcome evaluation at the micro level.	Defines maslahah as a higher-order evaluative principle distinct from utility representation.
Sustainable consumption	Emphasizes environmentally responsible behaviour and lifestyle change.	Rarely engages with israf, tabdzir, falah, and spiritual accountability.	Links Islamic moderation with sustainability-oriented consumption.
Digital halal markets	Examines trust, perceived usefulness, halal knowledge, e-WOM, and digital communication as drivers of halal purchase decisions.	Treats digital factors as determinants of intention without evaluating how algorithmic stimulation, pay-later financing, and consumption intensity affect welfare.	Extends Islamic evaluation from product permissibility to the process, intensity, financing, and consequences of consumption.

The article therefore departs from studies centered solely on determinants of halal purchase intention by separating preference representation from normative evaluation. Its novelty lies not in claiming that conventional utility functions cannot contain moral or religious preferences, but in showing that Islamic rationality adds non-preference constraints, priority rules, and higher-order evaluation. Halal is a necessary admissibility condition; *maslahah* is an evaluative principle; and *falah* describes the broader normative horizon. This distinction allows the framework to engage modern microeconomics without reducing Islamic consumption to another taste parameter.

Methods

This article is designed as a conceptual paper, using a critical literature review. The review is not a simple aggregation of prior studies, but a critical synthesis between normative assumptions of conventional microeconomics and principles of Islam. It is appropriate to use a critical literature review for a conceptual paper, as it allows critique of theoretical foundations and incorporation of new analytical frameworks to synthesize prior studies, as opposed to reporting findings in a descriptive manner (Paul & Criado, 2020; Snyder, 2019; Torraco, 2005). Consequently, this review will serve the purposes outlined above, as opposed to providing a simple synopsis of prior literature.

The literature review consisted of four interrelated steps. The first step examined founding works of consumer theory such as utility and rational choice, preference ordering, budget and indifference curves, consumer and household behavior, and the characteristics of goods and services. Classical works of Becker (1965), Kahneman & Tversky (1979), Lancaster (1966), Sen (1977), Thaler (1980) are representative of the field, and so were included in the review. The second step was a mapping of modern Islamic consumption literature focusing on halal consumption and behavior of Muslim consumers, and other works relating to religion, halal awareness, Islamic branding and certification, halal supply chains, digital and sustainable halal markets. The third step examined the normative and conceptual sources from Islamic economics and finance. The focus was on *maqāsid al-Sharī'ah* and related concepts of *maṣlahah* and *falāḥ*, as well as *Quran* and *hadith*. The fourth step was a synthesis of the literature based on utility-based rationality and Islamic normative philosophy. The synthesis also included consumer input and Islamic consumption filters, oriented toward *maṣlahah* (welfare) and *falāḥ* (holistic well-being and success), respectively. The orientation of the study focused more on

contemporary and recent literature. A synthesis of the literature is provided in Table 2.

Table 2. Critical Literature Review Strategy

Component	Methodological decision	Function in the synthesis
Literature base	Reputable international journal articles, accredited national journals, key Islamic economics books, and classical works in microeconomics.	Ensures a balance between foundational theory and contemporary research.
Main period	Publications from 2015 to 2025 were prioritized for Islamic consumption, halal markets, Islamic branding, and sustainable consumption.	Captures developments in the last decade of Muslim consumer studies.
Classical sources	Foundational works on utility, rational choice, household allocation, behavioural critique, and consumer theory were retained.	Provides the theoretical basis for evaluating utility-based rationality.
Keywords	Islamic consumption, halal consumption, Muslim consumer behaviour, consumer rationality, <i>maṣlaḥah</i> , <i>maqāṣid al-Sharī'ah</i> , utility, <i>isrāf</i> , <i>tabdhīr</i> , sustainable consumption.	Captures conceptual, empirical, normative, and behavioural literature.
Inclusion criteria	Studies discussing consumption theory, halal consumer behaviour, <i>maqāṣid</i> or <i>maṣlaḥah</i> , Islamic consumption ethics, sustainability, and Muslim consumer rationality.	Selects literature relevant to the reconstruction of Islamic microeconomic consumption.
Exclusion criteria	Studies limited to technical halal marketing or product promotion without connection to rationality, ethics, <i>Sharia</i> values, or consumption behaviour.	Prevents the review from becoming a narrow halal marketing survey.
Synthesis technique	Thematic-critical synthesis comparing utility assumptions, Islamic consumption filters, <i>maṣlaḥah</i> orientation, and <i>falāḥ</i> -oriented output.	Produces a conceptual model rather than a descriptive literature summary.

For transparency, this is a purposive critical review, not a systematic search or a PRISMA review. The manuscript defines its thematic domains, key search terms, preferred publication years, and inclusion or exclusion criteria in Table 2. The conceptual synthesis outlines the rationale for the inclusion of the studies and defines the ‘concept without a name’. Foundational texts are included regardless of

their date of publication. Works are analyzed according to their function within the framework, such as representation, admissibility, priority, assessment, and normative horizon. Future systematic reviews should pre-register databases, search dates, and strings. They should also provide auditable matrices for their screening decisions.

This method takes the article beyond descriptive literature and mapping toward theoretical reconstruction. The author provides a hypothetical model that is not derived from data, but instead is presented as an integration of microeconomic theory, Islamic values, and Muslim consumer studies, providing a base for future empirical testing through SEM, experiments, diaries, and comparative studies.

Results and Discussion

Conventional Microeconomic Consumer Theory and the Limits of Utility

In microeconomic models of consumer behavior, individuals are assumed to make choices from the feasible set under conditions of scarcity. Here, x denotes a consumption bundle, p the price vector, and m the consumer's income. The conventional budget set is defined as $B(p,m) = \{x \geq 0: p \cdot x \leq m\}$. A consumer with complete and transitive preferences is, under usual conditions, represented by a utility function $u(x)$, and chooses $x^* \in \operatorname{argmax} u(x)$ with $x \in B(p,m)$. In this framework, 'utility' does not necessarily mean 'pleasure'. Rather, it is a means to represent the consumer's preferences over the alternative(s). While the model can explain phenomena such as demand and substitution, income effect, and marginal choice, it cannot prescribe what the consumer ought to value morally (Becker, 1965; Lancaster, 1966).

This is important because the contents of preferences are not limited to self-interest. The representation of preferences with respect to a consumer's utility can encompass altruism, fairness, reciprocity, identity, moral commitments, concern for the environment, religiosity, and concern for the future. Social preference models demonstrate that concern for other people can be incorporated without abandoning constrained optimization (Fehr & Charness, 2025; Fisman et al., 2007; Sobel, 2005). Therefore, a consumer could, for instance, prefer halal products, be charitable, purchase low-waste or high-waste products, or prefer to delay consumption, and these preferences can be represented in a utility function. So the boundary of utility theory, for this article, is not formally represented in terms of Islamic preferences.

The boundary in question rather relates to a normative underdetermination. In the context of positive economics, the utility theory typically takes preference orderings as given. In the case of two or more orderings that are inconsistent but logically coherent, the utility theory can represent both without itself deeming which ordering is more ethical. The same feature of flexibility and generality of utility theory makes it powerful; however, this also means that a utility function, in and of itself, does not necessarily define whether a preferred object is *halal*, whether a purchase is ethically justified, whether quantity is *isrāf*, or whether a consumption choice results in preventable harm. Addressing the aforementioned questions requires criteria that extend beyond preference orderings and utility functions. While Lancaster (1966) provides a framework for understanding consumer preferences through the characteristics of goods, the present study adopts a broader approach by incorporating additional considerations beyond conventional utility-based analysis. Islam gives a set of attributes that may pertain to different characteristics of goods. Valued attributes may include nutrition, convenience, status, safety, identity, assurance of halal, ecological impact, etc. Thus, Islam-related preferences may pertain to the domain of characteristics. Referring to these preferences as valued attributes, however, raises the positive (what are the preferences?) but not the normative (which of these preferences should be admitted, obliged, prohibited, or prioritized?) question in Islamic economics and finance.

In Islamic microeconomics, therefore, the relationship is better described as extension and restructuring rather than rejection when compared to conventional microeconomics. Price, income, opportunity cost, preference, and constrained optimization are absolutely critical. Islamic injunctions do change the framework of choice in at least three ways. First, they narrow down the set of options by eliminating the prohibited. Second, they are prescriptivist in the formation of preferences. Third, they introduce the priority of goals and effects in evaluating actions. Due to the nature of preference satisfaction, it may be the case that within the framework of Islamic economy and finance, some preferences that are budget-feasible will not be categorized as rational from an Islamic perspective.

Islamic Correction of Utility-Based Consumption

Islamic ethics and utility theory can be integrated. The focus is on the status of preferences within a rational choice. Stability and intensity of preferences do not confer normative authority. Islamic law and ethics can rule some alternatives

inadmissible, assign priority to obligations and needs, and require consideration of the harms suffered by other persons, including household members, as well as the environment. Therefore, the correct expression is not 'utility versus *maṣlahah*,' but representation of utility within a *maṣlahah*-regulated choice framework. The *Quranic* injunction to 'eat and drink, but do not be excessive' (Al-A'raf [7]: 31) illustrates this structure. Consumption of a good is permitted, but not at the expense of excess. The evaluation of excess is based on several considerations, and may include normative limits or thresholds of excess (or satiation) and priority claims of other persons. Islamic analysis, however, does not reject the consideration of the marginal utility of a good. The point is that a good's admissibility for further consumption may depend on the existence of a superior claim to the good, or a consumption level that crosses the threshold.

The second modification relates to waste and excess. *Tabdhīr* and *isrāf* cannot be adequately described by saying that a consumer happens to dislike waste. They represent normative restrictions on the domain of possible choices, even for an individual who strongly prefers conspicuous, redundant, or debt-financed consumption. This differentiates between revealed preference and permissible choice: an option can be preferable and even strongly preferred, but may still fail an Islamic admissibility or proportionality test. Empirical research in the field of food consumption by Muslim households points out the relevance of waste prevention and would serve as an interesting case in point (Lubis et al., 2022).

A third modification concerns preference formation and priority. Standard positive consumer theory assumes preferences are given. This may be challenged by the emphasis of many schools of thought on the cultivation, restraint, and reordering of desires in the Islamic tradition. In *Sharia* the *maqāṣid* hierarchy of *ḍarūriyyāt*, *ḥājīyyāt* and *taḥsīniyyāt* provide priority information that need not be comparable with the present intensity of desire. Prior obligations may, therefore, constrain or lexically precede lower-order wants. It does not require that all consumers adopt the same ranking. It defines normative priority relations that a theory of Islamic rationality must express.

Prior distinctions are made in classical jurisprudence. In *al-Mustasfā*, *Al-Ghazālī* discusses *maṣlahah* in relation to the protection of *dīn* (religion) and '*ʿaql* (rationality) and other values; *Al-Shāṭibī* discusses hierarchy in *ḍarūriyyāt*, *ḥājīyyāt* and *taḥsīniyyāt* and their relation to legal purposes. Al-ʿIzz ibn ʿAbd al-Salam analyzes weighing of benefits and harms, and Al-Suyuti records legal (legal) maxims. *Quran* 7:31, 17:26-27 provide the primary textual anchors in the *Quran* for a critique of

tabdhīr and *isrāf*: Most in classical Islamic thought do not suggest that discretionary (*taḥsīniyyāt*) or expensive (*hājīyyāt*) consumption is necessarily unlawful (Al-Ghazālī, 1993; Al-Sayuti, 1987; Al-Shāṭibī, 2004; As-Sulami, 1999).

Further refinement of consumer rationality is seen in *Fiqh* maxims. The maxim “harm must be removed” demonstrates that harmful choices to health or the household finances, social relations, or the environment must be avoided. Other maxims state, “preventing harm takes precedence over securing benefit” and “benefit should not be postponed as loss,” indicating that services like promotions, discounts, or paylater, which bring a short-term benefit to the consumer but potentially cause financial loss, debt, impulse buying, or waste, should be shunned. These maxims support the logic of *maqāṣid*, which states that benefit must be attained within the limits of preventing harm, proportion, and preserving essential interests (Auda, 2008; Dusuki & Abdullah, 2007). Thus, in the realm of Islamic rationality, consumption is evaluated in terms of satisfaction, consequence, and priority, and the balance between benefit and harm.

Because of this, Islamic consumption does not eliminate utility, and *maṣlaḥah* is not a larger utility function that comprises all preferences. As noted by Dusuki & Abdullah (2007), utility still preserves its role as consumer preferences. *Maṣlaḥah*, however, provides different theoretical functions. It provides a basis for admissibility, priority, and proportionality. Consequently, the Islamic perspective provides criteria for evaluation and determines consequences. Collapsing *maṣlaḥah* to utility would mean the observable and conceptual difference between an Islamic and non-Islamic consumer is lost.

***Maṣlaḥah* as a Higher-Order Evaluative Principle of Consumption Rationality**

In this context, *maṣlaḥah* refers to the *Sharia*-consistent assessment of benefit and harm. *Maṣlaḥah* sheds light on the legality, priority, and proportion of consumption and the impacts of such consumption. *Maṣlaḥah* should not be understood in the broad sense as every good outcome that Islamic economics may value, because *maṣlaḥah* in that sense will be analytically indistinguishable from general welfare. In this sense, *maṣlaḥah* complements the utility function, which focuses on preference representation and the consequences of decisions, while evaluation of impacts and consequences of decisions will be done by reference to *maqāṣid*.

Determining the law bounds should be differentiated from determining who makes the purchase. Fundamental limitations of the law are found in the *Quran* and *Sunnah* through recognized methods of *fiqh* and *uṣūl al-fiqh*. Not from a consumer's utility function, or the author's 'private' welfare score. In cases where there are differences of opinion, qualified jurists interpret the application of the law. In cases where regulation is needed, the functions of regulators should be distinguished. These functions include providing evidence on the safety of the products, financing, and other aspects within their mandate. In other cases where legitimate differences of opinion persist, this model takes a different approach. It records and documents defensible admissible sets instead of claiming a universal algorithm or single uncontested verdict.

The analytical sequence consists of three steps. The first step is the identification of a less costly affordable set $B(p, m)$ and the legally admissible subset $A_I(B, z, c)$ of that affordable set, defined by relevant *Sharia* principles, financing methods, and contextual evidence. The second step is the definition of a priority relation P that positions the binding duties and the essential needs before discretionary spending. It is not the case that all needs are given a universal numerical weight. The third step is determining the admissible and priority-related domain wherein $x^* \in \operatorname{argmax} u(x; \theta)$ is the element that maximizes the expected utility function $u(x; \theta)$. A distinct assessment $M(x^*, c)$ examining foreseeable harm must be evaluated. This assessment is constrained, unlike a standard, unconstrained utility function. When this evaluation demonstrates that $M(x^*, c)$ is unacceptable and x^* is not acceptable, this means that the agent must have revised the set of options that are considered admissible, to the extent that newly established context warrants, and redefined the domain of the admissible elements wherein new facts warrant, or choose a different admissible and priority-related option. If no such option exists, then it might be necessary to postpone or forego consumption. This is a decision procedure. It is not the case that actual consumers always choose options in line with the procedure.

Maqāṣid al-Sharīḥ gives structure to $M(x, c)$ by classifying protected interests and differentiating levels of need. Interests protected by laws and by conventions, as well as interests protected by urgency and by incompleteness, are prioritized. Obligations and essential interests may restrain lower-order wants; when several alternatives are allowed, preference ordering may be applied. Therefore, the model accommodates preferences of Muslim consumers while establishing constraints consistent with Muslim moral philosophy. *Maṣlaḥah*-oriented consumption integrates, but does not collapse, considerations of personal welfare, distributive

responsibility, environmental care and spiritual accountability. Its value, however, lies in stating when these considerations place constraints on the feasible set, affect preference formation, or enter higher-order evaluation. This narrower function avoids trivially treating *maṣlaḥah* as a catch-all synonym for everything good and desirable and enables the identification of trade-offs, threshold conditions, and empirical implications. Work on mindful and sustainable consumption likewise emphasizes restraint and environmentally responsible consumer behavior (Sheth et al., 2011; White et al., 2019). Such approaches offer useful points of comparison with Islamic injunctions against avoidable excess, while the present framework specifies the distinct normative role of the *Sharia*-based admissibility and priority tests.

A failed *maṣlaḥah* test should not be confused with an original prohibition. A prohibited good or financing contract is excluded at the admissibility stage. A luxury that crowds out a binding obligation of a family member permits a priority test, and a failure to satisfy that obligation requires a reallocation. A permissible, affordable purchase that is potentially disproportionate in quantity or creates foreseeable harm may pass the first two stages of the test and should be evaluated with higher-order consideration. The appropriate response is to limit, substitute, or postpone the purchase. Different responses to failures of higher-order evaluation make the model more discriminating than a binary *halal* and non-*halal* determination.

Table 3. Evaluative Dimensions of *Maṣlaḥah*-Based Consumption

Dimension	Distinct normative function or Evaluative Question
Halal legality and financing	Constraint: Is the object and financing method permissible under <i>Sharia</i> ?
<i>Ṭayyib</i> or harm	Constraint or qualification: Is the good or process wholesome and free from prohibited or material harm?
Need priority	Priority rule: Does lower-order consumption displace <i>ḍarūriyyāt</i> , obligations, or essential household needs?
Moderation	Proportionality rule: Is quantity or frequency excessive relative to need, resources, and obligations?
Anti- <i>isrāf</i> or anti- <i>tabdhīr</i>	Restriction: Does the choice involve avoidable excess, redundancy, or waste?
Social responsibility	Consequence test: Does consumption preserve family duties and capacity for <i>zakat</i> , <i>infāq</i> , <i>ṣadaqah</i> , and other obligations?
Sustainability	Consequence test: Does the choice impose avoidable ecological burden or resource waste?

As summarized in Table 3, *Maṣlahah* is utilized here as an evaluative screen, and super-utility is not unbounded. Some considerations are constraints and operate ex ante, for example, in the case of *halal* financing. Some operate as priority or proportionality rules, for example, the need hierarchy. Other considerations assess foreseeable consequences of a proposed purchase. For example, the purchase was harmful to society or the environment. The framework provides leeway to be preference-consistent, yet normatively deficient. The authors presume consumers' preferences already contain moral and ethical considerations.

***Maṣlahah*-Based Conceptual Model of Islamic Microeconomic Consumption**

Based on the above analysis, this article proposes a four-layer framework that nests conventional choice within an Islamic normative structure, and then builds on it to construct a framework for Islamically legitimate microeconomic consumption. The first layer identifies the economic and informational inputs. The second layer defines the Islamic admissible set and specifies the priority rules and preference-based choice functions within it. The third layer evaluates choices with respect to *maṣlahah*. The fourth layer identifies *falāḥ*-oriented results. Figure 1 shows the four layers and the order of the analysis (as an operational choice sequence) with preference-based choices within the admissible domain defined as an intermediate step. In rigorous terms, $B(p, m)$ defines the range of choices that are within means; $A_I(B, z)$ defines the range of normative choices; $u(x; \theta)$ orders the admissible options; and $M(x, c)$ assesses if the choice made remains in line with *maṣlahah*-related benefit, proportionality, and prevention.

Maṣlahah evaluation assesses whether a legal and priority-consistent pattern of consumption is proportionate and avoids unacceptable harm in the context in question. If it does not, it becomes necessary to reassess. A negative evaluation of *maṣlahah* does not automatically mean that a prohibition must be lifted. Comprehensive well-being, as envisioned in Islam, sets the horizon; it is neither a directly measured scalar nor a terminal end of a consummation.

Table 4. Conceptual Components and Normative Functions of the Islamic Consumer Rationality Model

Model component	Conceptual content	Function in the model
Consumer input	Income, prices, preferences, beliefs, knowledge, digital information, social influence, religious and ethical commitments	Determines budget feasibility and helps form beliefs or preferences; does not by itself establish normative admissibility
Islamic admissible set or filters	Halal and lawful financing; <i>ṭayyib</i> ; obligations and need priority; moderation; anti- <i>isrāf</i> ; anti- <i>tabdhīr</i> ; harm constraints	Narrows $B(p,m)$ to A_I and can exclude or prioritize options independently of preference intensity
<i>Maṣlaḥah</i> evaluation	Context-sensitive assessment of <i>maqāṣid</i> -relevant benefit or harm, proportionality, protected interests, social and ecological consequences	Provides higher-order normative evaluation of a preference-consistent choice; does not replace the utility representation
<i>Falāḥ</i> normative horizon	Lawful welfare, protected obligations, responsible resource use, social responsibility, sustainability, spiritual accountability	Continuing normative orientation; not a mechanically determined terminal outcome

As presented in Table 4, variables within the consumer input layer include prices and income, preferences, knowledge and digital information, social influence, and religious and ethical values. Prices and income determine the budget constraint; information and social influence shape beliefs and preference formation; religious and ethical values may frame preferences; and some Sharia rules function as constraints independent of preferences. Distinguishing these functions prevents the model from assuming that all Islamic norms can be represented as additional preferences (Belk, 1988; McCracken, 1986).

As specified in the context of Islamic finance, the admissible set A_I includes: legal boundaries of *fiqh* and *ṭayyib*; the acceptability of products and processes; and fund priority. Moderation and anti-*tabdhīr* impose proportionate constraints. Anti-*isrāf* also imposes a proportionality constraint. Islamic filters exclude or alter (reorder) various investment and financing opportunities even if such opportunities are legal and strongly desired. *Maṣlaḥah* evaluation focuses on (i) protection of *maqāṣid* and (ii) what is produced, benefits, and harms. Benefits and enjoyment are presumed. Preference satisfaction is considered and evaluated in the context of the

overall situation, including the constraints of others. Spiritual benefit (*falāḥ*) assessment describes and articulates a broad, all-inclusive, and general range of available and lawful benefits of welfare. Spiritual benefit assessment emphasizes and describes the extent of latitude and discretion in fulfillment and satisfaction of rights, obligations, and responsibilities to self, others, and the universe. Assessment of spiritual benefits encompasses and considers both material and spiritual worlds. Rationality of Islamic consumption and evaluation integrates ethical consumer inputs with *maṣlaḥah*. Ethical consumer inputs and evaluation logically precede assessment and identification of benefits and harms. Integration of values across these layers is illustrated in Figure 1.

Figure 1. Analytical Sequence of Islamic Consumer Choice and *Maṣlaḥah* Reassessment

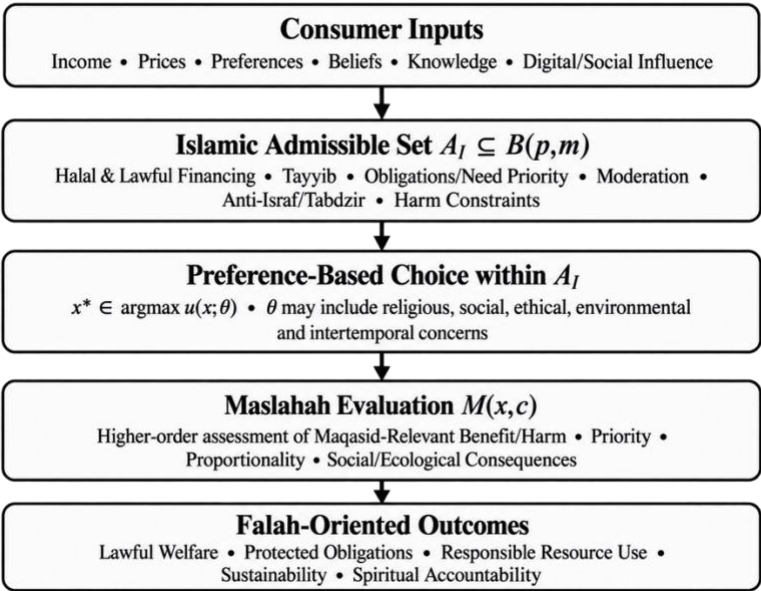


Figure 1 illustrates that the integration of rationality and values in the field of Islamic finance generally, and of consumption in particular, provides a foundation for assessment of the extent of spiritual benefits gained by accrued to individuals in the material and spiritual world. The model presented projects and illustrates the normative and values-based point of view and structure of the micro-economic

framework in the field of Islamic Finance and relates it to Mainstream (Utilitarian, Welfare) Economic Theory and Structures.

Four theoretical propositions build upon the author's contributions. The first establishes that consumer rationality in an Islamic context implies that a potential choice must be within the consumer's budget and acceptable according to the norms of the religion. The set of all potential choices, restricted in this way, is denoted A_I and is a subset of the consumer's budget set $B(p, m)$. Hence, when making economic choices, the relevant domain for the consumer is restricted, and not the entire consumer's budget set. This proposition represents a strengthening of the case where the consumer is exclusively concerned with the utility of a *halal* choice; here, inadmissible choices, which may be of high utility to the consumer, are excluded.

The second theory states that preferences, represented by utility, within the Islamic admissible set, may include, but are not limited to, altruism, religiousness, concern for the environment, and other inter-temporal considerations. Within this context, it is expected that *maṣlaḥah* will serve to prioritize. Thus, preferences are evaluated in accordance to other 'higher' preferences and values within the choice domain. Third, *isrāf*, *tabdhīr*, and prevention of social and economic harms result in restrictions and prior commitments on the types of consumption that are considered acceptable. This prior commitment may lead to a reduction in overall expenditure and harm, or an increase in the overall protection of obligatory expenditure, and prudence in the use of debt-financed consumption. The above theory and reasoning suggest that the theory of 'more *maṣlaḥah*' applies in the domain of consumption. Fourth, determining whether a good is consumable within the parameters of the *halal* framework does not necessarily ascertain whether such a good is consumable within the broader framework of Islamic consumption. A good that is deemed *halal* may still be consumed through impermissible means, or be consumed in excessive quantities, or displace greater obligations, or even be consumed in a manner that inflicts injury on others. This framework proposes that evaluating the permissibility of a good and evaluating the permissibility of the consumption of that good are two separate issues.

There are a number of different methods that this framework allows for empirical analysis. Researchers may examine consumers' demand for goods and services within an Islamic-compliant universe. Research may also examine the extent to which stated Islamic-based limitations constrain consumers' demand for economic bundles. There may also be cases where demand for goods and services is unresponsive to changes in the opportunity cost of consuming (or not consuming)

the good. Researchers may also develop measures to represent consumers' preference for fulfilling their obligations (or avoiding injury) to others. Research may also use methods to represent consumers' preferences and willingness to pay to avoid inflicting others' injury (or loss). In the context of this framework, various methods of economic analysis may be employed. These may include both experiment-based and choice-based methods.

Theoretical Implications and Future Research Agenda

The study makes five contributions to the field. First, it provides a positive description of preferences and delineates it from evaluating the adequacy of alternative options. It also demonstrates that the definition of Islamic microeconomics does not require an inverse relationship with utility. Second, it provides alternative opportunities for the Islamic School of Thought in relation to the feasible set, preferences, and means of priority, and in reference to higher-order evaluation of consequences. Third, limitations in the definition of *maṣlaḥah* should be constructively interpreted by specifying restrictions and trade-offs as opposed to employing it broadly. Fourth, distinguishing between *halal* and Islamic consumption broadens the definition of Islamic consumption to include priorities, proportions, and obligations. Finally, the author calls for research that identifies the boundaries of Islamic constraints as well as the hypotheses whereby individuals are presumed to have integrated Islamic commitments into their preferences.

The framework has continued utility under an Islamic legal structure. The determination of legal admissibility is the assessment of prohibited objects and transactions. Issues of priorities are governed by the protection of rights and the satisfaction of essential needs. Proportionality and the assessment of the consequences are governed by *maṣlaḥah*. The direction of preference is toward the choice that maximizes utility. In the absence of such evaluation, a choice that maximizes utility is subject to revision, mitigation, substitution or postponement. Excessive preference is not warranted. Justification is provided by juristic interpretations of text, especially if there is consensus. Such justifications are provided with recognition of divergent opinions. *Falāḥ* is the fundamental and continuing principle of this framework. Studies are invited to examine the various elements of this framework.

Conclusion

This article reshapes consumer rationality within Islamic microeconomics. The author contends that utility is a sufficient representation for altruism and ethics, including religion, environmental and intertemporal considerations. Utility theory, in this respect, is more than adequate. Its shortcomings, therefore, lie not in its inability to represent consumers acting to promote the (religious) welfare of others. Rather, utility theory does not, on its own, determine if utility-maximizing choices are acceptable from an Islamic perspective. The framework, as it stands, tolerates the conventional budget set, $B(p,m)$, defines A_I , an Islamic-acceptable subset of $B(p,m)$ through the employment of *Sharia* and prioritization, permits alternatives in A_I to be ordered by a utility function, $u(x;\theta)$, and lastly employs *maṣlaḥah* to evaluate priorities, proportionality, and outcomes. In this framework, therefore, it is considered a priori to utility. Nevertheless, in the presence of a preference order and means, *maṣlaḥah* may or may not be representable by a utility function.

The four layers described in the resulting framework (i.e., consumer inputs, Islamic consumption filters, *maṣlaḥah* evaluation, and *falāḥ*-oriented outcomes) show that determining whether a product or service is *halal* is not sufficient to ensure responsible consumption. For example, a product can be *halal* and still be strongly preferred yet be problematic due to unlawful financing, excess, waste, displacement of obligations, or even if it produces harmful consequences. Future research should examine whether preferences in practice, namely binding normative constraints, correspond to internalized Islamic preferences, and test the framework, for example, using household budget data, consumer choice experiments, or through consumption diaries. This research may answer the question “What does *maṣlaḥah* mean?” within an Islamic ethical framework and integrate normative Islamic reasoning with economic theory and analysis.

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