



Bridging Maqasid Shariah and Consumer Behaviour: A Proposed Empirical Result

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ABSTRACT

Keywords:
*Maqasid
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This study aims to integrate the Maqasid Shariah of Islamic law with consumer behavior theory, employing the reconstruction theory approach. This study was mix method which integrates the qualitative method and operationalisation variables were employed. This study has successfully collected 123 respondents and using a simple additive weighting (SAW) which based on based on a simple addition of scores that represent the goal achievement under each criterion, multiplied by the particular weights. The findings underscore the complexity of consumer behavior and highlight the multifaceted factors that influence decision-making. These factors go beyond basic economic considerations, incorporating elements such as religiosity, knowledge, and societal norms. The research enriches this theoretical framework through empirical analysis, utilizing a qualitative methodology to operationalize variables and employ a simple additive weighting technique to assess the preliminary results. The study ranks respondents based on their application of consumer behavior principles aligned with the Maqasid Shariah, making it one of the first to explore the intersection of consumer behavior theory and the reconstruction of Maqasid Shariah.

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INTRODUCTION

The objectives of shariah (*maqasid shariah*) often referred to as the higher objectives or purposes of Islamic law, plays a critical role in shaping ethical, social, and economic practices within Muslim societies (Mbulu, et. al., 2023; SumBillah, 2024; Shompa, et. al., 2025). Scholars such as Amin et al. (2015) and Elahi (2010) have defined Maqasid Shariah as the foundational principles designed to ensure human welfare and societal well-being. Abdullah (2020) further emphasizes that maqasid shariah fosters altruism and cooperation rather than competition, underscoring the importance of these values in promoting social harmony. According to Attia (2004), maqasid shariah serves as a medium for achieving well-being (*falah*), which is central to human life in Islam. These higher objectives aim to ensure that human actions align with the greater good, reflecting a holistic approach that integrates moral, spiritual, and societal considerations into everyday decision-making (Kader, H. 2021; Zhanbayev, et. al., 2023; Hakim & Noviyanti, 2024).

The application of objectives of shariah has been explored at multiple levels, with Awa (2006) categorizing them into three distinct levels: macro, micro, and nano. At the macro level, objectives of shariah is concerned with large-scale issues, such as blocking unfair enrichment and promoting economic justice (Askari, et. al., 2015; Hakim, et. al., 2019; Furqani, et. al., 2020; Sholihah, et. al., 2024). The micro level focuses on institutional practices, such as ensuring that financial systems are free from usury (*riba*), while the nano level pertains to individual behaviors and consumption patterns, where personal adherence to shariah principles in daily activities is emphasized (Zaman, 2012; Hilmiyah, et. al., 2016; Wijayanti, et. al., 2020; Hakim & Noviyanti, 2025).

A growing body of literature has examined objectives of shariah at the macro and micro levels. For instance, Anto (2011) and Amin et al., (2015) explored how the maqasid ahariah framework can be integrated into economic development indices, such as the Islamic Development Index, linking Islamic values to broader economic and human development goals. Similarly, studies by Mohammed et al. (2008), Antonio et al. (2012), and Rahman et al. (2017) have investigated the relationship between Maqasid Shariah and various sectors, including banking and the halal industry, underscoring its relevance to both financial and non-financial industries. However, discussions surrounding maqasid shariah at the nano level, particularly in relation to consumer behavior, remain limited. Notably, Amin et al. (2014) developed the Maqasid Shariah Index (MSI) which investigates its influence on consumer decisions, such as the selection of Islamic mortgage products. Despite this valuable contribution, the Maqasid Shariah Index (MSI) remains underdeveloped in its application to consumer behavior more broadly. The existing theories of consumer behavior, as outlined by scholars like Pyndick et al. (2006), Lancaster (1966), and Michael and Becker (1973), have largely remained disconnected from the Maqasid Shariah framework. This gap in the literature represents a critical opportunity to bridge the two fields.

This study seeks to address this gap by integrating Maqasid Shariah with established consumer behavior theories, providing a more nuanced understanding of how Islamic ethical values influence consumer choices. The novelty of this research lies in its novel approach of linking the maqasid shariah index with classical consumer behavior theories, aiming to develop a comprehensive model that explains how religious, social, and ethical considerations impact consumer decisions in Muslim-majority societies. This research proposes a new empirical approach to understanding consumer behavior, where the decision-making process is not solely driven by economic factors but also by religious values and societal norms.

This study also demonstrates that, in Islamic contexts, consumer behavior is influenced not only by economic factors but also by religious and societal factors, including adherence to Islamic ethical principles and norms. Thus, consumers are seen as making decisions based on a complex interplay of financial, ethical, and social considerations, rather than simple cost-benefit analyses. The proposed study employs a rigorous empirical analysis to explore how objectives of shariah can shape consumer preferences and behaviors. By operationalizing objectives of shariah through a newly developed consumer behavior framework, the study aims to provide an integrated perspective on how Islamic values intersect with traditional models of consumer decision-making (Zaman, 2010). This research will also contribute to a deeper understanding of the role of objectives of shariah in influencing consumer behavior, providing businesses and policymakers with valuable insights for developing strategies that align with the evolving preferences and ethical values of Muslim consumers.

RESEARCH METHOD

This study employed mix method both qualitative and quantitative with sequential design. The sequential design basically allows quantitative phase of data collection to follow qualitative phase of data collection and analysis (Fetters, et al., 2013). Since it was first initiated by Ivankova et al., (2006), numerous studies from various disciplines of knowledge have been adopted the design such as Berman, (2017), Shiyabola et al., (2021), Acquah et al., (2021), and Chiarini and Kumar (2021). The qualitative method is employed to aims the first objective of this study which to bridge the Maqasid shariah and consumer behaviour. This study uses reconstruction theory approach by Possumah and Ismail (2020) to bridge the two aspects. Possumah and Ismail (2020) mentioned at least three steps to be conducted. First, identify the Quranic and Hadith value and interpretations (*tafsir*). Second, formulating a hypothesis based on the Quran and Hadith value into the economic assumption. Third, analysing the hypothesis by using normative and positive analysis.

Moreover, this study extends the qualitative analysis by integrating insights from consumer behaviour theory into the framework. Literature review and operationalization approaches are employed to operationalize the concept of consumer behaviour-based Maqashid Shariah. This involves identifying relevant variables and

indicators that will be utilized in the subsequent quantitative phase, facilitating a comprehensive understanding of the linkages between Maqashid Shariah and consumer behaviour. The Operationalization of consumer behaviour variables in this study described in the table 1 as follows,

Table 1. the Operationalization of consumer behaviour variables

Maqasid Shariah for consumer behaviour	Average weight (out of 100%)	Indicators	Average weight (out of 100%)
Preservation of religion (<i>Hifz Ad-diin</i>)	0.4	E1. Halal certification literacy	0.5
		E2. Thayyib (good) product oriented	0.5
		Total	1
Preservation of Soul (<i>Hifz An-Nafs</i>)	0.35	E3. The availability of food	0.25
		E4. Consuming nutritious food	0.25
		E5. Proper shelter with good air circulation	0.25
		E6. Non-smoking habits	0.25
		Total	1
Preservation of Intellectual property (<i>Hifz Al-Aql</i>)	0.05	E7. Standardize and harmonize between general and religious education.	1
		Total	1
Preservation of Wealth (<i>Hifz Al-Mal</i>)	0.2	E8. Free from riba and maysir	0.5
		E9. Distributed to only permissible act.	0.5
		Total	1

Source: Hudaefi, F.A., and Kamaruzaman, N., (2019)

It is important to note that qualitative research differs from quantitative research in several key aspects, including sample determination, observation techniques, and research objectives (Creswell, 2010). This study leverages Possumah and Ismail's (2020) methodology not only to reconstruct mainstream Islamic economic theory and methodology but also to establish a robust connection between consumer behaviour theory and maqashid shariah. This innovative approach integrates qualitative analysis rooted in Islamic scripture with insights from consumer behaviour theory, ultimately paving the way for a deeper understanding of how ethical and economic principles intersect and influence consumer choices within an Islamic context. The Literature review specifically used to follow reconstruction theory by Possumah and Ismail (2020). A Literature review is one of referred techniques that could be employed in a qualitative study (Creswell, 2010) which can observe and analyse the literature related to the study systematically (Kerlinger, 1986) and gain powerful insight form existing knowledge variously and differently (Sekaran & Bougie, 2016).

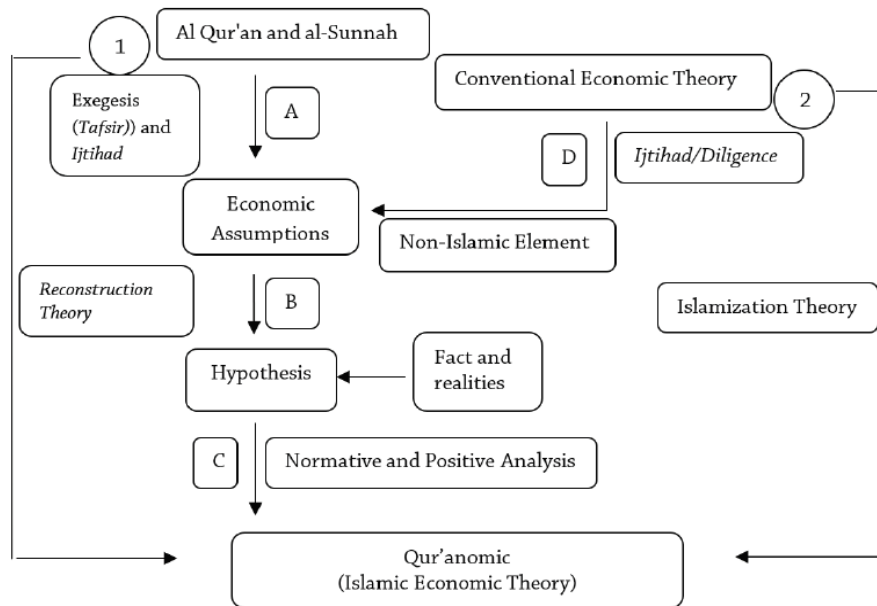


Figure 1. the Possumah and Ismail's Mechanism of Reconstruction Theory (2020)

Further, operationalization concept from Sekaran & Bougie (2016) employed to construct the selected indicator as operational variables. It is because the object of research is difficult to measure unless the characteristics are measured, hence this study use operationalizing to break down the abstract notion into the representative characteristics that could measure the theory. This method is adopted in measuring the possible elements for reconstructed consumer behavior (Chandra, 2016). The concept of operationalizing approach is illustrated in figure 2 below,

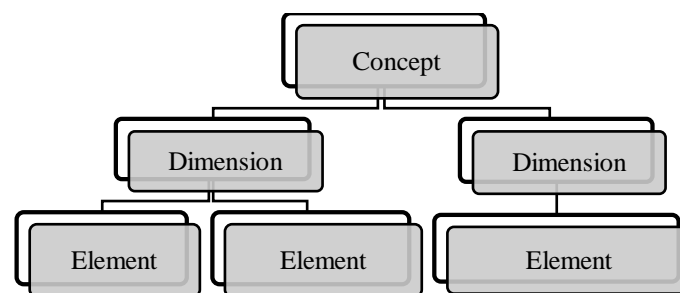


Figure 2. Operationalization variables

Simple additive weighting (SAW) is a value function is established based on a simple addition of scores that represent the goal achievement under each criterion, multiplied by the particular weights (Velasquez & Hester, 2013). To expose how far the Maqasid Shariah has been prioritized on consumption, hence this study employed

a simple additive weighting (SAW) which is in line with Mohammed et al. (2008), Furqani & Haneef (2013), Furqani (2017) and Hudaefi and Kamaruzaman (2019). The calculation is simple and does not need any complex and specific computer program, and further, despite its simplicity the SAW offers advantages such as ability to compensate among criteria (Velasquez & Hester, 2013).

The specific equation of SAW can be referred to this equation below:

$$C = W^1_1 \times E^1_1 \times R^1_1 + W^1_2 \times E^1_2 \times R^1_2 + W^t_n \times E^t_n \times R^t_n \dots (1)$$

Where:

C = Concept value

W = Weighting for dimension

E = Weighting for element

R = value of element

This study observes the consumption behaviour of Jakarta and Sub-Urban Jakarta citizens of Indonesia as sample. There are some reasons why this study is conducted in Jakarta. First, according to the Statistics Indonesia Data (2020), Jakarta is a regional that has highest Gross Domestic Product (GDP) in Indonesia in 2020. The regional GDP of Jakarta is USD 184,83 trillion. Second, in line with the highest GDP (USD), the capital city of Indonesia also holds the highest household expenditure in Indonesia in 2020. Statistic Indonesia Data (2020) noted that the total household expenditure of Jakarta regional in 2020 was approximately USD 115,6 trillion. It shows that despite the global covid-19 pandemic, household expenditure still makes an impact to the Jakarta GDP region.

This study employed a simple random sampling and rules of thumb that proposed by Roscoe (1975, as cited by Sekaran & Bougie, 2016) respectively. The rules of thumb stated that the sample size must be larger than 30 and less than 500. Second, the sample size could be divided into sub-sample. The sub-sample might be determined by gender, age, job-level, etc. and must include a minimum of 30 samples from each subsample. Third, sample size is preferably ten times to the number of variables that were used in the study. Therefore, this study will use four sub-samples which are determined by the respondent's income level. In total, a minimum of 90 samples must be employed in this study.

As for the dataset, this study employed a Likert scale that researchers commonly used to measure opinion or attitude (Sekaran & Bougie, 2016). Five scales will be used. Scale 1 is used to show that the respondent strongly disagreed and scale 5 is used to show that the respondent strongly agreed. In between measures are the respondents disagree, neutral, and agree.

This study has successfully collected 123 respondents, which means it is sufficient to fulfill the size of sample following the rule of thumb that proposed by Roscoe (1975). The table indicates that most of respondents are male (57%), aged between 26-35 (47%), live in sub-urban Jakarta (52%), has regular monthly income

(85%), and have income level less than 2,500,000 IDR – 5,000,000 IDR or equal to 176,27 USD – 352,55 USD per month (27%).

Table 2. Summary of Respondent's Profile

Summary of Respondent's Profile			
Variable		Total	% To N
Gender	Male	70	57%
	Female	53	43%
	Total	123	100%
Age	16-25	32	35%
	26-35	57	41%
	36-45	9	4%
	>45	21	21%
	Total	123	100%
Domicile	South Jakarta	17	14%
	North Jakarta	2	2%
	East Jakarta	19	15%
	West Jakarta	9	7%
	Central Jakarta	12	10%
	Sub-urban Jakarta (BODETABEK)	65	52%
	Total	123	100%
Monthly income	Yes	104	85%
	No	19	15%
	Total	123	100%
Income level	Less than 2,500,000 IDR (Less than 176,27 USD)	32	26%
	2,500,000 IDR – 5,000,000 IDR (176,27 USD – 352,55 USD)	34	27%
	5,000,000 IDR – 7,500,000 IDR (352,55 USD – 528,82 USD)	29	24%
	>7,500,000 IDR (>528,82 USD)	28	23%
	Total	123	100%

RESULT AND DISCUSSION

As this study attempts to extent its proposal which bridge Maqasid syariah and consumer behaviour by providing preliminary result of consumer intention toward the integration, hence this study will employ theory of planned behaviour by Ajzen (2005), which basically says that intention is affected by three indicators. The indicators include

subjective norms, attitudes, and perceived behaviour. Following previous studies on Maqasid syariah, subjective norms is represented by respondent's normative beliefs (Aziz & Afaq, 2018), attitude is represented by respondent knowledge (Razak, et al., 2011) and and perceived behaviour is represented by respondent action toward the element (Amin, et al., 2014). Therefore, there will be 27 indicators in total, where nine elements time three indicators are employed in this study to measure consumer intention towards the integration.

The formulation of each concept is explained in the equation (4)

$$C = C(01) + C(02) + C(03) + C(04) \dots (4)$$

Where:

C(01) = Concept No.1, preservation of religion (*Ad-diin*)

C(02) = Concept No.2, Preservation of Soul (*An-Nafs*)

C(03) = Concept No.3, Preservation of Intellectual property (*Al-Aql*)

C(04) = Concept No.4, Preservation of Wealth (*Al-Mal*)

Concept No.1, preservation of religion (*Ad-diin*)

$$C(01) = \{W^1_1 (E^1_1 \times R^1_1 + E^2_1 \times R^2_1)\} \div 5 \dots (5)$$

Where:

C(01) = Concept No 1, preservation of religion (*Hifz Ad-diin*)

W^1_1 = the weight of concept (01) which is preservation of ad-diin

E^1_1 = the weight assigned to element one

E^2_1 = the weight assigned to element two

R^1_1 = index evaluation of E^1_1

R^2_1 = index evaluation of E^2_1

or

$$C(01) = (C11 + C12) \div 5 \dots (6)$$

$$C11 = W^1_1 \times E^1_1 \times R^1_1 \dots (7)$$

$$C12 = W^1_1 \times E^2_1 \times R^2_1 \dots (8)$$

Concept No.2, Preservation of Soul (*An-Nafs*)

$$C(02) = \{W^2_1 (E^3_2 \times R^3_2 + E^4_2 \times R^4_2 + E^5_2 \times R^5_2 + E^6_2 \times R^6_2)\} \div 5 \dots (9)$$

Where

C(02) = Concept No 2, Preservation of Soul (*An-Nafs*)

W^2_1 = the weight of concept (02) which is preservation of An-Nafs

E^3_2 = the weight assigned to element three

E^4_2 = the weight assigned to element four

E^5_2 = the weight assigned to element five

E^6_2 = the weight assigned to element six

R^3_2 = index evaluation of E^3_2

R^4_2 = index evaluation of E^4_2

R^5_2 = index evaluation of E^5_2

R^6_2 = index evaluation of E^6_2

or

$$C(02) = (C21 + C22 + C23 + C24) \div 5 \dots (10)$$

$$C21 = W^2_1 \times E^3_2 \times R^3_2 \dots (11)$$

$$C22 = W^2_1 \times E^4_2 \times R^4_2 \dots (12)$$

$$C23 = W^2_1 \times E^5_2 \times R^5_2 \dots (13)$$

$$C24 = W^2_1 \times E^6_2 \times R^6_2 \dots (14)$$

Concept No.3, Preservation of Intellectual property (Al-Aql)

$$C(03) = \{W^3_1 (E^7_3 \times R^7_3)\} \div 5 \dots (15)$$

Where

C(03) = Concept No.3, Preservation of Intellectual property (Al-Aql)

W^3_1 = the weight of concept (03) which is Preservation of Intellectual property (Al-Aql)

E^7_3 = the weight assigned to element seven

R^7_3 = index evaluation of E^7_3

Concept No.4, Preservation of Wealth (Al-Mal)

$$C(04) = \{W^4_1 (E^8_4 \times R^8_4 + E^9_4 \times R^9_4)\} \div 5 \dots (16)$$

Where

C(04) = Concept No 4, preservation of religion (*Hifz Al-Mal*)

W^4_1 = the weight of concept (01) which is preservation of ad-diin

E^8_4 = the weight assigned to element eight

E^9_4 = the weight assigned to element nine

R^8_4 = index evaluation of E^8_4

R^9_4 = index evaluation of E^9_4

Or

$$C(04) = (C41 + C42) \div 5 \dots (17)$$

$$C41 = W^4_1 \times E^8_4 \times R^8_4 \dots (18)$$

$$C42 = W^4_1 \times E^9_4 \times R^9_4 \dots (19)$$

Based on the table 3 shows validity test for each indicator. All 27 indicators were tested using Minitab 16 and found that all indicators were valid at different significant levels but mostly at 0,01 (2-tailed) significant level. The Cronbach's alpha in table 4 also shows a positive result where overall Cronbach's alpha value for each concept is higher than 0.60 which indicates that the data was reliable (Sekaran and Bougie, 2016). Further, it also finds that the data has good internal consistency stability according to Sekaran & Bougie (2016) categorization who says that more than 0.80 Cronbach's alpha as a good category.

Table 3. the Result of Validity Test

Variable indicator	P-value Correlation (Sig - 2 tailed)	Variable Indicator	P-value Correlation (Sig - 2 tailed)
Indicator 1	0.000***	Indicator 15	0.099*
Indicator 2	0.002***	Indicator 16	0.000***

Indicator 3	0.026**	Indicator 17	0.000***
Indicator 4	0.000***	Indicator 18	0.000***
Indicator 5	0.000***	Indicator 19	0.009**
Indicator 6	0.015**	Indicator 20	0.000***
Indicator 7	0.000***	Indicator 21	0.000***
Indicator 8	0.000***	Indicator 22	0.000***
Indicator 9	0.011**	Indicator 23	0.000***
Indicator 10	0.000***	Indicator 24	0.000***
Indicator 11	0.000***	Indicator 25	0.000***
Indicator 12	0.000***	Indicator 26	0.000***
Indicator 13	0.000***	Indicator 27	0.000***
Indicator 14	0.003***		

On the other hand, table 4 shows the consumer intention towards maqasid based consumer behaviour. As the study is about consumer behaviour, the sample is divided into sub-sample based on their income level as mentioned previously in the methodology section. There are four level of income, first respondents who have less than 176.27 USD income per month. Second, respondents who have 176.27 USD – 352.55 USD per month. Third respondents who have 352.55 USD – 528.82 USD and fourth respondents who have more than 528.82 USD income per month comes. The preliminary result shows that basically all the respondents have high intention to adopt consumer behaviour-based maqasid, however, in specific, respondent who have less than 176.27 USD income per month has the highest intention to adopt consumer behaviour-based maqasid, followed by respondents who have more than 528.82 USD income per month in the second ranking. The respondents who had 352.55 USD – 528.82 USD and 176.27 USD – 352.55 USD were in the third and fourth ranking.

Table 4. the Result of Reliability test

Variable	Cronbach's Alpha
Preservation of religion (<i>Hifz Ad-din</i>)	0.714861
Preservation of Soul (<i>Hifz An-Nafs</i>)	0.752914
Preservation of Intellectual property (<i>Hifz Al-Aql</i>)	0.843561
Preservation of Wealth (<i>Hifz Al-Mal</i>)	0.836288

Further, the data presented in table 5 reflects the Islamic consumption behavior index across various income levels, with an emphasis on the correlation between income and consumer behavior based on four distinct criteria (C.01, C.02, C.03, C.04) and an overall final concept score. The data is categorized into four income brackets: less than 2,500,000 IDR, 2,500,000 – 5,000,000 IDR, 5,000,000 – 7,500,000 IDR, and greater than 7,500,000 IDR, with sample sizes ranging from 28 to 34 participants.

Among all income groups, individuals with an income below 2,500,000 IDR exhibit the highest final concept score (0.947), which ranks them first, suggesting that lower-income consumers may place a stronger emphasis on Islamic values in their consumption patterns. The scores across the C.01, C.02, C.03, and C.04 indices for this group reflect a relatively balanced approach to these criteria, with C.01 and C.02 scores close to 0.387 and 0.323, respectively. The second-highest final concept score is observed in the highest income group (>7,500,000 IDR), which achieves a score of 0.945, ranking second. This group also demonstrates a well-balanced distribution of scores across the criteria, with a slightly higher focus on C.02 (0.327) and C.04 (0.195). Notably, this group exhibits slightly greater alignment with Islamic consumption values compared to those in the mid-range income brackets, although the difference is marginal.

On the other hand, the consumers in the mid-range income groups (2,500,000 – 5,000,000 IDR and 5,000,000 – 7,500,000 IDR) demonstrate lower final concept scores (0.934 and 0.935, respectively) and show similar patterns across all four criteria, suggesting relatively consistent Islamic consumption behaviors irrespective of moderate income variations. Overall, the data implies that while Islamic consumption behaviors are somewhat consistent across income groups, lower and higher income individuals may prioritize different aspects of Islamic values, with a slight emphasis on ethical consumption and religious alignment among those at either income extreme.

Table 5. Islamic consumption behaviour index

Income level	Average C.01	Average C.02	Average C.03	Average C.04	Average Final Concept score	Rank
Less than 2,500,000 IDR (Less than 176.27 USD) n=32	0.387	0.323	0.047	0.191	0.947	1
2,500,000 IDR – 5,000,000 IDR (176.27 USD – 352.55 USD) n=34	0.378	0.321	0.046	0.188	0.934	4
5,000,000 IDR – 7,500,000 IDR (352.55 USD – 528.82 USD) n=29	0.382	0.316	0.046	0.191	0.935	3
>7,500,000 IDR (>528.82 USD) n=28	0.385	0.327	0.048	0.195	0.945	2
Total Average	0.383	0.321	0.046	0.188	0.938	

These findings raise further assumptions. First, basically all the respondents have strong intention to adopt consumer behaviour-based maqasid, where it shows by the preliminary result utilizing SAW, but respondents who have limited income shows

the strongest intention. This imply that regardless of all their budget limitation, they are strongly believed and strongly intended to adopt consumer behaviour-based maqasid. This result is contrary to both traditional and contemporary approach of mainstream consumer behavior assumption, where both approaches still promote the role of budget on measuring consumer satisfaction (Muhamad, et. al., 2016). This contrast underscores the significance of factors beyond mere financial capacity in shaping consumer choices within the context of maqasid syariah (Mili, 2014). It suggests that ethical and religious values, as well as the desire to align one's behaviour with these values, can override budgetary limitations when it comes to influencing consumption decisions. This intriguing result prompts a reevaluation of the prevailing assumptions about consumer behaviour and highlights the importance of considering a broader spectrum of factors, particularly those related to ethical and religious values, in understanding and predicting consumer choices.

Second, the result also confirms that various factors other than budget or income might also affect the consumer behaviour. Religious variable such as intention towards more literate of halal and Islamic products, spending on religious education, non-smoking behaviour, halal and thayyib spending may also contributes to the consumer behaviour. This imply that future consumption might be no longer depended on income or budget as main contributing factors. Therefore, the findings in this study support the theory of planned behaviour proposed by Ajzen (2005) which stated that basically behaviour and intention is affected by person subjective norm, attitude, and perceived behaviour. The results also support the role of ethical commitment proposed by Furqani et al., (2020), which basically states that internal integrity measured by doctrinal, logical, and factual guidance can be very detrimental towards consumer behaviour, particularly the doctrinal of maqasid syariah on consumption.

CONCLUSION

In conclusion, this study aims to develop a comprehensive understanding of how Maqasid Shariah and consumer behavior intersect, offering a new theoretical framework for understanding consumption patterns in Islamic societies. By bridging the gap between Islamic law and consumer behavior theory, this research will contribute to both theoretical and practical insights, enhancing our understanding of how Islamic ethical values shape consumption choices and providing a basis for future research in this area. The novelty of this study lies in its empirical approach to integrating Maqasid Shariah with classical consumer behavior models, offering a fresh perspective on how Islamic principles can inform modern consumption practices. This research has important implications for businesses and policymakers, emphasizing the need for strategies that address the evolving preferences and values of consumers. It also contributes to a deeper theoretical understanding of consumer behavior in the context of Islamic law, offering insights into how religious and social factors can shape economic decisions. By framing consumer behavior within the context of Maqasid Shariah, this study provides a

new perspective on the role of ethical, religious, and social considerations in modern consumption patterns, advocating for a more comprehensive approach to understanding consumer choices.

However this research has several limitations that need to be acknowledged. The study suggests that consumer behavior is shaped not only by budgetary constraints but also by religious values and social expectations. Therefore, consumers must balance financial resources with religious and societal values when making consumption choices.

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