

A Conceptual Study on Consumer Needs from an Islamic Marketing Perspective

Lameche Djallel^{a*}, Ahmad Khilmy bin Abdul Rahim^b, ^{a,b}Islamic Business School, Universiti Utara Malaysia, Email: ^{a*}lameche.djallel@gmail.com

Islamic teachings encourage Muslim consumers to rationalise their utility. They are to ensure that only core needs and highly important needs in accordance with Islamic shariah are fulfilled. However, the possibility of Islamic perspectives on consumer needs has remained unexplored in the literature. Thus, this paper reviews the essence of consumer needs in Islam as a theoretical concept, one which could be used to evaluate Muslims' consumer intention and behaviour. The perspectives of Quran, Sunnah and Islamic legal maxims are used to analyse contemporary knowledge. Relevant theoretical gaps were gathered from previous studies to recommend future directions on the best ways to resolve theoretical gaps in Islamic consumer needs.

Key words: *Conventional consumer needs theories; Islamic Consumer Needs (ICN); consumer intention; Ibadah; Maqasid Shariah; Maslaha.*

Introduction

Since the establishment of marketing until today, its main conceptual cornerstone has been consumer needs. Kotler (2011), the marketing expert, stated that consumer needs are felt in deprivation, which is based on the motivation theory of Maslow (1943-1951). Kotler & Keller (2000) borrowed Maslow's pervasive five levels of needs explicitly: biological, safety, belongingness and love, self-esteem, and self-actualization, to differentiate patterns of consumer purchasing (Pincus, 2004). A marketer knows that consumers are not alike in their purchasing derives and behaviours. These derive from the reason that organisations are established.

Consumer needs is a debatable construct, because scholars and practitioners are from different philosophical backgrounds and approaches. Mainly, two schools define needs differently; the first is that of the Objectivist scholars (e.g. Kotler, 1972). They tend to focus

on classificatory schemes of needs from basic to higher level. Additionally, Objectivist scholars claim that consumer need as a concept is understood as given and built into human nature. To elaborate, the consumer needs essential life requirements such as air, water, food and clothing. However, Roberts, Dant, & Lim (1990) argued that these needs transform into wants when directed to a specific object capable of satisfying them. In other words, Roberts et al. (1990) claimed that wants are indulgences and inferior to needs.

Meanwhile, what has remained unexplored is the possibility of other approaches such as the Islamic perspective, giving rise to similar concepts of Islamic marketing. The dearth of literature on Shariah-compliant marketing could be seen as problematic (Rishi & Halder, 2015; Wilson, 2012; Wilson & Grant, 2013). Other scholars such as Wilson & Grant (2013) argued that a lack of attention, caused by the research agenda of particular journals, is assumed to lead to a deficiency of understanding on the current issue of marketing among *Shariah*-compliant organisations.

Islam is a religion that also contains a fully detailed system of every life aspect. That includes the reason for well-being, and the best way to manage our daily interactions with other parties either human or material. Indeed, Islam is to fulfil both current life and hereafter life aims. Al-Ghazali (1993) disclosed that, based on authentic Islamic sources (*Quran* and *Sunnah*), *Shariah* is the daily life law for all Muslims to follow the guidance of *Allah* (*subḥānahu wa-ta 'ālā* ^{SWT} (“May He be praised and exalted”)) and avoid his prohibitions. Consistently, Attia (2004) advocated that the use of *Maslaha* and *Maqāṣid* *Shariah* approaches would help in avoiding the current extravagant use of the sources given by Almighty *Allah* (SWT). It is important to note that the importance of the Islamic market-share in the world cannot be neglected. Alserhan & Alserhan (2012) and Jafari (2016) claimed that based on PEW research (Al-Banna & Michael, 2015), the current Muslim population is 1.4 billion and considered the fastest growing religion in the world. Even more so, the Islamic market is more ethical and spiritual than others (Saeed, Ahmed, & Mukhtar, 2001). Therefore, when marketers are segmenting and formulating their strategies to satisfy Muslim consumers, Rishi & Halder (2015) suggested that they have to focus more on segmenting cultural, ethical and behavioural factors that guide or determine the Muslim consumer’s attitude.

In Islamic teaching, there are numerous principles and values related to consumer needs that require some studies to apply them. Attia (2004) and Ibn Ashur (2006) suggested that several famous *Maqāṣid shariah* and Islamic legal maxims are to be studied firmly in Muslim daily life, and consumer needs appear a daily matter. Maxims include: “*Avoiding detriment takes precedence over bringing about benefit*”. This pervasive maxim stands for the proposition that, when evaluating any life objects, Muslims shall bear in mind the two determinants of detriment (*Dharar*) and benefits (*Nafa'*). Moreover, Islamic concepts such as the theory of *Maslaha* and Islamic Legal Maxims (ILM) are not implemented adequately in consumer

behaviour nor strategic marketing. Therefore, Attia (2004) in a seminal work on *Maqāṣid shariah*, advocated for the application of the theory in Muslim life. Despite that, it is vital to note that it is studied broadly in the Islamic literature but not in a specific realm like marketing.

Therefore, this paper aims to cover the missing link between Islamic philosophy, literature and consumer needs, in term of mutual beneficial understanding, since marketing aims to benefit from the efficient and effective satisfaction of consumer needs (Firat, 1988; Roberts et al., 1990). On the other side, Wilson (2012) stated that consumers look at the company as a satisfaction tool and way to their own needs. This last aspect has been extensively researched in western literature. Regrettably, Arham (2010) found that Muslim marketers and stakeholders did not differentiate Islamic environments and business ethics, in terms of exploring the needs that might be coped with through compliance with Shariah.

Indeed, the following two questions are crucial: What are the theoretical assumptions about consumer needs from both mainstream and Islamic perspectives? What is the meaning of consumer needs in the Islamic perspective?

Literature Review

It is stated that consumers are driven by unfulfilled needs, and naturally certain inferior needs shall be fulfilled before higher ones are pleased. Overall, human beings' motivations are defined as the need to attain an objective, joined with the energy, determination and opportunity to achieve it. In marketing terminology, Kotler (2011) referred to human need as states of felt deprivation which mean an innate condition of tension, all of which ascend when the consumer's existing state become inconsonant with his desired state (Roberts et al., 1990). All in all, consumer are guided by their own self-satisfaction intention which they wish to accomplish. Here, the first part of this session will address various definitions and concepts on consumer needs in mainstream literature.

The first definition of needs is the one proposed by Murray in his work on personality in 1938. Murray (1938) stated that "*Need is a hypothetical process the occurrence of which is imagined in order to account for certain objective and subjective facts*". In fact, this definition was later modified by the author. Murray (1953) redefines consumer needs as "*an immediate outcome on internal and external occurrences*". Murray's first definition seems theoretical rather than practical. In 1938 he defined needs as a result of goal-driven imagination occurrence in the mind of individuals. This might lead to satisfaction of aims where he actually divided them into two, to be either subjective or objective. The second definition of Murray (1953) is as simple as the practical definition of needs used afterwards by several scholars such as McClelland (1961).

Consumer needs usually follow a classificatory scheme in definitions in the literature. Interestingly, Wayne, Deborah & Rik (2012) claimed that needs are classified according to whether they are social or non-social, and functional, symbolic, or hedonic in nature. This definition synthesised all the characteristics and components proposed earlier. Two main assumptions underpin this definition. First, consumer needs are assumed to be by the principle of double-affected action. The second assumption is regarded to the purposiveness of the needs either to be functional, hedonic or symbolic.

In consumer behaviour textbooks, the perspectives vary on the construct of “needs”, and they are also evident. Schiffman, Hansen, & Kanuk (2012) claimed that needs are synonymous with quite a few other concepts, specifically; wants, motives, drives, desires, goals, and deriving forces. Four dichotomies are to be highlighted. Motives can be either positive or negative, goals can be generic or specific. Wants are alternative approaches of fulfilling needs, unlike needs which designate primary (innate or biogenic) or secondary subconscious (acquired or psychogenic) requirements (Roberts et al., 1990). This approach suggests that the arrangement of each concept is regarded by its classification in terms of necessity, order and the construct of the term itself. This classification is also similar to what is provided in the work of Zaltman & Zaltman (2008).

In marketing, most famous authors and textbook “*Marketing Management by Kotler*”, which is in the 16th edition now. Kotler & Armstrong (2015) claimed that marketing begins with understanding consumer needs and wants, defining which targeted market segment the organisation can serve better than competitors, and developing a compelling value proposition by which the organisation can attract and grow loyal consumers. Previous to this, Levitt (1975) acknowledged that in marketing there are two different perspectives of needs; seller and buyer needs. The first focuses on the needs of the seller. Marketing concentrates on the needs of the buyer.

It is acknowledged in marketing that developing goods and services to satisfy consumer wants and needs is critical (Kotler, 1972). Indeed, Pincus (2004) claimed that consumer behaviour researches support marketers in determining what consumers need, how they behave, what they think, and how they feel, based on market researches. This results in marketing managers and decision-makers choosing the best profitability strategy and program, to satisfy the defined, highly profitable needs.

Overall, a significant number of authors define consumer needs like Kotler, McCarthy, Zaltman and Schiffman, as an arisen state when a discrepancy occurs between the real and desired states. However, Oliver (1995) claimed that the fulfilment of all consumer needs appears to be impossible. As one need is satisfied, it is always likely to have another newly

acknowledged one to replace the old satisfaction. Thus, the consumer is assumed to satisfy the most basic (physiological) need, then move to the second.

This paper will elucidate the four prominent theories on consumer needs in mainstream marketing. They are Maslow's Hierarchy of Needs Theory (MHN), McClelland's Need Theory (MNT), Alderfer's Theory of Existence-Related Growth (ERG)), and the Basic Psychological Need Theory (BPNT) of Ryan and Deci.

Maslow's Hierarchy of Needs (1943, 1953)

Maslow's hierarchy of needs is accredited as one cornerstone of consumer behaviour and consumer needs studies worldwide. It was established in 1943 in the United States. Maslow, the son of Ukrainian Jewish immigrants, offers a pervasive framework, often presented as a pyramid.

Maslow's Hierarchy of Needs (MHN) was presented in his research on motivation and personality. Yang (2003) disclosed that the theory is widely accepted since its first publication. Hence, Bouzenita & Boulanouar (2016) mention that the theory continues to gain popularity among management, marketing and organisational behaviour literature. It postulates a prior conceptual framework to explain several research findings on human needs. The hierarchy is frequently displayed as a pyramid with the largest, most fundamental levels of needs at the bottom, and the need for self-actualization at the top (Maslow, 1943).

MHN is postulated as five levels. It ranges from biogenic lower-level needs, which Maslow assumed are gratified first, to more important, psychogenic higher-level needs (Maslow (1943)). Only when lower-levels are satisfied will a higher-level need to appear, motivating the consumer to fulfil these needs. The process continues, leading the consumer to seek the fulfilment of higher-level needs, each time higher than the former needs. Later, Loudon & Della Bitta (1992) supported this view, by mentioning that the most fundamental needs would cause the greatest effect on consumer behaviour, if they are to be effectively satisfied.

Wahba & Bridwell (1976) argued that the surprisingly widespread acceptance of the MHN theory in the mid-1960s is rather surprising. There was a shortage of empirical evidence to support its prediction, in industry and organisational psychology. According to Bouzenita & Boulanouar (2016), the hierarchy was grounded on three core assumptions:

1. The Deficit Assumption: In the MHN, it is assumed that if a need is not satisfied, it generates tension, motivating action towards satisfaction. This assumes a satisfied need does not motivate. Also, unmet needs are the predominate needs (Bouzenita & Boulanouar, 2016; Maslow, 1993).

2. The Prepotency Assumption: Maslow assumed that needs must be taken in their ascending order, and only after each lower stage needs are at least partially met, can the next higher stage of needs be pursued (Maslow, 1993).
3. The Progression Assumption: In MHN, biological and basic needs such as food, shelter, and warmth have to be satisfied before a person will look to the higher needs up in the pyramid (Maslow, 1987).

These three assumptions are highly important in understanding the theory. Despite that, in Maslow's work, he highlighted 13 assumptions (Maslow, 1943). Additionally, McLeod (2016) argued that Maslow was a subjectivism scholar. The methods and tools Maslow used were based entirely on his opinions and observations from clinical research at an earlier stage. It is necessary to note that personal opinion is always prone to bias. Consequently, Maslow's operational definition of self-actualization, and his other definition of needs layers must not be blindly accepted as scientific facts.

McClelland Needs Theory (1961)

In a seminal work in the 60s titled '*The Achieving Society*', David Clarence McClelland (1961) related three categories of motivation to needs. Specifically, he grounded a model to define one's style of being motivated and how to motivate others. According to Mangi, Kanasro, & Burdi (2015), these categories depend on different needs levels within the individual. Additionally, Winter (1992) claimed that McClelland human needs do not only motivate individuals but also comprise many important human goals and apprehensions.

McClelland's Motivational Need Theory (McNT) is one of the accredited human needs theories in management and marketing literature. Royle & Hall (2012) discussed how Maslow's theory and the reset theories are used widely compared to McClelland. However, McNT was not empirically tested in marketing from the aspect of how consumers are motivated to purchase. Also, Mangi et al. (2015) argued that all the theories are culturally bounded, and temporally limited. Furthermore, McNT states that human needs are of three categories only, in contrast with MHN and others. That differentiates consumer needs into several groups and sub-groups. Therefore, McNT requires extra levels and sub-levels of needs to be empirically tested. The theory has since been reiterated in psychology, and applied to an economic and marketing workplace that needs an investigation of the targeted environment, namely: public/private, local/international, to multinational corporations and more.

In a nutshell, McClelland's theory of needs is bounded culturally and to psychology only, which means it might not be firmly applicable to all the world and into marketing. From the perspective of Islam and other religions, as to marketing, McNT is much easier in terms of

classifying consumer needs. However, this research could not find a related marketing research which used McNT as an approach to consumer and behaviour research. This might relate it receiving less attention compared to MHN.

Alderfer Theory (Existence-Relatedness-Growth 1969)

Harsh criticism was made of MHN, and McNT did not receive wide acceptance like MHN. Perhaps this is why Alderfer theory branched out from MHN in the late 1960s.

Clayton P. Alderfer first offered the Existence-Relatedness-Growth (ERG) Theory of Motivation in his article, "*An Empirical Test of a New Theory of Human Need* (1969)". It is argued that the ERG theory endeavours to improve Maslow's needs hierarchy, by permitting more flexibility of movement between needs. Therefore, Alderfer (1969) reduced the number of levels, and allowed the order of needs to fluctuate, according to individual preference. The author also permitted the simultaneous pursuit of different needs.

It is argued that the discussions are limited on need fulfilment, as it appears in marketing, management, and other fields of applied psychology. Nevertheless, the investigated context here, that of consumer behaviour and needs-related information, suggests that Muslim consumer behaviour perspectives on needs might not be provided with the appropriate conceptual background.

Basic Psychological Needs Theory (Ryan & Deci 2000)

Basic Psychological Needs Theory (BPNT) is a branch of the pervasive Self-Determination Theory (SDT). Ryan & Deci (2000) explored the connection between human developmental tendencies and internal psychological needs that drive personality and motivation. Specifically, BPTN proposes that "*humans function and develop efficiently as a significance of the social environment and its potential for elementary need gratification*" (Adie, Duda, & Ntoumanis, 2008).

In alignment with the above discussion of needs theories, there is still a need to study SDT theory in another field instead of just applying it to psychology. To overcome the contextual limitation of BPTN might require time, and extensive researches of its application to other fields such marketing and accountancy.

All in all, consumer-needs theories are borrowed from psychology and other realms, as applied to marketing. They are slightly contextually limited and out-dated. However, these theories are cited and accepted widely, and another perspective is still argued for and advocated, to understand this cornerstone.

Islamic Perspective on Consumer Needs

Consumer needs in Islamic jurisprudence are usually correlated to several themes and branches of Islamic philosophy, such as; Religiosity (Mansori, 2012; Mokhlis, 2009; Newaz, Fam, & Sharma, 2016); *Shariah* maxims (Ibn Ashur, 2006); *Maslaha* doctrine (Abbas J. Ali & Al-Aali, 2014; Al-Mubarak & Osmani, 2010); *Maqāṣid Shariah* (Amin, Rahman, & Razak, 2014; Bouzenita & Boulanouar, 2016), and *Halal* and *Haram* indexation (Tieman, 2011, 2013). This research acknowledges the importance of these approaches in governing consumer behaviour, in terms of Muslim lifestyle, *Ibadah* and *Muamalat*, in all possible aspects.

Islam allows its followers to sincerely seek for worldly needs, but at the same time urges followers to persistently seek for the good in the hereafter. Allah said “*But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world. And do good as Allah has done good to you. And desire not corruption in the land. Indeed, Allah does not like corrupters*” Surah Al-qasas (28:77).

In Islamic perspectives, humans are created to fulfil both their physical or basic needs, as well as their spiritual needs (*rūh* and *nafs*). However, a Muslim must ensure that all such spiritual and physical fulfillment comes from permissible sources, which are the Quran and sunnah. Allah says in surah Al-Baqarah (2, 168) “*O mankind, eat from whatever is on earth [that is] lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy*”. This verse urges humans to follow the means and sources outlined by shari’ah (law) in the effort to fulfil their basic needs.

In addition, the need to be balanced while meeting spiritual and physical needs is clearly explained in Islam in the context of *maslahah*. This concept is the effort undertaken for the sake of one’s own good and the good of the society, through the means permitted by Islamic shari’ah, to prevent the occurrence of any conduct that is harmful. Thus, the framework of the objectives of Islamic law (Maqasid al-shari’ah) divides needs into three; “*daruriyyat* (basic needs), *hajiyat* (support/complimentary needs) and *tahsiniyyat* (comfort/desirable needs)” (Masri, Arokiasamy & Arumugam, 2017).

The basic level or the first stage is the *daruriyyat* which if not fulfilled, will lead to threats to human security such as life, property, descent and the safety of religion. *Daruriyyat* is the most important to human beings as it forms the major part of *maslahah*, whereby human life will be disrupted if any of it is missing. On the other hand, *Hajiyat* is the level of secondary needs whose absence will not pose a threat to human security but might lead to difficulties to

human life, while *tahsiniyyat* gives convenience and pleasure to human life (Masri, Arokiasamy & Arumugam, 2017; al-Qardawi, 1993).

Quran and Sunnah

Islamic philosophy calls for leaving community needs not just to the market, to determine and identify goods and services with high profitability but excludes those with low profitability and neglects unprofitable ones. Almighty *Allah* (SWT) ordered:

26. And give to the near of kin his due and (to) the needy and the wayfarer, and do not squander wastefully.

27. Surely the squanderers are the fellows of the Shaitans and the Shaitan is ever ungrateful to his Lord. Surah Al-Isra' (17:26–27)

Allah (SWT) commands Muslims not to consume or spend extravagantly, in the cause of *Allah* (SWT) (Ibn Kathir, 2003). Other guidance is provided by Islamic literature on what can be consumed, what is lawful and unlawful, and what is to be taken important and with is less-important (Alam, Mohd, & Hisham, 2011). Indeed, drinking and eating are strictly performed according to Islamic regulations and rules in daily life in Muslim and Islamic society (Al-Hyari, Alnsour, Al-Weshah, & Haffar, 2012). However, these norms are contrasted among different religious faiths and degrees of observation (Alam et al., 2011).

Holistic Approach to Consumer Needs in Islam

Consumer needs are articulated directly through felt deprivation, or the acknowledgement of the need to acquire a higher satisfaction about moral or physical values. Alserhan (2011) defined needs as feelings of inferiority or a situation of deprivation. Thus, Islam has given absolute freedom to the customer in identifying needs for goods and services, depending on their utility and importance under *Shariah*. Imam Al-Juwayni (2014) defined needs as;

'The consumer needs are not self-longing and desiring of products, services, and values, which can be dispensed. Indeed, the judgment criteria are not self-longing and desire it is the repelling of Dharar (evil) and preferably of securing what Maslaha (benefit) Muslim in term of support to perform Ibadah firstly and to earning a life custom requirement'.

Further, the Imam concludes his definition by claiming that '*the Shariah legitimate consumer needs are those things in which if consumers cannot worship and survive, and might get harmed in the actual time or the future. Hence, this Dharar (harm) could be physical, moral or both*'.

Accordingly, both definitions stated that consumer needs are a form of deprivation of things. In contrast, Imam al-Juwaini (2014) demonstrated more specifically the reasons underlining consumption, for Muslims. He explained that *Ibadah* or worshiping *Allah* (SWT) should be first and foremost. Moreover, consumer needs are not self-longing for food or things, or yearning for the same thing. Indeed, he associated consumer needs with *Dharar* from two aspects, short and long-term expectations. Therefore, it is important to understand and investigate further how consumer needs are constructed in Muslim consumer perceptions, and whether it accords with *Shariah* and other Islamic regulations or not.

Hence, a consumer needs model could be developed from an Islamic perspective within Islamic marketing theory. That unfortunately continues to be argued among scholars for several reasons (Alserhan, Althawadi, & Boulanouar, 2016), such are the objectives and the background of the researcher. In summary, the above discussion elaborates different aspects and values related to consumer needs that the researchers assume are crucial, when developing and advancing a concept and framework of consumer needs in the Islamic perspective.

Propositions on Islamic Consumer Needs Construct

Consumer needs in Islamic jurisprudence are usually correlated with several Islamic philosophical themes, as mentioned earlier. This research acknowledges the importance of these approaches in governing consumer intention and behaviour, as Muslim lifestyle, *Ibadah* and *Muamalat* from all possible aspects.

Indeed, Islam is a complete lifestyle. Imam Al-Juwaini was one of the first prominent initiator scholars to address the rules that govern public policy in the Caliph. His book '*Ghiyath al-Umam*' was published in 2014 and originally written in the tenth century. He addressed the most relevant scenarios of consumer needs, such as how in hard times (chaos), individual Muslims should manage their requirements. Indeed, he further argued about how the social needs and the personal are prioritised according to *Shariah*. This research would concentrate on this book as a main source, aligned with the *Quran* and *Sunnah*, which is to bring out the concept governing the consumer needs from authentic Islamic sources.

The earlier discussion illustrates the importance of consumer needs in Islamic marketing, as well as the different theories that probed behaviour. However, study and definition of Islamic consumer needs theory as a different approach is still demanded. The current research aims to conceptualise the consumer needs of Muslims as core elements to build and understand the purchase and consumption actions, motives and derives within Islamic marketing knowledge.

Secondly, while Muslim consumers feel needs, they would usually fancy seeing these in terms of some objective criteria. These criteria could be agreed among the majority of Muslims worldwide, as far as they are from the same source. Some have been discussed previously in a different context. Each research applied new criteria or modify them for the given research. In general, these criteria are taken in this research as initial propositions in order to set foundations for research.

Future Studies Directions

Consumer needs have been articulated directly with the feeling of deprivation, or acknowledgement of the need to acquire a higher satisfaction about moral or physical values. Alserhan (2011) defined consumer needs as the feeling of inferiority or a situation of deprivation. Thus, Islam has given absolute freedom to consumers in identifying the needs of goods and services in their daily life matters as stated by the prophet ("Peace Be Upon Him" (PBUH)) in and narrated by Muslim (2000);

Anas reported that Allah's Messenger (ﷺ) happened to pass by the people who had been busy in grafting the trees. Thereupon he said:

If you were not to do it, it might be good for you. (So, they abandoned this practice) and there was a decline in the yield. He (the Holy Prophet) happened to pass by them (and said): What has gone wrong with your trees? They said: You said so and so. Thereupon he said: You have better knowledge (of a technical skill) in the affairs of the world. Sahih Muslim 2363 -- Book 30, Hadith 5832

This depends on utility and importance under *Shariah*. This is in contrast with Imam al-Juwayni (2014) defining needs as:

'The consumer needs are not self-longing and desiring of products, services, and values, which can be dispensed. Indeed, the judgment criteria are not self-longing and desire it is the repelling of Dharar (evil) and preferably of securing what Maslaha (benefit) Muslim in term of support to perform Ibadah firstly and to earning a life custom requirement'.

Further, the Imam concludes his definition by claiming that 'the Shariah legitimate consumer needs are those things in which if consumers cannot worship and survive, and might get harmed in the actual time or the future. Hence, this *Dharar* (harm) could be physical, moral or both'.

Accordingly, both definitions stated that consumer needs are a form of deprivation of things, in contrast to Imam al-Juwayni (2014) who demonstrated more specifically the reasons underlining the action of consumption. Further, he explained that *Ibadah* or worshiping Allah

(SWT) should be first and foremost. Moreover, consumer needs are not self-longing for food or things, or the yearning for the same thing. Indeed, the author associated consumer needs with *Dharar* in two aspects, short and long-term expectations. This is being brought from the Hadith of the Prophet (PBUH) as narrated by Muhammad ibn Al Tirmidhī, (2009):

Miqdam bin Ma'dikarib (May Allah be pleased with him) reported:

I heard Messenger of Allah (ﷺ) say: "No man fills a container worse than his stomach. A few morsels that keep his back upright are sufficient for him. If he has to, then he should keep one-third for food, one-third for drink and one-third for his breathing." (Al-Tirmidhi, Book 1, Hadith 516).

Western theories are loaded with the duality of utilitarianism and rationalism. Bouzenita & Boulanouar (2016) argued that after the escalation of capitalism, the theory of consumer behaviour developed by the West is the offspring of a duality; explicitly “economic rationalism” and “utilitarianism”. The authors claimed that economic rationalism interprets human behaviour as being founded on “rigorous” and “systematic” reasoning, directed with foresight and caution toward economic success. Economic utilitarianism undertakes that consumers maximise their “satisfaction” in a peculiar sense, which is not overall devoid of utilitarian meaning. Furthermore, Adila (1999) mentioned that the concept of utilitarianism does not apply to any particular type of satisfaction whether spiritual, material or otherwise.

In Islam, rationalism is defined as achieving a goal through moderated consumption. According to Siddiqi (1992), rational Muslim individuals would try to perform at their maximum possible efforts in accordance with Islamic rules and norms. Muslim consumers sacrifice their personal satisfaction when it clashes with any of Islamic spiritual demands. Moreover, Siddiqi (1992) stated that Islam advocates four purposes when consuming:

1. Certain unlawful (prohibited) goods and services should not be consumed;
2. Every Muslim should consume adequate goods and services to live an efficient life;
3. Consumption of goods shall not be extravagant because in Islam excessive indulgence in luxurious living is discouraged;
4. Consumption of goods and the resulting satisfaction shall not be the ultimate purpose of Muslims. Consumption of objects should assist, as a means to the achievement of the higher ends of a purposive life.

Muslim consumers' preferences of consumption are guided and classified by Islamic teaching regulations and Islamic values. Hamouri (1991) disclosed that Muslims would choose to consume an object as per his preference, but these objects must be initially permissible in Islam. Hamouri (1991) modified the conventional model of preferences to suit Muslim

consumers. These latest modifications consider the effect of Islamic teaching on Muslim consumer behaviour. However, goods and services which are not available, unlawful or *Haram* will not be chosen. In short, Zaman (1986) disclosed three new axioms (maxims):

1. Lexicographical preferences, some preferences are more urgent than others;
2. Utility for substantial needs can be satisfied, and;
3. Externalities in secondary utility: those utilities derived from a function of all other bundles of consumption.

Utilitarianism is one debatable point when defining needs both in mainstream and Islamic marketing. El Ashker (1985) presented utility and based it on the secular, moral and pious utilities of objects. According to the author, moral utility is a function of consumption: spending voluntarily on social activities; saving for a bequest to dependent heirs; saving for another objective; and *Zakat* payment and returns on accumulated wealth at the beginning of the year. Later, Choudhury (1986) reformulated the utility and income measures regarding a quantifiable variable. In his analysis, the researcher applied graphical and mathematical techniques. In the 1990s, Al-Zarqa (1992) revised the individual's utility in the Islamic system by the accumulation of a new variable, known as a reward in the hereafter. The author measured the partial relationship between rewards and consumption, and the finding were statistically significant.

Khan (1991) instead replaced the concept of utility with an Islamic concept of *Maslaha*. The author claims that this concept is efficient in the Islamic framework, as the maximisation of needs fulfilment. Furthermore, he divided consumer needs into four main levels:

1. Between needs for living in the cause of Allah (SWT);
2. Between present and future consumption;
3. Between essentials, complimentary and amelioration; and
4. Between substitutes.

Many scholars, including Chapra (2000) asserted that consideration of religious beliefs and ethical matters affords a better philosophical framework for understanding any given socioeconomic phenomena. Certainly, this is true in the case of developing a consumer needs model based on Islamic principles and shared ethics and values.

Most of the underpinning theories that construct consumer needs in the West, as discussed in the previous section, confine themselves to materialistic philosophy rather than ethical concerns (Abbas J. Ali & Al-Aali, 2014; Assadi, 2003; Kotler, 2015; Maslow, 1987; O'Connor & Yballe, 2007; Quoquab & Ahmed, 2015).

Ethics is one of the most important elements of all religion. Moreover, the same is so in research paradigms applied in business and social science (Pearce, Miani, & Segon, 2015). Despite that, Islamic culture is considered as one of the largest and most unique cultures in the world and interest in Muslim-related behaviour is increasing worldwide (Hassan & Run, 2013).

Interestingly, Hassan & Run (2013) propounded the idea of consumption convergence and divergence behaviour and values. In addition, they offered insights into the probable elements that persuade people to consume, and the spotted process of conflicting values during purchasing. Since this paper is conceptual, this last concept came with a theoretical framework delineating several factors that affect the cultural convergence and preference of intention and consumption needs. One important point illustrated in that research is that the socio-economic development process can cause a structural change, one that encourages social interaction and might show variations in the consumer lifestyle and system of values.

Genuine needs are derives underpinning individual action. On the basis of these arguments, the influential work of Amin et al. (2014) intended to ground a theory of Islamic consumer behaviour to predict individual demand intention in selecting Islamic home financing products. For that purpose, the *Maqasid al-Shariah* index and religiosity were proposed and used as a departure point for the research. It postulates *Maqasid Shariah* and religiosity as influencing consumers significantly. Despite the significant finding of that investigation, the theory is still lacking and has not yet been empirically tested.

Islamic consumer behaviour theory is viewed as significant, in overcoming this issue. Islamic consumer behaviour theory shall view everlasting happiness as the purpose of life for a Muslim. More so, Khan (1994) claimed that Muslim action is particularly influenced by values and concepts such moderation, *Halal*, necessity and generosity rather than self-maximization and unrestrained actions.

However, an Islamic consumer-needs model could be developed within Islamic marketing theory. That unfortunately remains contested among scholars for several reasons, such are the objectives and the background of the researcher. For this paper only, the researcher will take into account a combined approach.

This current paper only aimed to explore and demonstrate a general framework of consumer needs, from an Islamic perspective. Indeed, this research is not intended to empirically test the current practices of Islamic organisational marketing strategies and tactics. Future research could venture further by including Islamic *Imams Madhab* such as *Shafi*, *Hanafi*, *Maliki* and *Hanbali* in understanding Muslim consumer needs patterns. Additionally, future research could empirically test the proposed marketing framework in Islamic work settings.

Hence, this research suggests further directions like implementing the *Maslaha* theory into consumer behaviour theories in the Islamic marketing context, as well as the theory of *Maqasid*; indeed these two theories are well traversed in Islamic studies.

Conclusion

The research endeavour was to present an alternative perspective of consumer needs, based on the religiosity and more so, the ethical dimension. Despite the tremendous acceptance of Maslow's and McClelland theory in marketing and business literature, they were censored because of contextual and cultural limitations. This called for another, recent approach in which Islamic perspective and other Eastern cultural perspectives intervene to solve the issue. Hence, in this research the concept of consumer needs from the Islamic perspective means the needs of Muslims, who will be impacted if they cannot worship and survive. Also, they might get harmed now or the future, even physically. In short further research is advocated; an empirical investigation of the proposed concept through the lens of Islamic organizational theories.

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