

THE DISCIPLINARY STATUS OF ISLAMIC CONSUMER BEHAVIOR



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ABSTRACT

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It has been argued that the consumer behavior is rooted in the marketing concept. It demonstrates the diversity of activities the consumers do when choosing, buying and using a product or service to meet the needs and wants. Thus, the consumer behavior is not an independent discipline. This argument, however, cannot be extended to Islamic consumer behavior due to its unique worldview and epistemology. This paper discusses the disciplinary status of Islamic consumer behavior. It attempts to establish that the principle underlying the classification of consumer behavior as a sub-discipline of marketing is incapable of appropriately comprehending the context of Islamic consumer behavior. The paper's primary contribution is finding that classifying Islamic consumer behavior as an independent discipline is sensible based on its philosophical underpinnings.

1. INTRODUCTION

This article discusses the disciplinary status of Islamic consumer behavior (ICB). It attempts to establish that the principle underlying the classification of consumer behavior (CB) as a sub-discipline of marketing is incapable of appropriately comprehending the context of ICB. Hence, classifying the ICB as a sub-discipline of marketing is believed to be less accurate based on the anchor philosophy of ICB which is clearly in contradiction to the conventional understanding. This premise is ultimately trying to introduce ICB as a new discipline and no longer a sub-discipline of marketing. Therefore, this article is divided into three main assertions. First is the status of the CB classification and the justification to this classification; Second is on the suitability of this classification in the context of an Islamic research, especially the ICB; and Third is the need to shift the focus of CB observation to a broader context and not only tied to the marketing discipline.

The first case to be discussed is the origin of the CB field and the relationship between CB and marketing. It leads to the conclusion that CB is a sub-discipline of marketing. This premise justifies the classification of the CB as a sub-discipline of marketing (see Malaysian Research Development Classification System, 5th Edition). This classification also extends to ICB.

The second case to be argued is that the existing classification - *CB as a sub-discipline of marketing* - is quite strong. CB remains a sub-discipline of marketing despite many earlier efforts to realign CB from sub-discipline to discipline. Nevertheless, this position is not fit to be extended in the context of ICB. In line with the philosophy of ICB that strikes a different cord with that of conventional understanding, the ICB should stand alone as a discipline, not a sub-discipline. This discussion identifies the accuracy of the ICB classification.

The third case will explain the shift in the focus of the ICB research to a broader context - *not just tied to the discipline of marketing* - with the goal of understanding the current reality and things that are ideally framed according to the *sharia*. It can be done in three ways, namely (1) reducing the dependence on conventional concepts, theories, models and approaches related to CB in stages, (2) focusing not only to the philosophical aspect but also on the operational and technical perspective, not tied to only one particular approach either quantitative or qualitative, not limited only to Islamic analysis unit in the study; and (3) recommending several sub-disciplines to support efforts to introduce the ICB as a discipline.

2. CLASSIFICATION, POSITION AND JUSTIFICATION OF CONSUMER BEHAVIOR

2.1. Origins of Consumer Behavior Discipline

It is acknowledged that economic discipline is the knowledge based for business and financial erudition (Saiful, 2005) with no exception to the knowledge of consumer behavior (CB) which borrowed many of the concepts developed in the economic discipline and in a variety of other disciplines such as psychology, sociology, social psychology and anthropology (Suprapti, 2010). It is not surprising that the definition of economic and CB are viewed in the same light. What more, CB is a relatively new field of study. Compared with other areas, the pace of growth only accelerated in mid 1960s (Suprapti, 2010). Commencing with the movement of a group of researchers formed in the late 1950s, their study highlights the need for business schools to change the existing implementation, namely vocational and descriptive research based teaching to a more theoretical one (Dahl *et al.*, 1959). These endeavors have gradually changed the study pattern of the researchers from attempting to understand what the marketing manager is accomplishing to trying to understand theoretically how and why a particular consumer behavior is enhanced (Wilkie and Moore, 2003). Therefore, studies of CB which were initially spearheaded by a majority of the researchers with marketing discipline backgrounds have finally lead to the conclusion that the field of consumer behavior has long been associated with the marketing discipline (Sheth, 1985; Sirgy, 1985; Macinnis and Folkes, 2010).

Although CB is accepted as a subset of marketing since many decades, efforts to make CB as a discipline has long started with the establishment of *the Association for Consumer Research* (ACR) in 1969 and the birth of an academic journal, namely *the Journal of Consumer Research* (JCR) that specifically conducts an in-depth study on the phenomenon of consumer behavior (Kassarjian, 1995). Among the arguments often raised in spite of these efforts are (1) the need to empower the study of CB in order not only to hover in marketing circles alone (Holbrook, 1985; Sheth, 1985; Sirgy, 1985) and (2) the limitations of the research behind the definition of disciplines and sub-disciplines (Macinnis and Folkes, 2010).

In the first case, the existing classification - *CB as a sub-discipline of marketing* - has led to the understanding that CB is only adjusted in accordance with purely marketing perspective. Since CB is not only related to the skill of marketing (such as the study of the consumer behavior), other equally important knowledge such as anthropology (the study of consumer culture), psychology (the study of consumer psychology), financial (the study of consumer finance), law (the study of consumer laws) and public health (the study of consumer health) could not be assimilated properly. In addition, since CB is related to the issue of making choices with man as the subject matter, more importantly is the selection of the products and candidates, the timing, mate and work selection and so on and so forth. All of these issues cannot be addressed if CB is merely attached to marketing. This position has long been recognized by Holbrook (1987) that has proposed the use of the terms '*study of consummation*' as opposed to '*consumer*

research'. This term according to him, not only possess a clear thrust but also reflects the inclusion of knowledge across the various aspects of consumerism.

In the second case, the definitions of discipline and sub discipline have rendered the classification of the CB as a discipline being considered inappropriate. Discipline means a field or field of studies. Moreover, sub-discipline may be defined as a branch or a fraction of a field or field of study. Since knowledge in marketing has long been identified as an area or field of study, the CB traits are synonymous to supporting the empowerment of the marketing discipline. Even if there are efforts to introduce CB as a new field, the CB remains defined as a sub-discipline or social science that has had to borrow the concepts developed in other social science disciplines (Suprapti, 2010). This is accentuated by Macinnis and Folkes (2010) by stating the followings:

Although the efforts of our fields' leaders were highly successful at establishing a new field of consumer behavior, the aforementioned description of disciplines, their roles, and the indicators that characterize them lead one to conclude that the goal of establishing consumer behavior as an independent discipline has not been met. Academia today recognizes consumer behavior as a sub-discipline that has academic legitimacy within the marketing field. Merely a consideration of universities and their structure reveals that Universities often have departments of marketing but rarely have consumer behavior departments. Furthermore, the current status of the field has the aforementioned roles that mark consumer behavior as a sub-discipline of marketing.

Their view suggests that the failure to emancipate CB from the clutches of marketing discipline stems from the description, the role and the introduction of a feature that has not reached a certain level that is capable of introducing the CB as a discipline.

In the academia context, it affects the legitimate academic status and university structures such as the naming of departments. Indubitably, what is frequently found in any university or organization is the Marketing Department instead of the Consumer Behavior Department. In other words, the social science that has been identified as a sub-discipline is obviously facing difficulty in becoming something *superior*, namely discipline. The truth of this premise can only be challenged if it is proven that the knowledge of CB is the superstructure to all substructures, namely, in the perspective of psychology, anthropology, finance, neurology, history, marketing, economics, communication and so on and so forth. This has been currently proven along with the evolution of knowledge in researches related to the CB.

2.2. Linkages between CB and Marketing

Marketing has many definitions. Kotler and Armstrong (1999) for instance, define marketing as a social process or management in which individuals or groups acquire what is needed and required either by creating their own or through an exchange of product or value with another party. The American Marketing Association (AMA) defines it as the planning process and concept execution, pricing, promotion and distribution of ideas, goods and services to create exchanges that satisfy the objectives of individuals and organizations (Azilah *et al.*, 1999). Both definitions, even on different tones, lead to three main conclusions. First, this social interaction only occurs when there is a buyer and seller. Second, to ensure the success of this social interaction, all related concepts such as needs, wants, demands, product, value, satisfaction, quality, market and so on should be clearly understood. Third, the ultimate goal is to ensure that all individuals' and organizations' satisfaction can be achieved.

For CBs, it is often elucidated as a study on how individuals make the decision to utilize all available resources such as time, money, and effort to acquire items related to consumerism (Walters, 1974; Mowen, 1995; Schiffman and Kanuk, 2004). CB also reflects the overall results made by the consumer on the usage of the goods or services offered by the manufacturer or seller at any time (Hoyer and MacInnis, 2001). The usage referred here is one complete cycle comprising of the process of selection, purchase, use, maintenance, repair and removal of any goods or services. It not only encourages individuals to use their income to spend, but also to increase the amount of income from time to

time to meet all the requirements (Sarimah, 2005). There are six formulations that can be derived from the various definitions.

First, CB involves a variety of activities in tangible and intangible forms, including physical, mental and emotional matters. Second, CB is stimulated by specific motivation, namely internal (perception, learning, personality, attitude, etc.) or external (situational factors, reference groups, family, etc.). Third, consumer research analysis unit can be divided into individual or organizational consumers. Fourth, CB displayed a continuous process, commencing from pre-purchase activities until post-purchase activities. Fifth, CB involves a variety of consumer roles either as encouragers, purchasers, decision-makers or users. There is a difference between the purchasers and users, and between users and customers. Sixth, the CB is different in each individual. However, the same tendency to use a product or service allows researchers to perform profiling process for creating consumption patterns.

All six formulations of these CB if linked with three inferences of marketing clearly show that the CB is a social science rooted in marketing concepts. No wonder all the writings associated with CB like the work of Ajzen and Fishbein (1980); Hawkins *et al.* (1998); Schiffman and Kanuk (2004) and Solomon (2009) would discuss the concept of marketing either as a separate topic or sub-topic to existing topics.

For that same reason, the Malaysian Research Development Classification System (MRDCS) conducted by the Malaysian Science and Technology Information Centre (n.d) Ministry of Science, Technology and Innovation (MOSTI) classifies CB as a sub-discipline of marketing (see Malaysian Research Development Classification System). This classification also applies in the context of the ICB.

3. THE APTNESS OF CLASSIFYING MUSLIM CONSUMER BEHAVIOR AS SUB-DISCIPLINE TO MARKETING

The existing classification - CB as a sub-discipline of marketing - is quite strong. CB remains as a sub-discipline of marketing as agreed by many Scholars like Hult *et al.* (2009); Kernan (1995) and Macinnis and Folkes (2010) despite the long-time efforts to transform the CB from a sub-discipline to discipline. This position is however not suitable to be extended to the ICB context.

At least there are three reasons this classification is believed to be less accurate in the context of Islamic studies. First, the definition of CB which has been referred to since many decades does not meet the aspirations of real Islam. Second, the aim of CB research is more focused on efforts to improve the product or service provider, not the consumers. Third, the common research methods used are unable to understand the true reality of Islamic studies. All the three reasons are interrelated to the ICB's core philosophy which is very different from the conventional understanding. It refers to the beliefs and epistemological aspects. In terms of beliefs, faith and piety are at the hinge, while in terms of epistemology, *Quran*, *Hadith*, consensus (*ijmak*) and analogy (*qiyas*) are its core reference (Muhammad, 2011).

3.1. Inaccurate Definition of Consumer Behavior in Fulfilling Islamic Aspiration

The subsisting definition of CB as per the previous discussion may be formulated as follows:

$$\text{Resources} + \text{Productivity} + \text{Disposable Income} = \text{Need} + \text{Want} = \text{Maximizing Satisfaction}$$

The above formulation shows that consumers either individual, group or organization will make the best use of all available resources such as time, money, and efforts to meet all needs and wants. It started from the selection process, followed by the purchase, usage, maintenance, repair, up to the disposal of a product or service. Due to limited resources, whereas wants are endless, productivity will always be intensified from time to time to increase the purchasing power or disposable income. When this transpires, the goal of maximizing customer satisfaction will be attained. This definition is clearly accurate based on the realities encountered. For studies that have to do with Islam, as long as this definition does not contradict the Islamic faith and law, it is not wrong to use the same definition as

were done by the majority of researchers (see (Noresma and Yuserrie, 2006; Rusnah and Ghani., 2006; Muhammad *et al.*, 2011; Syed *et al.*, 2011)).

Nonetheless, the current definition is unable to understand the true connotation of Islamic consumption behavior. The consumption concept in Islam begins with the structural thinking about *halal* and *haram*. This structural thinking is regarded by Al-Qaradawi (2009) as the footing for determining the laws on *halal* and *haram*. In this respect, he highlighted the eleven rudimentary items. First, everything by its origin is deemed legally permissible (*harus*). Second, the provision of *halal* and *haram* is Allah SWT's absolute resolution. Third, banning the *halal* and legalizing the *haram* are prohibited in Islam. Fourth, something that is forbidden is bad and harmful. Fifth, *halal* matters repudiate the need for *haram* ones. Sixth, *haram* means are prohibited. Seventh, *haram* modification is unlawful. Eighth, mere good intentions cannot eliminate the prohibition rulings. Ninth, stay away from doubtful matters to avoid from falling into things which are *haram*. Tenth, *haram* occurs exhaustively. Eleventh, in emergency (*dharurat*) situations, the degree of *haram* is lowered to the level of legally permissible (*harus*).

Hence, the Islamic consumption behavior has its own characteristics and is unique if compared to the conventional consumption behavior. Surtahman and Sanep (2005) for example, outlined four different aspects between the two. First is the principle of consumerism that touches the general principle of consumption and the measurement for such principle. It accounts for some guidance for the principle of consumption such as permission or right, cleanliness or sanctity, simplicity, benefit and welfare, and spiritual and moral. Second, the concept of goods which includes material and spiritual matters. Third, the preferential allocation for consumption that is divided into living necessities, basic necessities, skills necessities, convenience goods, luxury goods and harmful or destructive goods. Fourth, the Islamic consumption criteria that describe the consumption ethics as demanded by Islam like the type of goods, method and quantity of consumption.

On the other hand, Sarimah (2005) differentiates both consumer behaviors based on ten aspects, namely, the consumption objective, philosophy of consumption, consumption concept, principle of consumption, nature of consumption, conditions of consumption, rules of consumption, the priority level in consumption, concepts and types of goods. For Mat (2003) the difference between the two consumer behaviors is identified through three aspects, namely the motives and objectives of the consumption, the consumption hierarchy or arrangement of wants and the concept of consumption. Wan (2007) emphasizes three basic things that distinguish both consumer behaviors. First is the general belief on the need of consumerism in life. Second are the basic principles on *fiqh* of consumerism in spending. Third are consumerism rights and responsibilities.

Apart from that, Muhammad (2002) associates this concept with the effort to deeply understand the human behavior as a real human being. Failure to accurately define the human being has caused consumer behavior to be channeled to the goal of maximizing economic satisfaction. Revenue should be increased so that satisfaction is met without taking into consideration whether the craving is getting better or getting nastier. Hence, to him, the concept of Islamic consumerism gives more emphasis on qualitative rather than quantitative consumerism such as the concept of *rizq*, *barakah*, *qanaah* (being content with what you have) and so on.

Based on the multiple views it can be concluded that the existing definition of CB is not accurate according to the Islamic perspective for two reasons. First, the goal is to maximize satisfaction but disavowing the concept of merit and sin as well as the true purpose of human creation. This *sharia'* standards of satisfaction are what ultimately lead to achieving Divine pleasure. Even though the soul is not gratified, what is more important is the extent to which it meets the Islamic consumerism framework for the sake of gaining salvation in this world and in the hereafter. Take the act of driving a vehicle as an analogy. Although the vehicle can reach the speed of up to 500 km/h, the maximum speed limit in Malaysia is only 110 km/h (safe driving framework). In this case, even though our souls would not be contented, the wisdom behind all this are the safety benefits to life and property. Second, there is no doubt that available resources are limited. The present definition did not include a concept that is of utmost important to every Muslim, i.e the time value of life. This concept, as stressed by Ahmad and Izzuddin

(2017) is derived from the Surah Yunus verse 49 which justify the day at the present time is more valuable than a day in the future. Whilst there is no guarantee that someone can still see the light of another day, every form of consumption must be assured to be the most efficient instrument to achieve the pleasure of Allah SWT.

Both of these elements if amalgamated will lead to the configuration of a new definition of ICB expounded upon the evidence from the texts of *al-Quran* and *al-Hadith* as follows:

When they reach the hellfire, their hearings, sights, and their skins will testify against them on what they did.

(Surah Fussilat, 41:20)

In the hereafter, no man will be able to move even his own two legs in the presence of Allah SWT before being asked about five things: About his life where he spent it, about his youth to where he used it, on his property where it came from and where it was spent, and what is done with his knowledge.

(Reported by al-Tirmidzi, no. 2416; Albani: Sahih)

The new definition may be expressed as a study of how individuals or groups or organizations make the choice to take advantage of all available resources such as age, money, and efforts to obtain something (to be enjoyed by all available senses) as an instrument to maximize the pleasure of Allah SWT. In line with this definition, the issue of charity, doubtful matters, usury, gambling, *gharar*, fraud and the like will be constantly fine-tuned using the *sharia*' framework. This definition is certainly focused on human governance under the *sharia*' framework in any issues, for instance marketing, banking, accounting, management and so on. It does not simply linger in the context of conventional and even Islamic marketing that focuses on the sustainability of products and services. In the circumstances, to classify the ICB as a sub-discipline of marketing is somewhat inappropriate.

3.2. The Goal of Consumer Behavior Research is More Institutions Oriented

All the writings on CB are unified in submitting that learning about it benefits the product or service providers, policy makers, social activists and consumers. The top given priority is the benefit to the product or service providers or simply the marketers (see (Walters, 1974; Mowen, 1995; Hoyer and MacInnis, 2001; Schiffman and Kanuk, 2004; Suprapti, 2010)). This occurs because the ultimate objective of the consumption activity is mass consumerism. Consumers are instilled to maximize spending in order to fulfill unlimited demands. The marketers will try as far as possible to meet the needs and demands of the consumers. The question on how deep the divulged behavior meets the Islamic aspirations is not a priority. Additionally, in today's challenging competitive environment, the marketers are more interested in learning about the best techniques in maintaining existing consumers apart from increasing the number of new ones (Kontsas and Lazarides, 2012).

Therefore, the more discussed items by the marketers in the context of marketing strategy is the empowerment of the product, promotion, pricing, distribution channels and so on to suit the consumers in terms of location, demographic, social class, lifestyle, personality, perception, loyalty level, etc. Nevertheless, a marketing strategy that can remind consumers about the existence of Allah SWT every time a product or service is used is rarely discussed. Even if there are marketers who do deliberate it like Sabasun Hyperuncit and HPA Sdn. Bhd., the numbers are very small. In Sabasun for instance, consumers are always inculcated to boycott Israeli and American products. Hence, only non-boycotted items are offered to consumers with the motto of '*harga murah sokmo*' (price is always cheap). This coincides with the *sharia*' demand to help one another in goodness and not otherwise. Moreover, in HPA, the implementation of Islamic practices in work such as taking ablution, covering the *aurah*, reciting *Mathurat* and performing the *Dhuha* prayers before commencing work is a unique effort to produce a truly halal and quality product.

This reality goes back to the objective of CB's research which aimed to elucidate the behavior of consumers when buying or using a particular product (Mowen, 1993; Hawkins *et al.*, 1998; Hoyer and MacInnis, 2001). This revealed consumption pattern will naturally facilitate the marketers in improving the existing products or services to

meet customers' satisfaction. The issue on the extent these consumers, especially Muslim ones, actually behaving according to the *sharia'* framework is not the focus of this discussion. In other words, the study of CB is focused more on the effort of improving the marketers rather than the consumers. As a proof, let us take the example of a study on the determinants for the choice of Islamic banking institutions (IBI) that was started more than two decades ago, where there are several important issues that were not examined by earlier researchers. It can be summarized into two main issues.

First, previous studies with regard to the determinants of the choice of IBI have emit the IBI's choice theoretical framework. Each criterion or dominant determinant is given a deeper meaning so that a valid and reliable measurement can be developed. Thus, data can be collected and analyzed to give a real explanation to the phenomenon being studied either inductive or deductive. Despite the diversity of IBI's choice theoretical framework, the ensuing findings or conclusions are understandably different due to the employment of different analytical tools. This scenario is certainly causing the attempt to compare the results of this study with that of other researchers more arduous. For example, not all IBI's choice theoretical framework do encompass religious factors as variables.

Second, religious and cultural influence on the selection of IBI among the consumers are proven to be significant (Othman and Owen, 2001). The studies conducted by Bley and Kuehn (2004); Metawa and Almosawi (1998); Naser *et al.* (1999) and Omer (1992) for example, demonstrate how influential is religious factor as the main motivation when choosing a bank. Even so, the religious factor is rarely given attention by earlier researchers to understand its implication. The only attempt to expound it was done by Othman and Owen when they build the CARTER model adapted from Parasuraman construction of the SERVQUAL model. In this case, it refers to one of the six dimension of service quality measurement, namely compliance elements that comprise of: (1) operates on the *sharia'* principle, (2) interest free or no interest charges, (3) providing Islamic products and services, (4) providing interest-free loans, and (5) providing profit sharing investment products.

The above two issues, although different, in fact lead to the same problems. It refers to the problems on the benefits of the study of the CB which is more focused on improving the institutions. Although the unit of analysis is the consumer, the featured instrument such as the CARTER model examines more on the extent of which the product or service offered by the institution truly meets the needs of the consumer. The question of consumer behavior's compliance to the *sharia'* framework is not a priority. For that reason, the framework of IBI selection theory, used as an analysis study tool, is more institution oriented rather than consumer oriented.

Based on the above discussion, it turns out that the observation on the improvement on the part of the marketers is rather dominant. Thus, classifying the CB as a sub-discipline of marketing is somewhat practical. But this reality only benefits the marketers. Even if there are benefits from the consumers' perspective, it has nothing to do with the agenda of educating the desires and purifying the soul. In line with the position of the CB as a sub-discipline of marketing, the matter discussed hovers over the scope of marketing. Conversely, if marketing is a sub-discipline to the ICB, educating the desires and purifying the soul will definitely be a big agenda to be promoted; thereby ICB would be clearly understood.

3.3. The Inability of the Conventional Research Methods in Understanding the Actual Reality in Islamic Related Studies

It should be recognized that there are excellent and systematic CB related studies that have been conducted. Various definitions, concepts, theories, models and approaches have been advanced by the Scholars so that all the behaviors, temperaments as well as the reaction of individuals, groups or organizations when selecting, buying or using a product or service could be understood. Faiers *et al.* (2007) for instance, concluded that the Post-Keynesian Theory, Behavior Economics Theory and Hierarchy of Needs Theory were used to examine the consumer choice behavior. The Personality Theory, the Control Theory, the Self-Discrepancy Theory, the Pro-Social Behavior, the

Perceived Consumer Effectiveness, the Collective Action Dilemma, the Willingness to Pay and the Theory of Value Trust Norm were used to study the aspects of needs, values and attitudes.

To understand the learning aspect, the Cognitive Consistency, the Balance Theory, the Consistency Theory, the Cognitive Dissonance Theory and the Relational Discrepancy Theory are referred to. The Social Exchange Theory, the Behavior Economic Theory and the Behavior Perspective Model are used as the basis for the social learning aspects. To understand the aspect of buying behavior, the Rational Choice Theory, the Theory of Reasoned Action, the Theory of Planned Behavior, the Hierarchy of Effects and the Innovation Decision Theory were used as reference. The consumer categorization aspect was investigated through the Behavioral Economic Theory and the Diffusion Theory, while the Attribute Theory and Diffusion Theory are used to understand the aspects of product characteristics and categorization.

All the concepts, theories, models and this approach have clearly been successful in exposing the social reality among individuals, groups or organizations, thereby forming a consumption pattern among the consumers. These concepts, theories, models and approaches functioning as an analytical tool for the study, however, are unable to appropriately understand the social reality from the Islamic perspective (Louay, 1996; Muhammad, 1996; Mohammed, 1999; Muhammad, 2008). There are at least three reasons to this statement as detailed by Muhammad (2008). First, he says that this analytical tool is only capable of perceiving knowledge through observation, data, analysis of the cause and effect from the interaction of multiple variables. The nature of this so-called scientific research only touches the tangibles. Whereas, the nature and human life also include the intangibles. Secondly, he says that the analytical tool is only responding to social realities using the *daruri* knowledge (the low-level knowledge derived from thinking observation and experience based on the facts that can be observed and the *aqli* evidence (evidence based on logical and rational mind). Whereas, the *nadhari* knowledge (the knowledge given by Allah SWT through revelation and the Sunah) and *naqli* evidence (evidence that is based on texts from the Quran and al-Hadis) are unmatched validity and reliability that are capable of revealing the reality of the past, present and future. Third, he said that the application of the *daruri* knowledge and the *aqli* evidence to this analytical tool merely attained the *ainul-yaqeen* (the belief that is only based on the evidence from the perception of the senses) confident level or the higher level of *ilmu-yaqeen* (the belief that is based on the experience and knowledge gained from research and rational manipulation of these findings). It is incapable of achieving the *haqqul-yaqeen* (the belief that is based on the ultimate truth) level of belief that is a prerequisite to become a true believer and god fearing servant of Allah SWT.

All three reasons are related to the main attributes of the conventional approach that have been argued by Muhammad (2008) as an obliterater of the Islamic faith. Among those attributes are anti-dogmatic, anti-theology and independent values. The anti-dogmatic feature denies the Islamic dogma that must be believed irrevocably (*qata'i*) like the belief in the pillars of *iman* and the pillars of *Islam*. The anti-theology element separates the studied phenomena from the Islamic doctrines, such as examining the behavior of Muslims but putting the understanding of the Islamic teachings aside. Conversely, the independent nature traits, regards rational and logical objectivity as a platform for the analysis and conclusions of the study, at the same time, denying Islamic values as the core belief.

Taking an example from one of the classical theories in the study of CB, which is Maslow's Hierarchy of Needs by Maslow (1954) people are motivated to fight for the low-level (basic) needs before going to the high-ranking needs in the hierarchy. In the process of fulfilling all these requirements, spirituality and religious aspects are not discussed in this theory. Therefore, the theory was incapable of comprehending the situation of Bilal Ibn Rabah who was not concerned about his safety though being tortured (big rocks were put on his chest) by the non-Muslim idolaters. The only words that escapes his lips are '*ahad*', '*ahad*', '*ahad*' ('one and only', 'one and only', 'one and only'). This reality proves that true Muslims do not fight for low-level requirements before going to the high-ranking needs in the hierarchy. All requirements (low or high level) are fulfilled as best as possible in accordance with the *sharia*' framework, thus underlining the inability of this theory to understand the Islamic reality.

Similarly, the Theory of Reasoned Action (TRA) by Fishbein and Ajzen (1975) and the Theory of Planned Behavior (TPB) by Ajzen (1991) highlighted the intention to be one of the variables to understand consumer buying behavior. The featured intention concept is quite different from the concept of intent according to Islamic perspective. TRA, for example, assumes that when a person has the intention to act, he will have the freedom to act without restriction. This assumption obviously contravenes the *sharia*'s restrictions on Muslim individuals.

This type of limitation has caused phenomena like the increased spending of Muslims in the month of Ramadan which is failed to be handled appropriately. Factors such as desire and faith are certainly very awkward to be deeply scrutinized in the context of conventional research that is more focused on factors such as household income, total disposable income, number of dependents and so on (*colloquial*). This limitation is also likely to be a justification for the need to introduce the ICB as a new discipline along with definitions, concepts, theories, models and approaches rooted in the Islamic belief and epistemology.

4. WHAT'S NEXT?

To introduce ICB as a discipline, the surveillance should focus on a broader context - *not just strapped to the discipline of marketing* - with the goal of grasping the current reality and things that are ideal under the *sharia*'s framework. It can be accomplished by considering the following three things.

First, reliance on conventional concepts, theories, models and approaches related to CB should be reduced gradually so that the resulting findings and research conclusions are accurate as they should be. This is necessary because the prevailing approach is not shaped by the mold which is rooted in the Islamic belief and epistemology. The argument that the conventional concepts, theories, models and approaches are acceptable as long as they do not contradict the *sharia*'s is not appropriate. As opined by Muhammad (2012) such arguments take into account the operational elements solely, without the element of beliefs. At the operational level, it may be seen in line with the *sharia*'s but not at the belief's stage. For example, the co-operation concept is regarded as a universal concept either from the conventional or Islamic perspective. Islam, however, goes beyond typical understanding by only recognizing the concept of co-operation in matters that bring man to piety as in the words of Allah SWT that say: *You must assist one another in righteousness and piety and do not help one another in sin (disobedience) and aggression.* (*Surah al-Maidah, 5:2*)

In other words, conventional belief is more material and profit oriented, generated from human inspiration, whereas Islamic belief, focused more on Allah SWT's divinity and His blessings stimulated by the Quranic revelation and the Sunnah of the Prophet Muhammad SAW. To implement this first constituent, partial Islamization process may be applied in advance to avoid incidence of vacuum in the studies of Islam. This approach refers to the modifications of the theories or conventional models by maintaining assumptions, norms and the original hypothesis. All the elements that are contrary to Islam will be replaced with Islamic components or incorporated with Islamic elements in the theory or model that is referred to Surtahman and Sanep (2005). At the same time, vigorous efforts should be undertaken to build a theory or model that passes through the process of re-extracting from the basic resources of the Islamic learning, namely the *al-Quran, al-Hadith*, the consensus (*ijmak*) and analogy (*qiyas*). Or at least, to ensure that the Islamic based theories, models or existing approach are utilized as the analytical tool for the researches, such as, the *usul-fiqh* application methods in explorations (Mahmood, 2008) the utilization of the basic resources of Islamic studies (Atikullah, 2007) *qawa'id fihiyyah* (Mohd, 1999) *fiqh al-awlawiyyat* (Al-Qaradawi, 1995) and so on.

Second, studies conducted need to focus not only on philosophical aspects but also operational and technical aspects, not just tied to one study approach whether quantitative or qualitative, not limited solely to the Islamic analysis unit befitting with the position of Islam for all entities, as the words of Allah SWT says:

And We have not sent you (Muhammad), except for (becoming) mercy for all creatures. (Surah al-Anbiya', 21:107)

Evidence from this scripture has positioned Islam as the most perfect instrument to bring mercy to the universe regardless of the demography of the beings, individuals, groups or institutions. Each one of them took the protection of life, property and honor without any discrimination through the *sharia'* legislative framework.

Third, efforts to proffer the relevant sub-discipline should be made from time to time to support the empowerment of ICB as an independent discipline. Norhidayu *et al.* (2017) for instance, has embarked on the importance of halal science curriculum and research in catering the development of halal global market among Organisation of Islamic Countries (OIC) countries. Initially, the following model (Table 1) can be used as the basis for this effort.

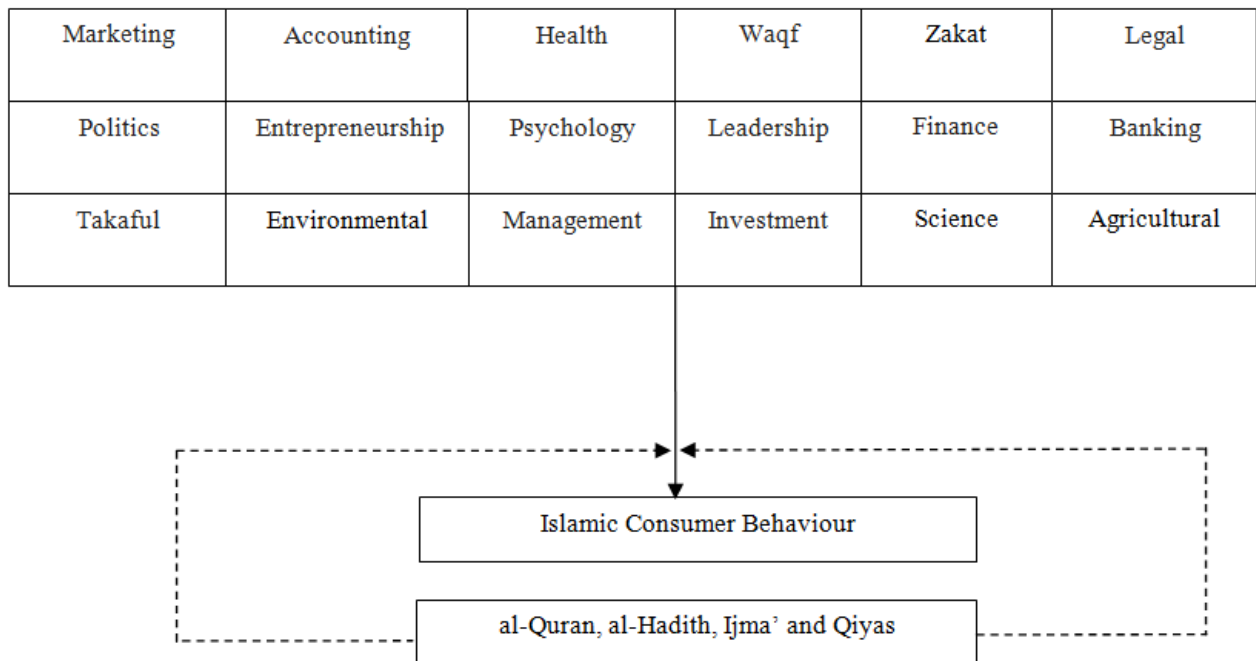


Table-1. Research Model of Islamic Consumer Behavior

Based on the table above, the exploration scope traverses multiple disciplines by putting the consumer as the research analysis unit, be it individual, group or institution. The employment of the research basic resources, namely *al-Quran, al-Hadith*, the consensus (*ijmak*) and analogy (*qiyas*) is the backbone to the engaged analytical tool, be it a concept, theory, model, approach or even a legislative ruling. It is thus a prerequisite to the advent of inventions that really respond to the social reality of Islam. To that end, a number of related sub-disciplines are proposed as follows:

- Accounting Consumerism
- Financial Consumerism
- Managerial Consumerism
- Marketing Consumerism
- Health Consumerism
- Consumerism Fatwa
- Halal Food Marketing
- Halal Product Marketing
- Human Governance
- Psychographics

- Value, Attitude and Lifestyle Studies
- Halal Standard and Law

5. CONCLUSION

The economic discipline is recognized as the pillar of knowledge to business and finance (Saiful, 2005). Not to mention the CB knowledge that has borrowed tremendously the concepts developed in economic discipline and a variety of other disciplines such as psychology, sociology, social psychology and anthropology (Suprapti, 2010). Therefore, the definition of both the economy and CB seems alike. What is more, CB is a relatively new field of study. The pace of its growth only accelerated in mid 1960s, spearheaded by a majority of researchers with marketing discipline background. This encourages the Scholars to conclude that the CB field has long been associated with the marketing discipline. For that reason, too, the Malaysian Research Development Classification System (MRDCS) conducted by the MASTIC (n.d) Ministry of Science, Technology and Innovation (MOSTI) classifies CB as a sub-discipline of marketing. This classification is also applied in the context of CB appraised according to the Islamic perspective or simply the ICB.

Despite this position, ICB must stand on its own as a discipline and no longer a sub-discipline of marketing. Maintaining existing classification will only hamper the evolutionary development of knowledge in the field of ICB. There are at least three reasons that the existing classifications are believed to be inaccurate according to the Islamic perspective, that is, the imprecise definition of CB in meeting the Islamic aspiration, the CB research objective which is more institution oriented and the inability of conventional research methods to understand the true reality of Islamic related studies.

Having understood the relevance of introducing ICB as a discipline, its success can only be achieved after three actions are fulfilled. First, to reduce dependence on conventional concepts, theories, models and approaches related to CB in stages. Second, to focus not only on philosophical aspects but also operational and technical aspects, not tied to only one particular approach, whether quantitative or qualitative, is not limited to the Islamic analysis unit only in the study undertaken. Third, to propose a number of sub-disciplines and to support the efforts in introducing ICB as a discipline such as Islamic marketing. In the end ICB shall stand as a discipline along with the definitions, concepts, theories, models and approaches that have been molded in accordance with the Islamic belief and epistemological framework.

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