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## Consumer Behavior in Islamic Perspective: An Empirical Analysis

Farah Yasser<sup>1</sup>

### Abstract

Pakistan is an Islamic country and the current paper is an attempt to investigate empirically whether Islamic consumer theory is being applied in this country or not.

This study has used a set of questionnaires distributed to all general consumers working in different walks of life in the city of Lahore. Cronbach Alpha test is used to check the reliability and internal consistency of all variables in the questionnaire. In order to draw conclusions, percentage of respondents' method has been used in SPSS.

Results indicated that consumers in Pakistan follow Sharia rules moderately during consumption of goods and services, embrace Halal goods and services, and prefer to live a simple life, to some extent believe in wealth accumulation and believe that excessive accumulation of wealth induces them to lead an unnecessary luxurious life. Moreover, they frequently give donations to the needy, and somewhat consider the problems being faced by other consumers. They usually do not support a luxurious life when their siblings or neighbors are poor. They sometimes consider the life hereafter and control their wants during consumption of goods and services. Most of the people consider ethics in their consumption pattern and believe that absence of ethics is the major reason of defect of modern economics. Besides, most of the respondents are of the opinion that modern economics should include religious tools to get better outcomes. It is also concluded that they believe that social, moral and religious mechanisms are important with other economic programs and instruments in order to alleviate poverty.

This study is important for the national and international producers, marketers and sellers who would like to sell their goods and services in Pakistan. Producers can produce goods and services by considering widespread Islamic consumption behavior in Pakistan in their production process. Marketers and sellers can attract mainstream consumers by depicting Islamic consumption pattern while marketing their products and services. To the best of my knowledge, no research in the past has been done to find out empirically Islamic consumer behavior for Pakistan.

**Keywords:** *Consumer behavior, Islamic consumer theory, Sharia rules, Pakistan*

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## **1. Introduction**

Economic growth represents that the key objective of economic suppositions is to accomplish satisfaction of consumers irrespectively whether it is permitted or not religiously or ethically (Groenewegen, 2002; Peil & van Staveren, 2009). “Economic man” is the appropriate name of consumer in traditional economics whereas, it is known as “Islamic man” in Islamic economic. So the suitable name of consumer in conventional economics is “Economic man” whereas, in Islamic economics, the consumer is known as “Islamic man”. In traditional economics, there is no idea of ethics (El-Gamal, 2006).

Traditional economic system is centered on positive economics based on facts and on the other side evade normative economics is based on ethics, fairness, and value judgment (Chapra, 1999). However, Islamic Economics comprises of normative economics with positive economics stressing mainly on religion and belief in “Islamic man” (El Ashker & Wilson, 2006). As a result, Islamic economics provides a unique consumption framework contradictory to the traditional consumer theory. Parsa, Nooraie, and Aghamohamadi (2016) suggest that cultural values also influence individual behavior besides religion. According to Karoui and Khemkhem (2016), Islamic consumer feels gratified, pleased, and virtuous when he/she purchases somewhat denoting to Islam.

However, there is a debate whether Islamic consumer theory is applicable or not in a society or a country. This paper is nothing but an attempt to find the answer of this question by presenting an empirical survey report in the context of Pakistan. The survey is conducted on 500 respondents in the city of Lahore. Pakistan is the second largest Muslim country in this world by population. Pakistan’s population consists of 97% Muslims. The key objective of the current paper is to find out whether the Islamic consumer



theory is applicable in Pakistan or not? The rest of this article is arranged as follows. Section 2 includes the literature reviews. Section 3 outlines the research methodology. Section 4 presents the research findings, and finally section 5 concludes with policy implications.

## **2. Literature Review**

As indicated by Mirza (2007), the theory of consumer behavior amongst traditional and Islamic economic systems can be recognized by investigating its principles and standards. The Islamic perspective or worldview belief in the oneness of God and life after death is entirely unexpected with routine secularism. The two techniques for positive and normative in traditional have been utilized to illuminate economic marvel. Islamic economic analysts then refer to Islamic sources, for example, Quran, Sunnah, Ijma', Qiyas and other traditional speculations that are not repudiated with Shariah. While the previous is known as the normative and the last is taken as the positive strategies for Islamic economy.

Karoui and Khemkhem (2016) conclude that religion has a significant influence of Islamic consumer behavior, but they are not exclusive elements that trigger the consumer behavior. Islamic consumer feels gratified, pleased, and virtuous when he/she purchases somewhat denoting to Islam. Mustafar and Borhan (2013) insist on that discourse on morals is not a new thing in Islam as it is likewise a part of the religious charge that each Muslim individual ought to be equipped with honorable or ethical qualities. Every individual possesses hunger to satisfy his level of smugness. To guarantee that each human activity is self-defensing and as per the society standards, Islam goes about as a rule and indicator so as not to struggle with the Shariah set.

Dekhil, Boulebech, and Bouslama (2017) find that religiosity has nothing to do with luxury brands but luxury brands can be linked with attitudes and personality. Madni, Hamid, and Rashid (2016) also find that religion is a very effective factor of the culture of any economy influencing consumer behavior. Although, customer's attitude affects the purchase of branded products but religion always has a great impact on consumer behavior. Rishi (2015) concludes that Islamic marketers are focusing on spiritualism, ethics, reality and humanity for Muslim consumers. He further concludes that it would be an enormous overgeneralization if Muslims consumers were assumed to be one uniformed group.

Kahf (1991) points out that "little consideration has been paid by Muslim analysts to empirical investigations of consumer behavior in Islamic social orders. Some exact examination or assessments about consumer behavior in Muslim nations as a rule are, obviously, accessible. Yet, these studies are of the conventional Western sort in that they don't attempt to research the presence or nonexistence of a specific Islamic part of that behavior. The vast majority of what has been done now is the plan of a sensible model for consumer behavior in Islam beginning with certain given Islam stipulates for that behavior and afterward attempting to see diagnostically what outcome these given have for the utility capacity of the consumer and conceivably for his interest capacity".

As per Kahf (1996) the consumer utility in Islam as a function basically comprises of two classifications of spending: utilization now and in the Hereafter. He further proposed that we ought to manage two destinations in the function when we manage consumer behavior in Islam (one function is identified with the Hereafter and the other is identified with at this moment) and that the sum which the consumer exhausts is obliged, obviously, by his financial plan. He additionally tends to the possibility of soundness and



expresses that a Muslim consumer is acting objectively in the standard feeling of attempting to expand utility. In any case, his utility is itself an element of what he devours as well as somehow a component of what he uses in the method for Allah or in what he exhausts to help other people. Khan\* (2013) unfolds five rules of Islamic consumer theory such as Islamic worldview for consumption, consumption method, consumption quality, mechanism for benefits here and hereafter and consumption motive.

Khan\* (2013) attempts to catch diagnostically the relationship between savings in opposition to utilization in three classes of uses: The three classes of uses are use in the method for Allah, use on utilization and investment funds. He has attempted to show how these things are connected in the utility capacity of a Muslim consumer. Tahir and Ghazali (1992) state four purposes that should be achieved by a Muslim consumer; firstly, individuals must consume sufficient economic goods that lead an effectual and resourceful lifetime. Secondly, permissible goods should be consumed, thirdly, consumption must not be extravagant and finally, the ultimate objective of individuals includes satisfaction here and hereafter.

According to Hossain (2015), Islamic consumer theory is based on several assumptions. Therefore, any consumer who fulfills these assumptions will be deemed as Islamic consumer. According to Hamid (2009) an Islamic consumer should not behave against these assumptions. The key assumptions are as follows:

1. Fear of Allah is one of the most important assumptions of Islamic consumer behavior. Entire consumption pattern of a consumer is to please Allah, the supreme authority. It is the matter of thankfulness and an act of devotion.

2. Moral and ethical code of conduct is the vital principle of Islamic consumption model. The difference between right and wrong and good and bad should be considered not only for consumer himself but also for the entire society.
3. Consumer wants and demands can be controlled by him.
4. Satisfaction results from worldly (life here) and heavenly (life hereafter) consumptions.
5. Consumer is strictly allowed consuming Halal (useful) and evading Haram (harmful) goods and services. In addition, he is considering supportive and socially accountable and beneficial for the other consumers in the society.
6. His spending pattern is neither extravagant nor miser but moderate for both worlds (life here and hereafter).
7. He is not allowed to hoard his wealth. And he favors leading a simple as well as modest life.

### ***2.1 Principles of Consumption***

Hossain (2015) mentioned following basic principles of consumption in Islamic economics:

#### **2.1.1 Consumption of Halal Goods and Services are Allowed**

Allah declares that useful goods and services are permissible whereas those goods that are harmful are not allowed (AL-Quran: 7: 157). Prophet Muhammad (PBUH) has clearly mentioned that all drinks and food that are harmful are considered Haram and not allowed to consume (Al-Bukhari: 492, Muslim: 4956). In various verses, The Quran persuades consumer to use useful and goods items and deject useless, needless and wasteful expenses in order to ensure good value and transparency (AL-Quran: 2: 172, 5: 4-5, 16: 114). On the other side, The Holy Quran also discourages use of



contaminated, destructive and awful goods and services for public interest and benefit of the state. (AL-Quran: 2: 60, 6: 142, 2: 168).

### 2.1.2 Consumption for Heavenly (life hereafter) and Worldly (life here)

An Islamic consumer considers his life in two periods i.e. life here and hereafter for his options of consumption. His options for consumption have two interrelated stages. The first stage relates to the life before death (worldly life) and second stage relates to the life after death (heavenly life). Now a Muslim consumer picks that consumption pattern that is useful for both stages of life (life here and life hereafter). For example use of interest free loans, gives assistance to the deprived and poor people, spending for benefit of general people and society, etc. all are those activities that are beneficial not only in this world but also in that world.

### 2.1.3 Spending Pattern

Spending for the welfare of people and welfare of society considered as the act of worship in Islam. In the holy Quran, Allah promises to reward those who spend for the needy, for orphans and for welfare of society (Al-Qur'an, 2: 215). The Messenger of Allah, Prophet Muhammad (PBUH) has also said that Allah regards those donations earned from the lawful income directly and this income increases day by day and becomes larger than a big mountain (Al-Tirmidhi: 661).

### 2.1.4 Human Wants are Unlimited but Consumption should be Balanced

According to Rahman (1976), wants represent human needs as well as the spirit and willpower to satisfy those needs. Samuelson and Nordhaus (2000) mention that human wants are unlimited and a customer or consumer can never satisfy all of his wants. In this regard, Messenger of Allah Muhammad (PBUH) has pointed out that if Allah gives man a valley full of gold, he will ask for the second; if Allah gives him second, he will ask a third and hence,

man will never be satisfied until his death (Al-Bukhari, 5992-5996). That is why; Islam has prohibited use of luxuries, extravagant etc. Moderate spending prevents bribery, corruption and fraud from the society.

#### 2.1.5 Standard of Living

According to Rahman (1976) standard of living means approach of living and the comfort level that is necessary to live a life. Islam suggests a moderate level neither miserliness nor extravagance. Both extremes are prohibited in Islam because at one side miserliness creates unnatural asceticism and on the other side extravagant makes people profligate and selfish. The messenger of Allah, Muhammad (PBUH) has preferred and led a simple and modest life standard. Four caliphs also continued prophet's (PBUH) tradition of living a simple life after him. Therefore, it is recommended in Islam for a Muslim consumer to lead a simple and moderate life. Shariah reassures to live a simple and modest life.

#### 2.1.6 Hoarding

A Muslim consumer is not allowed to hoard wealth by Quran and Sunnah. The Holy Quran says; those who hoard wealth in few hands they are directly or indirectly creating scarcity in the level of consumption, production and employment in the community (Al Quran, 102:1). Prophet Muhammad (PBUH) has mentioned that the person who hoards is an offender (Sahih-Muslim: 3910-12). For a Muslim consumer, it is suggested not to withhold their currency by calculating it (or hoarding his wealth) and if he continues hoarding, Allah will also withhold His blessing from that person (Sahih-Bukhari: 514).

#### 2.6.7 Consideration of Permissible (Halal) and Not Permissible (Haram)

Halal goods and services are allowed to consume in Quran and Sunnah and Haram goods and services are not allowed to consume. Last Messenger of



Allah, Prophet Muhammad (PBUH) informs Muslims that in future a worst era will come where no one will care about Halal and Haram earning methods (Sahih-Bukhari-3:275). Nevertheless, only a true follower will take care of having Halal (permissible) and avoiding Haram (not permissible) in their consumption.

### 3. Methodology

This study has used a set of questionnaire, which was distributed to all general consumers in different fields from the city of Lahore. A total of 500 questionnaires were distributed and collected to individuals during two months' time period, i.e. April-May 2016. Different potential groups were formulated on the basis of individuals' income and their profession. Respondents in each potential group were selected on the basis of convenient and random sampling. Out of 500 questionnaires, 402 were returned. This response can be considered sufficient to draw some statistically significant results about its reliability and generalization. The approach used in this study is consistent with (Abdullah & Dusuki, 2006).

**Table 1. Respondent's Distribution of Questionnaires**

<b>Occupation</b>	<b>Number of Questionnaire issued</b>	<b>Number of Questionnaires returned</b>
Teacher	75	52
Doctor	20	13
Businessman	50	41
Household	40	32
Students	150	119
Others	165	131
Total	500	388

Table 1 shows the response rate of different groups of respondents. Total 500 questionnaires were distributed and 402 questionnaires were returned. However, 14 questionnaires were incomplete and were discarded. This table shows that others (officers, engineers, clerks) have the highest response of 131 people to the questionnaires.

### **3.1 Method analysis**

This study has used SPSS software to analyze the collected data with more accuracy. For reliability analysis, this study has used Cronbach Alpha test. Cronbach Alpha test is used to check internally consistency reliability of the study by measuring all variables in the data set. To draw conclusions, this study has used the percentage of respondents to questionnaires.

### **3.2 Reliability**

Reliability measure is established to test the consistency and stability. Cronbach Alpha test provides a reliability coefficient which implies that how well all the items in the data set are positively linked with each other. It is calculated as the average inter-correlations among the all related items of analysis. Table 2 shows the findings of reliability analysis of questions. The value of Cronbach Alpha for all the scale questions is 0.711 which implies that 71.1% from the developed questions are acceptable. So, the internal consistency reliability of the measure used for this study can be considered as reliable and good.

**Table 2. Reliability Statistics – Perception of Consumer Behavior**

<b>Cronbach's Alpha</b>	<b>No. of Items</b>
.711	18



### 3.3 *Frequencies distribution*

Frequencies distribution is used to summarize the background of different respondents of questionnaire on some basic statistics. This statistic is done on the basis of four simple questions of personal information which is; gender, age, education and monthly income of respondents. Table 3 shows the distribution of respondents on the basis of their background. This table shows that majority of respondents' age fall between and below 20 years to 29 years (47.7%). Sampled respondents consist of 68.1% male and 31.9% females. Further, majority of respondents are graduate (37.6%) and post graduate (36.6%). We can also observe that monthly income of most of the respondents is less than Rs25, 000.

**Table 3. Frequency Distribution**

	<b>Frequency</b>	<b>Percent</b>	<b>Cumulative Percent</b>
<b>Age</b>			
Below 20 years	22	5.7	5.7
Between 20 years to 29 years	185	47.7	53.4
Between 30 years to 39 years	79	20.4	73.7
Between 40 years to 49 years	53	13.7	87.4
Above 50 years	49	12.6	100.0
Total	388	100.0	
<b>Gender</b>			
Male	264	68.1	68.1
Female	124	31.9	100.0

Total	388	100.0	
<b>Education</b>			
No formal education	19	4.9	4.9
Up to matric	28	7.2	12.1
Undergraduate	53	13.7	25.8
Graduate	146	37.6	63.4
Post graduate	142	36.6	100.0
Total	388	100.0	
<b>Income</b>			
Less than Rs25,000	124	32.0	32.0
Between Rs25,000 to Rs50,000	117	30.9	62.0
Between Rs50,001 to Rs75,000	56	14.4	76.5
Between Rs75,001 to Rs100,000	31	8.0	84.5
More than Rs100,000	60	15.7	100.0
Total	388	100.0	

#### 4. Result Analysis& Discussion

##### *4.1 Following Sharia Rules in Consumer Behavior*

The behavior of an Islamic consumer should be based on Quran and Sunnah rules. Islamic consumer consumes goods and services to please Allah, the supreme authority. In this way, consumer shows thankfulness to Allah and the act of worship and followings these rules in routine business transactions. Table 4 shows that 35.8% consumers strictly follow Sharia rules in their daily consumption pattern and 61.1% moderately follow whereas only 3.1% never follow such rules in their daily consumption.



**Table 4. Following Sharia Rules in Daily Consumption Pattern**

	N		Frequency	Percent
Your intensity to follow sharia rules in your daily consumption pattern	388	Very strictly follow	139	35.8
		Moderately follow	237	61.1
		Never follow	12	3.1
		Total	388	100.0

#### 4.2 Consideration of Permissible (Halal) and Not Permissible (Haram)

Halal goods and services are those goods and services that are allowed by Sharia whereas Haram are those goods and services that are prohibited by Sharia. The Prophet (PBUH) has warned people that an era will come when nobody bothers whether earnings come from Halal sources or Haram sources (Al-Bukhari-3:275). Table 5 shows that 71.6% consumers consider Halal and Haram while consuming goods and services in their daily life in Pakistan whereas only 3.1% consumers do not consider Halal and Haram in their consumption.

**Table 5. Consideration of Halal and Haram in Consumption**

	N		Frequency	Percent
Do you consider Halal and Haram, while consuming goods and services in daily life?	388	Yes Always	278	71.6
		Sometimes	98	25.3
		Never	12	3.1
		Total	388	100.0

#### 4.3 Standard of Living:

Mode of living and comfort level that is necessary for life is called standard of living. Islam prefers a moderate living of life neither spiritualist's nor very

materialists. Table 6 shows that 67.3% people in Pakistan prefer a moderate standard of living whereas 29.9% people prefer to have a luxurious life whereas; only 2.8% people prefer a miserly led life.

**Table 6. Standard of Living**

	N		Frequency	Percent
What type of Standard of life do you prefer?	388	Living a luxurious life	116	29.9
		Living a Moderate/simple life	261	67.3
		Living a miserliness life	11	2.8
		Total	388	100.0

#### 4.4 Accumulation of Wealth (Hoarding)

Hoarding of wealth is not allowed by Sharia. Consumers, who hoard wealth, are accountable for diminishing the level of consumption, production as well as employment in the society (Al-Quran, 102: 1). Table 7 shows that 30.2% respondents believe in hoarding wealth, whereas only 14.9% people do not believe in wealth accumulation. On the same time, 35.3% people believe that excessive accumulation of wealth induces them to lead an unnecessary luxurious life whereas only 16.0% do not believe this.

**Table 7. Wealth Accumulation**

	N		Frequency	Percent
Do you believe in Wealth Accumulation?	388	Yes Always	117	30.2
		Sometimes	213	54.9
		Never	58	14.9
		Total	388	100.0
Do you think that excessive	388	Yes Always	137	35.3



accumulation of wealth induces you to lead an unnecessary luxurious life?	Sometimes	189	48.7
	Never	62	16.0
	Total	388	100.0

#### 4.5 *Concept of Life Hereafter*

Concept of life hereafter induces Muslims to spend their money to help the needy people. Analysis of the respondents' answers (Table 8) implies that only 38.7% of the respondents remember and consider the concept of life hereafter in their daily consumption pattern whereas 50.5% respondents remember occasionally the concept of life hereafter during their consumption pattern. Only 10.8% respondents never consider the concept of life hereafter while consuming goods and services.

**Table 8. Life Here (life before death) and Hereafter (life after death)**

	N		Frequency	Percent
Do you remember and consider life hereafter (life after death) in your daily economic activities (i.e. buying or selling or consuming goods and services).	388	Yes Always	150	38.7
		Sometimes	196	50.5
		Never	42	10.8
		Total	388	100.0

#### 4.6 *Donations*

According to Table 9, 56.2% respondents give donations to the needy or poor people whereas only 4.6% people do not give donations to the poor people. Further, 53.1% people give donations very frequently whereas only 3.6% people do not give donations to the needy people.

**Table 9. Donations (Sadiqi's) to Needy Peoples**

	N		Frequency	Percent
Do you give donations (Sadaqas) to the needy or poor people	388	Yes Always	218	56.2
		Sometimes	152	39.2
		Never	18	4.6
		Total	388	100.0
How frequently do you give donations (Sadaqas) to the needy or poor people	388	Very frequently	206	53.1
		Sometimes	168	43.3
		Never	14	3.6
		Total	388	100.0

#### 4.7 *Spending*

Spending for the welfare of people and welfare of society is considered as the act of worship in Islam. Table 10 reveals that 31.2% people consider the problems faced by other consumers in their economic activities while consuming goods and services. Whereas only 12.6% are those consume who do not consider other consumers' problems. Surprisingly, table 4.7 further shows that only 20.4% are those respondents who do not support a luxurious life while their neighbors are poor or not affording, whereas 36.9% are those respondents who support a luxurious life in their consumption pattern while their neighbors are poor or not affording. Likewise, Table 4.7 also shows that 17.0% are those respondents who do not support a luxurious life while their sister/brother are poor or not affording, whereas 49.2% are those respondents who do not support a luxurious life while there sister/brother are poor or not affording.

**Table 10. Considering other Consumer Problems**



	N		Frequency	Percent
While consuming goods and services in your life, do you consider the problems by other consumers in their economic activities?	388	Yes Always	121	31.2
		Sometimes	218	56.2
		Never	49	12.6
		Total	388	100.0
Do you support a luxurious life while your neighbor is poor or not affording?	388	Yes Always	79	20.4
		Sometimes	166	42.8
		Never	143	36.9
		Total		
Do you support a luxurious life while your brother/sister is poor or not affording?	388	Yes Always	66	17.0
		Sometimes	131	33.8
		Never	191	49.2
		Total	388	100.0

#### 4.8 *Unlimited Wants and Balanced Consumption*

Wants represents basic human needs and his will power for plus the will and power to assure those needs (Rahman, 1975). Conventional economists say that human wants are unlimited (Samuelson and Nordhaus, 1998) whereas, in Islam, wants can be controlled. Table 11 indicates that only 33.8% respondents can control their wants while consuming goods and services whereas 54.4% people sometimes control their wants and 11.9% people can never control their wants.

**Table 11. Wants**

	N		Frequency	Percent
Human wants are unlimited,	388	Yes Always	131	33.8

but can you control your wants?	Sometimes	211	54.4
	Never	46	11.9
	Total	388	100.0

#### 4.9 Ethics

Table 12 indicates that 47.9% consider ethics or moral value in the consumption pattern of their daily life whereas 44.6% respondents sometimes consider ethics and only 7.5% respondents never think about ethics when consuming goods and services. Moreover, 49.7% consumers think that the absence of ethics is a major reason of defect of modern economics whereas only 7% respondents think vice versa.

**Table 12. Ethics**

	N		Frequency	Percent
Do you consider "ethics" (or moral values) in the consumption pattern of your daily life?	388	Yes Always	186	47.9
		Sometimes	173	44.6
		Never	29	7.5
		Total	388	100.0
Do you think that absence of "ethics" (or moral values) is a major reason of defect of modern economics (Western or Traditional Economics)?	388	Yes Always	193	49.7
		Sometimes	168	43.3
		Never	27	7.0
		Total	388	100.0

#### 4.10 Application of Rewards and Penalties in the Consumption Pattern

According to table 13, 58% respondents think that permanent application of reward and penalty would leads towards better outcome in the market,



whereas only 6.2% respondents think that these tools should never be applied.

**Table 13. Religious Tools In Business**

	N		Frequency	Percent
Do you think that religious tools (like reward and penalty in consumption pattern) should be applied permanently in the market for better outcome?	388	Yes Always	225	58.0
		Sometimes	139	35.8
		Never	24	6.2
		Total	388	100.0

#### ***4.11 Social, Moral and Religious Instruments in Consumption Pattern***

According to Table 14 most of the respondents (63.4%) believe that social, moral and religious instruments like zakat, sadaqas and donations are important to alleviate poverty with other economic programs and instruments. Besides, 30.4% respondents think that these religious instruments are sometimes alleviate poverty and only 6.2% thinks these religious instruments have no relation to alleviate poverty.

**Table 14. Social, Moral and Religious Instruments**

	N		Frequency	Percent
Do you think that to alleviate poverty, with other economic programs and instruments, “social, moral and religious instruments (like zakat, sadaqas, and donations) are important?	388	Yes Always	246	63.4
		Sometimes	118	30.4
		Never	24	6.2
		Total	388	100.0

#### ***4.12 Modern Economics with Religious Tools***

Table 15 indicates that respondents in Pakistan are on the opinion that modern economics should include religious and ethical tools in the consumption pattern to get a better outcome as depict in table 4.12. Also, 49.5% respondents believe that religious or ethical tools may be added in modern economics to get a better outcome in the consumption pattern whereas, only 6.2% respondents believe vice versa.

**Table 15. Modern Economics with Religious/Ethical tools**

	N		Frequency	Percent
Do you think that modern economics (traditional or Western economics) should include religious or ethical tools in consumption pattern (like Halal Haram, reward, and punishment) permanently to get better outcomes?	388	Yes	172	44.3
		May be	192	49.5
		No	24	6.2
		Total	388	100.0

## 5. Conclusion and Policy Implications.

Most of the people in Pakistan follow Sharia rules moderately during consumption of goods and services, consider Halal and Haram during consuming goods and services prefer to live a moderate or simple life, to some extent believe in wealth accumulation and believe that excessive accumulation of wealth induces them to lead an unnecessary luxurious life. Moreover, they usually and frequently give donations to needy people, while consuming goods and services, they somewhat consider the problems faced by other consumers in their economic activates. They usually do not support a luxurious life when their siblings or neighbor are poor or not affording. They sometimes consider the life hereafter and control their wants during consumption of goods and services. Most of the people consider ethics in



their consumption pattern and believe that absence of ethics is the major reason of defect of modern economics. Besides most of the respondents are of the opinion that modern economics should include religious or ethical tools (like Halal Haram, reward, and punishment) permanently to get better outcomes. It is also concluded that most of the people believe that social, moral and religious instruments are important with other economic programs and instruments in order to alleviate poverty.

This study is important for the national and international producers, marketers and sellers who would like to sell their goods and services in Pakistan. Producers can produce goods and services by considering widely held Islamic consumption behavior in Pakistan in their production process. Marketers and sellers can attract mainstream consumers by depicting Islamic consumption pattern while marketing their products and services.

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