

# MUSLIM'S UTILITY MAXIMIZATION: an Analysis based on *Maqashid Shari'ah*

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## ABSTRACT

The current analysis of utility maximization is affected by changes in income and prices. It refers to material standards which measured by numerical score representing the satisfaction that a consumer gets from a bundle of goods. Apparently, it is only to satisfy a human desire which is subjectively determined by self-interest. However, Muslim's utility is not merely to maximize man's satisfaction, but to achieve God pleasure as much as possible with conform his consumption to the pattern of *maqashid shari'ah*. This paper uses the literature review to develop a tool analysis based on *maqashid shari'ah* dimensions for Muslim's utility maximization and its impact on Muslim consumption behaviors. It will address the issues of current utility concept that has been developed, the counter arguments analyse based on *maqashid shari'ah* within five dimensions of *dharuriyah* namely; preservation of faith (*ad-dien*), life (*an-nafs*), intellect (*al-'aql*), progeny (*an-nasl*), and wealth (*al-maal*). Accordingly, Muslim's maximum utility would be achieved when he spends the whole budget as closest as conform to *maqashid shari'ah* dimensions. Furthermore, it also objected to assist assessment of our current knowledge base, to identify misconceptions and knowledge gaps and to indicate direction for further research on the issue microeconomics especially from an Islamic perspective.

**Keywords:** *Maqashid shari'ah*, Utility, Behavior

## ABSTRAK

Analisis pada maksimalisasi kebutuhan di masa kini kerap dipengaruhi oleh perubahan pendapatan dan harga. Hal ini mengacu pada standar materi yang diukur dengan skor numerik merujuk pada kepuasan konsumen yang didapat dari setiap bundel barang. Rupanya, hal demikian hanya akan memuaskan keinginan manusia yang bersifat subyektif yang lebih ditentukan oleh kepentingan diri sendiri. Bagaimanapun, maksimalisasi kebutuhan tidak hanya bertujuan untuk memaksimalkan kepuasan manusia, tetapi juga untuk mencapai keridhaan Allah sebanyak mungkin dengan menyesuaikan pola konsumsi kepada *maqashid shari'ah*. Artikel ini menggunakan tinjauan literatur untuk mengembangkan alat analisis maksimalisasi kebutuhan Muslim berdasarkan dimensi *maqashid shari'ah* serta dampaknya pada perilaku konsumen Muslim. Tulisan ini akan mengemukakan konsep kebutuhan yang telah berkembang pada masa kini, serta mengajukan analisa tandingan konsep kebutuhan berdasar *maqashid sharia* yang mencakup lima dimensinya, yaitu: perlindungan agama, jiwa, akal, keturunan dan harta. Oleh karena itu, maksimalisasi kebutuhan oleh Muslim akan dicapai ketika ia menghabiskan seluruh anggaran sedekat mungkin dengan maksud dan tujuan *maqashid shari'ah*. Lebih dari itu, artikel ini juga ditujukan untuk

*membantu penilaian tugas kami saat ini, untuk mengidentifikasi kesalahpahaman dan kesenjangan pengetahuan serta untuk menunjukkan arah penelitian lebih lanjut tentang masalah mikroekonomi terutama dari perspektif Islam.*

**Kata Kunci:** *Maqashid shari'ah, Kebutuhan, Prilaku*

## Introduction

Positively, economic has no difference between conventional and Islamic point of view on defining individual satisfaction, it is a function of many variables such as the amount of goods and services consumed. Mostly economists only turn their specialized attention to the positive problem on maximizing satisfaction of analyzing how utility is affected by changes in income and prices. The concept of utility refers to material standards which measured by numerical score representing the satisfaction that a consumer gets from market basket (Pindyck, 2001). The utility as the property of good/services to satisfy a human desire is subjectively determined. Everyone has to determine the presence of satisfaction according to his own criterion. It admits egoism and selfishness as rational, and other else as irrational. Then every agent is motivated only by self-interest.

In this sense, well-being was defined in a purely material and hedonist sense, then it would be perfectly rational for economics to give prominence to the serving of self-interest and maximization of utility, bodily pleasures, and sensual gratifications. In this regard, Chapra (2000) gives his view that pleasures and sensual gratifications depend primarily on individual tastes and preference, value judgments may have to be kept out so as to allow individuals total freedom to decide for themselves what they wish (Chapra,2000).

If maximizing utility through consumption is the only goal in the life of an individual, then there is no need to make any sacrifice for others. Serving self-interest is the best policy. Consequently, the family may then suffer, the quality of the future generation may decline, and even the performance of the market and the government may ultimately be adversely affected. Materialism made utility, bodily gratifications and sensuous pleasures the objectives of human endeavor. Continually, this provides foundation for today's consumer culture which assumes increasing consumption as virtue. Thus, it has led to the multiplication of human desires beyond the ability of available resource.

Obviously, the neoclassical paradigm does not merely ignore the moral dimension but actively opposes it inclusion. Indeed, it is shaped the mono-utility paradigm of rational choice in mainstream economics today thus undermines of the role of values in socio-economics dialogue. While in Islam utility is not left to subjective whims as it is in conventional assumption. It is because Muslim behaviour is guided by commitment conform to Alquran and Sunnah. Muslim consumer proposes his life to achieve *falah* (the greatest benefit worldly and hereafter) by following the shari'ah in all walk of his life.

An analysis of Muslim's utility is an interesting issue to revive and discuss the way Muslim allocates their income to meet the balanced needs (material and spiritual) consistently. Utility which be guided by the objective of shari'ah would lead to a 'just' solution of the conditions of the society. The presumption is that such an ethically motivated has as high a probability of success. The objective of this study is to analyze the Islamic perspective on integrated Muslim's behavior that he is trying to maximize his utility within the Islamic economic system. In particular this paper has set the following objectives:

1. To discuss theoretical of utility function in Islamic perspective.
2. To develop five dimensions of *maqashid dharuriyah* as a tool analysis in a way Muslim maximize his utility.

3. To analyze Muslim utility maximization within five *dharuriyah* dimensions.

The results of this study is expected to assist assessment of our current knowledgebase, to identify misconceptions and knowledge gaps and to indicate direction for further research on the issues microeconomics especially from an Islamic perspective.

The structure of the paper is as follows. The current section depicts the introduction. Section 2 presents theoretical framework of this paper and review of previous literature on the subject. The next section discusses the Muslim utility maximization within *Maqashid Shari'ah* framework and summarizes the most important point that has been identified in the literature theoretically. Finally, section concludes the paper of summarizing the key findings.

### **Theoretical framework for Muslim Utility Maximization**

This section discusses some fundamental important ideas that will consider more specific issues in the Muslim's utility. The study will survey the theoretical review on *maqashid shari'ah* and consumer behavior that he is trying to maximize his utility from Islamic perspective. It is important to develop a general understanding of the theoretical idea about *maqashid shari'ah*. It will be used as a tool analysis.

Muslim Scholars such as, Al-Ghazali and Ash-Shatibi clearly had pointed out that *maqashid shari'ah* is to achieve *mashlahah*. It is a juristic device used in Islamic legal theory to promote the public good and prevent social evil or corruption. Its plural *masalih*, means "welfare, interest, or benefit". Literally, *maslahah* is defined as seeking benefit and repelling harm. *Maslahah* and *manfa'ah* (benefit or utility) are treated as synonyms. However, *manfa'ah* is not a technical meaning of *maslahah*, which Muslim jurists define as seeking benefit and repelling harm, as directed by Law Giver or the Shari'ah (Khan, 1992a).

*Maqashid shari'ah* comprises those benefits/welfare/advantages for which Allah has revealed His Shari'ah. It aims at the attainment of good, welfare, advantage, benefit, and warding of evil, injury, loss, etcetera, for the creatures. Muslim scholars classified it into three categories namely; *daruriyat* (the essentials) which are must and basic for the establishment of welfare in this world and hereafter (Khan, 1992a). For this criterion the Muslim will spend his income to protect life (*nafs*), property (*maal*), faith (*ad-dien*), intellect (*al-'aql*), posterity (*an-nasb*). Secondly, *hajiyyat* (the complementary) aims at facilitating life or removing hardship such as conveyance, and thirdly, *tahsiniyat* (the embellishments) is beautifies life and puts comforts into it which are meant to ensure better utilisation.

Furthermore, this paper focus on five *dharuriyah* dimensions of *maqashid shari'ah*. The Muslim utility maximization essentially depends on five dimension that are faith (*dien*), life (*nafs*), intellect (*aqal*), family or posterity (*nasb*), and wealth (*maal*). Thus, analysis based on *maqashid shari'ah* would have five dimensions for achieving utility. These dimensions come under analysis are governed by norm that we considered the *shari'ah* norm and values. We assumed that whatever the choice; it will have some value base. As Muslim consumer is aware of Islamic norms and his behavior is governed by these norms.

### **A Brief Overview of Some Major Related Works**

Muslim scholars has develop *Maqashid Shari'ah* framework to explain consumer behavior and Muslim utility in the Islamic system. Khan (1992) analyzed and compared the concept of utility with *maslahah* (public good). His main emphasis was on the considerations of needs of others. He divided the issue in terms of two types of expenditures, one for the worldly affairs and the other for

the life hereafter (Khan, 1992b:105-112). In both of the studies they assumed that utility is not only dependent on the reward in this life but life hereafter is also a very strong component. Actually the Muslim cannot differentiate his consumption worldly or hereafter because whatever he does will have impact on both. It is an integral dimension when he consumes some goods is rewarded as worship in Islam.

Zarqa (1992) categorized the consumer goods as *dharurah*, *hajjah* and *kamalah* (Al-Zarqa, 1992:105-112). He has emphasized that consumers' utility function is affected by reward/penalty, life, hereafter; religious constraint is also an additional part of the usual income constraint. He further added that consumers do care for the others; basic needs of those not fulfilled are more. According to him the utility function is a part of the Islamic system, e.g. in the organization and control of economic behavior and social stratification. Islam does not deny an individual welfare and his utility. It is not merely to maximize man's welfare, but to achieve this as much as possible through his own voluntary choice that simultaneously trying to keep him fully satisfied. Muslim utility function, so as to coincide with Muslim true welfare function; to make individual's utility an increasing function of social welfare.

While Agil (1992) tried to develop the utility maximization problem of a Muslim consumer as  $U = F(E_1, E_2)$  subject to the constraint of his income  $Y = E_1 + E_2$ , where  $E_1$  is spending to achieve satisfaction in this world that includes present consumption and savings, and  $E_2$  denotes spending for others with the view of earning reward in the hereafter (Agil, 1992). This spending includes what is immediately consumed by the recipient and what is invested for social purposes. Although Agil acknowledges the importance of social and spiritual dimensions in utility maximization problem of a Muslim consumer and the Islamic theory of consumption cannot be based on consumable goods only like the secular consumer, yet his model was still based on the conventional utility maximization theory.

Moreover, Kahf (1981) included saving in the model of consumer behavior, on the contrary they only treated savings as the other side of the coin and modeled only consumption. According to Kahf, Muslim considers the spending in the way of Allah SWT in terms of maximization of *falah* (salvation) (Kahf, 1981). He concluded *falah* as an ultimate objective of the consumer and his decision about consumption, savings and investment is dependent on *zakah* and interest free system by incorporating *Zakah* ( $Z$ ) and spending for the sake of Allah ( $FS$ ) in the consumer's utility. Hence his model, Maximize  $U = U(FS, S)$  subject to  $FS + S = Y$  and  $DW = S > Z (W + S)$  where  $U$  is the consumer's utility,  $W$  is the consumer's wealth,  $S$  is savings and  $D$  is the time derivative. Kahf concludes that the goals of a Muslim consumer must include enjoyment of material consumption as well as the enrichment of one's life in the hereafter. Furthermore, the Muslim consumer must replace the term 'consumption' with 'final spending', which comprises spending on goods and services that generate immediate satisfaction in this life and spending for the sake of Allah, which has been excluded in the term consumption in the conventional analysis.

Interestingly, Zaman (1992) discussed this issue in a different way. He divides two types of utility functions, basic (for basic needs) and secondary (for luxuries). After describing certain axioms he concluded that preferences should be lexicographic if there is prevailing poverty in the economy (Zaman, 1992). According to him, it is only at low levels of consumption that the lexicographic structure of preferences can play any role. He introduced also the externalities in the utility function, i.e. true altruism or non-maximizing behavior. In his recent paper Zaman (2005) stated that this type of utility function is sensitive to certain types of goods (basic needs) and insensitive to other types (luxuries). He has also shown his concern with the pre- and post- policy utility function. He says

that market mechanism is unfriendly to the poor and will lead to inferior outcome (Zaman,1992). However, the above studies have not discussed the Muslim utility within five dimensions of *maqashid dharuriyah* where it is the important element that Muslim must consider for his final spending.

### Utility Maximization Under *MaqashidShari'ah* Framework

This section analyses the Muslim behaviour of utility maximization under the umbrella of *Maqashid Shari'ah*. The basic assumption is the Muslim proposes his life to achieve *falah* (the greatest benefit worldly and hereafter) by following the shari'ah in all walk of his life. If shari'ah requires him to be moderate, his Islamic rationality makes him follow moderation. In general, that many Qur'anic verses and Hadist of the prophet Muhammad (pbuh) have shown that how Muslim behaviour is largely influence by his level of religiosity.

Moreover, a Muslim will decide to spend for every penny of his budget based on *maslahah* criteria. All goods may have utility but may not have the *maslahah*. This is because *maslahah* refers to fulfilment of needs; whereas utility refers to a state of mind satisfaction is a broader concept than fulfilment of needs. For instance, one may feel satisfied by showing off a huge house. This may not be needed by him if he was a Muslim and considered his housing requirement according to his needs. Even Islam recognizes beautification which is *tahsiniyah*, as a need gives a wide flexibility to the Muslim consumer to include a wide range of goods and services in his consumption basket.

Therefore, within the essential (*dharuriyah*) dimension, the choice criterion of Muslim final spending would cover *maslahah* and utility. The consumer will follow five dimensions ordering within *dharuriyah*. It means to have protection of five basic needs described earlier respectively.

**Faith dimension.** Faith is the fundamental world view in Islam which tends to influence the whole human personality and his behaviour, life style, tastes and preferences, and attitude towards other human beings, resources, and the environment. It affects significantly the nature, quantity of his material as well as psychological needs and also the method of their satisfaction. Faith dimension promotes a balance between the material and the spiritual urges of the human self, foster peace of mind in the individual, enhance family and social solidarity, and prevent the development of anomie.

In a way Muslim to maximize his utility must consider to preservation of faith. The Muslim would consume the nutritious and halal food that can sustain or improve his health, moral, and spiritual. The Qur'an always refers to consumable goods by using terms which attribute moral and ideological value to them. Two terms used in the Qur'an in this respect are *at-tayyibat* and *ar-rizq*. For example, Allah SWT says in the Qur'an Surah Al-A'raf verse 32 "Say; Who has forbidden the beautiful (gifts) of God which for His servants and the things, clean, and pure, which He has provided for sustenance"<sup>1</sup>

According Yusuf Ali as quoted by Kahf (1996) *at-tayyibat* means good things, good and pure things, clean and pure things, good and wholesome things, and sustenance of the best [(Kahf,1981). Thus, consumer goods are intimately tied up with values in Islam, denoting the values of goodness, purity, and wholesomeness. While terms *ar-rizq* means Godly sustenance, Divine bestowal', Godly provision', and heavenly gifts'. All these meaning convey the connotation that Allah is the true Sustainer and Provider for all creatures.

Muslim fulfilment of the basic needs is necessary to facilitate *ibadah* (worshipping). To pray, one needs food and clothing, which cannot be obtained except through consumption. Consequently, to maximize utility Muslim would consume goods which are useful, beneficial consumable materials

whose utilization brings about material, moral and spiritual betterment of the Muslim. He must strive to fulfil his basic needs. Al-Shaybani includes in basic needs: food, clothing, shelter and means of transport, in line with the following Prophetic hadith, "Food to satisfy your hunger with and clothing to cover yourself with. If you have a shelter to dwell in then it is good, and if you have an animal to ride so much the better" (Mohammed).

Furthermore, faith dimension of consumption will encourage the ethical efforts to earn income and ethical spending to achieve his utility. By having faith dimension utility is not left to subjective whims as it is in case of conventional. Yet, the consumption is not for its own sake, but rather for a noble objective (M.Sadeq, 1992). For example, working for the pleasure of Allah SWT requires good health which needs consumption of food in regular intervals. Therefore, taking food is a religious activity and accordingly, Allah SWT has said "Eat that enjoy all pure things and do good deeds" (Al-Quran, 2001). Also the Prophet SAW said, "A man is rewarded for the *luqmah* (morsel) he puts in his mouth and that he puts in his wife's mouth"<sup>2</sup>.

Thus, as El-Anshari emphasizes that the Islamic view of welfare requires that the satisfaction of desires be based on true beliefs and happiness based on reality to count towards well-being (El-Ansary). From this perspective, psychological hedonism rationalizes the sacrifice of spiritual and other needs for false happiness based on inferior intentions, providing a theory of choice and welfare of the "lower soul" (the *nafs al-ammārah* in Qur'anic terms). Abdullah and Majid (2001) proved that the relationship between religiosity and economic activities specifically saving behavior. He did measure Muslim saving behavior are determined by religiosity, and income. By conducting survey and using statistical tools such as the correlation and regression analyses and conclude that religiosity was the driving force behind the saving behavior of Muslim (Abdullah, 2001: 61-84).

In essence, Muslim satisfaction is deepened by knowing that when he is mindful of God, the very act of consumption becomes an act of worship; in such away his maximum satisfaction will achieve when he afford both in the present life and rewarding in the hereafter. Muslim's consumption behavior is to show gratefulness to God with confirm his consumption to the pattern *maqashid shari'ah* (*dharuriyah, hajjiyat, tahsiniah*), so as to earn God's great reward.

**Life Dimension**, muslim spending aims to promote the basic elements and objected of life of human beings in this world and hereafter. The basic element of existence in this world is life. The Muslim utility criterion is determined by *Maslahah* of life which will be consistent again with social *maslahah* that underlies all economic activities in a society. Allah SWT reveals the Shari'ah to preserve human life as the basic need, in such a way human-being must preserve life. Generally speaking of the preservation of human life dimension is the consumption aims for human survival.

Interestingly, Ibn Ashur states in this regard that the overall intent of Islamic legislation is to preserve the order life of the Ummah and perpetuate its well-being and integrity through the well-being and integrity of those who safeguard this order, namely, the human race. People's well-being includes the well-being of their minds and the soundness and integrity of their action in relation to the world around them. Hence, each of these *maqashid* has one aspect that pertains to individual life and another that pertains to the Muslim community (Attia, 2010). By having this consideration the Muslim would spend his income on healthy goods and services for preserving his life and also his family.

Preservation of life the Muslim also would refrain from activities that can create social or economic disorder which threaten the other life in the society. Individual freedom is not allowed to disturb the peace and order of society. For instance, fire cracker may have pleasure for individual

but it has potential treatment for his life and peace order in society. In this regard Prophet (pbuh) regarded someone's working, realizing production, and obtaining the subsistence of his family as sacred as jihad for Allah's approval and as praying in the form of fasting in the day time and as performing the *salah* (worshipping) in the night." and "trying to earn a lawful livelihood is an obligation in addition to the duties that are obligatory." (Narrated by Bukhari)<sup>3</sup>.

Thus, In Islamic perspective economic is to look at man as a whole and his chief concern in life according to Islam; seeking the pleasure of Allah through submission to His will and pursuit of such ends and value as would please Him. These extend beyond personal interests as they focus on ordering human life on earth in accordance with the divine guidance. Since such a mission necessitates a vigorous and efficient life, Islam concern with man and their utilization for the good of humanity.

**Intellect Dimension**, intellect is one of human potential that must be preserve and improve through education. Preservation of intellect Muslim will never spend his income for the good that can reduce his intellectual ability such as alcohol, opium, ecstasy, and other goods which are intoxicate. The demand for alcoholic drinks and other good which tend to reduce reason ability would fall to zero. Spending on acquire knowledge will develop and improve the intellectual Muslim. Such spending will generate Muslim utility by preserving intellect.

Luxury life may encourage intellect falls weak. The holy prophet (saw) dissuaded people from a life of luxury and forbade the consumption of all luxury in those days were squandering of wealth on gambling and drinking, ostentation dresses (mostly silken wears by men), paintings and portraits, rearing of dogs, and precious metal utensils. In these days, with the advancement of technology, certain other forms of luxury has come into being. The Messenger of Allah (saw) said: "eat, and spend as *sadaqa* (in charity) and wear without squandering and pride."

A Muslim is required to adopt a moderate attitude in the acquisition and utilisation of resource and spending. As Allah says in the Qur'an surah Al-Furqan verse 67 "And those who, when they spend, are neither prodigal nor grudging; and there is ever a firm station between the two"<sup>4</sup>. Therefore, the goal of spending is fulfilment of the basic needs for food, clothing, shelter, medical care and education in such a way the intellect can be preserved.

**Family and Posterity Dimension**, it is obligatory for one having a family not only to provide for the immediate basic needs of his dependants, but also keep for them, if he has the ability, sufficient food in store for days ahead. It was reported that the Prophet (s.a.w) stored food stuffs for his family adequate for a year. In another hadith the Prophet (s.a.w) advised Sa'ad that, "It is better to leave your heir rich than to leave them poor begging people"<sup>5</sup>.

Muslim consumption must consider future generation. This because the consequence of the natural environment is not only an injustice committed to man himself and his generation but also and injustice committed against future generations which are entitled to benefit from the natural environment. When the husband and wife adopt an attitude of mutual care and sacrifice, which faith emphasizes, and who abstain from over concentration on serving their own interests. Posterity may also work better if parents are willing to sacrifice their material self-interest for their children's upbringing.

**Wealth dimension**, the basic principle on wealth in Islam arises from the conviction that all wealth belongs to God and that human being are God's deputies on earth, as it were, and are therefore responsible to God for how they put wealth to use. As Allah said in the Qur'an "Man is essentially a trustee of Allah's wealth and he must spend of that whereof He hath made you trustees"<sup>6</sup>.

According to Dusuki and Bouheraoua (2011) Muslim Jurist have asserted that preservation of wealth is to be achieved, at least five main dimensions namely; first, preservation of wealth through the protection of ownership; second, preservation of wealth through its acquisition and development; third, preservation of wealth from damage; fourth, protection of wealth through its circulation; fifth, preservation of wealth through protection of its value (Dusuki, 2011) .

Consequently, the acquisition of permissible goods as well as to the criteria that govern permissible gain, the various form of expenditure, giving God His due, avoiding excessive accumulation of wealth, harming others, wastefulness, conceit, and allowing the quest for wealth to distract one from the remembrance of God and gratitude to Him. The wealth, energy and time which are squandered and extravagant living would be sufficient to put an end to object need, after which efforts could be expended to meet essential need. Furthermore, the efforts are to provide satisfaction on the levels of exigencies and enhancements to extent possible.

One way for achieving preservation of wealth is the Muslim would avoid indulgence and luxuries. Consumption on such good will make wealth useless and moral hazard while his neighbour cannot afford for the basic need. Moreover, the Muslim would abandon of wine and gambling even his income affordable for it. Avarice is an evil, so is extravagance. However, when spending for charity, for the improvement of the condition of living of community and for the propagation of message of Islam is concerned, the concept of extravagance does not apply. Then consumption of wasteful luxuries will be minimized according to the Quranic commandment: "Don't squander your possessions on nullity."<sup>7</sup> . There is no upper limit to this kind of spending and every bit of it will be rewarded by God.

The spirit of Islam in respect to wealth and spending is summarized in the following two sayings of the prophet SAW. "The Prophet once asked some of his companions: to which one of you is the wealth of his heir dearer than his own? They answered: everyone sees his own wealth as dearer than his heir's. Then the prophet said: your wealth is what you use and your heir's is what you don't". In the other hadist reported by Muslim and Ahmad Rasulullah SAW said that "none of your property (wealth and income) belongs to you except what you eat and use up, what you wear and wear out, and what you spend on charity, the reward of which is saved for you" .

## Conclusion Remarks

The Muslim utility maximization is shaped by five *dharuriyah maqashid* dimensions which are preservation of faith (*hifzud-dien*), preservation of life (*hifzun-nafs*), preservation of progeny (*hifzun-nasl*), preservation of intellect (*hifzul al-'aql*), and preservation of wealth (*hifzul al-maal*). These dimensions give a more realistic picture of the rational behaviour of human beings. It is the beauty of *maqashid shari'ah* dimensions of tool analysis where it leaves enough room for man's soaring idealism as well as for his mundane concerns. It affects economic attitudes and activities but those factors are usually neglected in economics scrutiny.

Based on those dimensions the behaviour of the Muslims will achieve his maximum utility. It alters the utility function of the income earners because we assume that Muslim has God conscious. In such a way all the earnings considered as (halal), which are permissible under the *Shar'ah* principles and *shari'ah* objective. It aims to fulfil the objectives of human well-being which is fulfilment of the basic needs for food, clothing, shelter, medical care and education. In a way Muslim will not spend his income limited for getting pleasure for himself, but rather a means of worship to the Creator and promotes the citizen's good life, it is social welfare. In essence, Muslim



satisfaction is deepened by knowing that when he is mindful of God, the very act of consumption becomes an act of worship.

## Endnotes

<sup>1</sup> Alquran al-Karim, *The Meaning of the Glorious Qur'an*, An Explanatory Translation by Mohammed Marmaduke Pickthall (2001), Islamic Book Trust Kuala Lumpur.

<sup>2</sup> Al-Hadith, *Economic Teachings of Prophet Muhammad (s.a.w): A Select Anthology of Hadith Literature on Economics*, Compiled by Muhammad Akram Khan and Revised by M. Shabeeh-ul-Hasan, Darullshaat, Karachi.

<sup>3</sup> Al-Hadith

<sup>4</sup> Alqur'an Surah al-Furqan verse 67

<sup>5</sup> Al-Hadith

<sup>6</sup> Alquran Surah 57 verse 7

<sup>7</sup> Alquran Surah 2 verse 188

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