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Consumer Behavior and The Teachings of The Holy Quran: A Thematic Content Analysis

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ABSTRACT

Consumption occupies a central role in the economic literature, with individual choices impacting the economy, society, and the environment. Religious teachings and principles often shape individual attitudes towards consumption that ultimately influences individual and societal welfare to a great extent. Despite the existing literature on consumer behavior, the ethical, moral and religious dimensions of consumption remain important areas for further investigation. This study conducts an in-depth thematic content analysis of the Holy Quran to extract and synthesize the complete set of verses pertaining to consumption behavior. For this purpose, an exhaustive review of the Holy Quran is conducted across all 114 Surahs and 30 Juz. The analysis resulted in four categorized basic themes. These are Permissible consumption, ethical spending, consumption moderation and accountability in consumption. The study concludes that from a Quranic perspective, consumption is not merely an economic activity, but it is a value-based process or chain, guided by moral obligations and boundaries, social welfare considerations and avoidance of wastefulness, stinginess and extravagance. This framework contributes to the existing literature by providing a holistic, text-based model that connect economic behavior with normative guidance derived primarily from Quran.

Introduction

Consumption occupies a central role in the economic literature. Consumption is not only an economic activity, but it represents choices, priorities, moral commitments and obligations of individuals and societies (Hansen & Schrader, 1997). All consumption decisions have their impact on society and environment. In an era of rising consumerism, environmental degradation, resource depletion, and high social disparities raise concerns about the use of resources for consumption purposes (Princen et al., 2002; Dauvergne, 2010). Economic growth has expanded consumption opportunities; it has also raised questions related to ethical and moral boundaries, consumption patterns and sustainability. Conventional economic theories provide valuable insights on consumption behavior, and are mostly based on foundations of utility maximization and rational decision-making (Lancaster, 1966; Keynes, 2018; Kahneman & Thaler, 2006). But human behaviors are also influenced by ethical, moral and religious guidance. There remains a need for broader alternative framework that integrate economic objectives within broader umbrella of responsibility, social welfare and accountability.

Household decisions regarding consumption can influence the economy as a whole both in the short and long run. While these household decisions regarding consumption may appear to be microeconomic decisions, the collective behavior of consumers can significantly affect saving, investment, employment, economic growth, and long-term economic development (Akerlof, 2002; Di Giannatale & Roa, 2019). Thus, consumption influences individual well-being, scarce resources distribution and allocation, and

overall economic development. Classical and modern economists have developed different theories to highlight consumer behavior. Despite differences in their theories, there is a common assumption that consumers consume goods or allocate resources solely to maximize their personal welfare and utility. As a result, consumption is treated or viewed as an individual economic decision that depends on income, wealth, expectations and external market conditions. However, because economics is a social science that is all about human decision and choices, these behaviors are not always rational and frequently possess inherent biases and variations. Despite significant advancements in understanding consumer behavior and behavioral biases, conventional economics has paid very limited attention toward the moral, ethical and spiritual dimensions of consumption. Therefore, a regulated and guided way of life are required to keep the system smooth without hurting any economic agent's interest.

Religious teaching and principles often shape individual decisions and attitudes towards consumption, resources distribution and usage that ultimately influences individual and societal welfare to a great extent. Integrating material needs with moral and spiritual responsibility can overcome the missing part in conventional consumer models. Islam provide a complete and sustainable framework for economic and social life. Consumption is treated as a responsible and accountable act and not as a means to satisfy one's wants. According to Quran (2:177), the real virtue, in addition to firm belief in Allah, is spending on the near kinsmen, the orphans, the indigent, the wayfarer, and the beggars, and (to ransom) necks, (i.e. captives) and keeps up the prayer, and bring the zakat, (i.e. pay the poor-dues). The verse adds that such people are really pious. Similarly, extravagance and conspicuous consumption are discouraged (Quran, 7:31). The Quran provides spiritual and ethical guidance concerning the consumption of goods, utilization of wealth, and economic behavior of individuals. Consumption is also closely monitored by allowing only lawful (halal) goods for consumption, moderation in the consumption and more importantly social responsibility and charity.

Although literature exists on Islamic economics and finance, previous studies have touched various aspects of Islamic consumption. However, the relationship among the dimensions and their collective representation within Quranic guidance needs further investigations. Most existing studies have addressed individual aspects like charity, moderation, extravagance, stinginess or lawful consumption, rather than developing it into a single framework. There remains a need for a systematic evaluation of Quranic teachings to understand consumption and develop a holistic approach toward understanding of consumption purely from Islamic perspective. For this purpose, this study executed an in-depth content analysis of the Holy Quran to extract the complete set of verses that belong to consumption. The selected verses are organized into four interconnected dimensions of consumption under Islamic perspective. These dimensions highlight the importance of Quranic guidance in consumption for the welfare of individual and society.

Literature review

Conventional Economic Perspective on Consumption

Consumption has a very prominent role in economics due to its position in aggregate demand and economic activities. As a result, consumption has got considerable attention in the literature, to understand the drivers that can affect consumer spending decisions and behavior. In conventional economics, several influential theories of consumption have been produced, to explain the concept of individual's consumption pattern.

The discussion of consumption started with the influential work of Keynes (1936), in which he worked on the Absolute Income Hypothesis. Keynes in his paper argued that consumption and income rise equally, but by less than the amount of income. Keynes, also argue that average propensity to consume (APC) decline as people income rises, they tend to save more. This theory becomes the foundation of macroeconomic theory and also it explains the fluctuation in aggregate demand. To point out the ratio of consumption to income is stable or declining, Kuznets provided that this ratio remained stable over the time. This study opposed the idea of declining APC as income rises. Alternative theories were then developed to find other factors that influences consumption decisions. Duesenberry (1949), presented the Relative Income Hypothesis, in which he argued that consumption decisions are not only affected through absolute income but also by relative income of other individuals. He also highlighted the role of demonstration effect, that consumers mostly compare themselves with their peers or other consumers. He further suggested that consumer does not want to reduce their consumption level, once they reach to a specific point or standard of living. Therefore, this theory adds new dimensions to consumption theories like the social and psychological aspects. Modigliani and Brumberg (1954), developed a more robust theory of consumption the Life-Cycle Hypothesis. In this hypothesis they proposed that consumers planned their consumption and saving by keeping in view their lifetime income. Therefore, according to this theory, consumption depends not only on the current income, but it can also depend on the future incomes, wealth and earnings. Similarly, Milton Friedman (1957) suggested the Permanent Income Hypothesis, in which he differentiate between permanent income and transitory income. He argued that consumers make their consumption decisions on the basis of permanent income rather than their current or transitory

income. Consumers are stable in their consumption decisions, and small increase or unexpected rise in their income level would not affect consumption. Collectively, these theories explain the foundation and evolution of conventional consumption theories.

Islamic Perspective on Consumption

Islamic perspective sees consumption not only as a tool to maximize utility, but view consumption as a multidimensional activity (Furqani, 2017).). In Islamic literature, every economic resource is a trust from almighty Allah, and every individual is required to use all the resources within limit and according to the divine guidance. Under these circumstances, consumption is not only economic choice or decision but become a moral and ethical responsibility that can impact individual and society as a whole (Rohmana, 2021). Consumer should consume but must be under the principles of halal, moderation, social responsibility and accountability. These distinguished principles make Islamic consumption more society and welfare oriented (Iqbal, 1985; Khan, 1986 and Sadali et al., 2024). There are clear and define boundaries in the Quran that what my and may not be consumed under any circumstances. Islam clearly and repeatedly announced that all believers must consume lawful and wholesome goods and services, while avoided unlawful goods and services. Different studies highlighted this role and concluded that this principle can shape consumer choices and demand pattern for goods and services (Khan, 1986; Aldershawi & Alsallom, (2024). Social responsibility can act as a bridge. Quran repeatedly instruct believers to share their wealth and income through zakat, and charity, so to ensure wealth circulation within society and keep the poor out of poverty (Asad Ibrahim et al., 2014; Nuradi et al., 2025 and Rasheed & Munawar, 2025). Reducing income inequality, improving people living standard and welfare through social responsibility is the ultimate objective of the consumption under social responsibility. Consumption choices under Islamic perspective can bring enormous benefits, if self-interest is replaced by social responsibility or societal interest. Mandatory and voluntary transfers improve and promotes equitable resources distribution and also strengthen social cohesion that ultimately benefited societal welfare. Similarly, Islam discourage wastefulness of resources or excessive spending and even extravagance (Abdelgalil, 2024), while promoting the use of balance approach to resource consumption. Sustainable consumption and sustainable system are the byproduct of the principle of moderation (Anggraini, 2025). All human beings are required to answers the questions related to the use of all resources entrusted to them. Economic activities in Islam are not limited to utility maximization but it extends beyond toward the human welfare and success in both this life and the hereafter (Chapra, 1992).

Methodology and Data

To understand consumption and spending behavior under Quranic perspective and to capture full economic meaning of the verses related to consumption and spending, this study uses a systematic research design for identification and compilation of related verses to main theme and their classification into sub-themes. The methodology ensures the correct, complete and meaningful compilation of repository of verses related to consumption and its classification into the sub themes.

Research Design

This study is purely bases on thematic analysis of the Holy Quran with primary objective to identify and analyze consumption behavior and to develop a comprehensive Quran based consumption framework. For this purpose, the study started with a complete examination of the Holy Quran including 114 Surahs and 30 Juz. Each verse was reviewed carefully to find any direct or indirect relevance to consumption behavior. Consumption behavior was then classified in different sub-themes. Specific attention was given to verses that discusses sub-themes such as eating and drinking, spending on self and on others, moderation, extravagance, lawful and unlawful goods, social obligation in spending and consumption, and accountability in both consumption and utilization of resources. The analysis was not restricted to keywords searching but examined complete text to avoid any limitation concerned with keyword-based searches. Figure 1 presents the summary of research design used in this study. The figure represents the sequential steps used in this study, beginning from the selection of 114 Surahs to the developing of main themes.

In this study, we interpreted consumption in the broader context, by including not only direct use of food or other resources but also all spending decisions that are related to the allocation or utilization of resources. Therefore, all verses and Quranic guidance related to expenditure, moderation in spending, spending or support for others, and responsible use of resources or wealth are considered part of this broader consumption framework.

Data Source

For this study, the primary source for data was the Holy Quran. The Arabic text of the Quran was studied, along with its Urdu and English translation to confirm the accuracy and validity of our understanding and interpretation of all verses. The translated version

of the Quran by Dr Muhammad Din, served as the principal Urdu Translated source. Furthermore, the Saheeh International English translation is used to report the English translation of the verses.

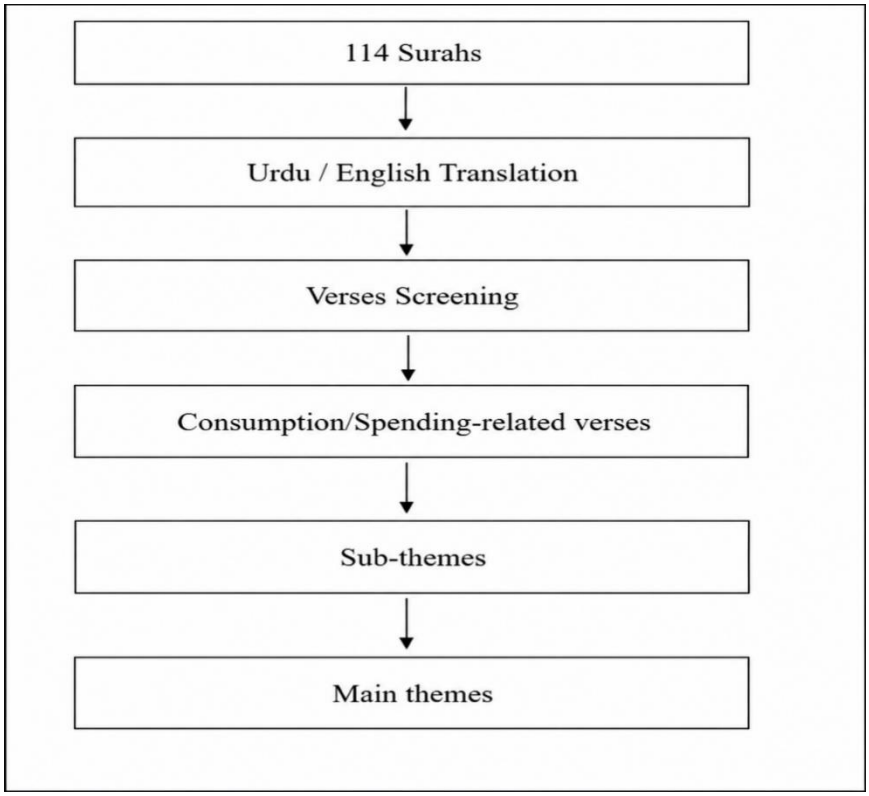


Figure 1: Methodological framework for the Thematic Analysis of Consumption-related Verses

Results and Discussion

On the basis of Islamic economics literature and Quranic guidance, the present study suggests a multidimensional framework composed of four main themes of Islamic consumption. In Islamic economics consumption should be consists of permissible goods and services, having social responsibility, should have ethical and balanced aspects and lastly, consumption should be accountable. Thefollowing flow diagram can better illustrate these dimensions.

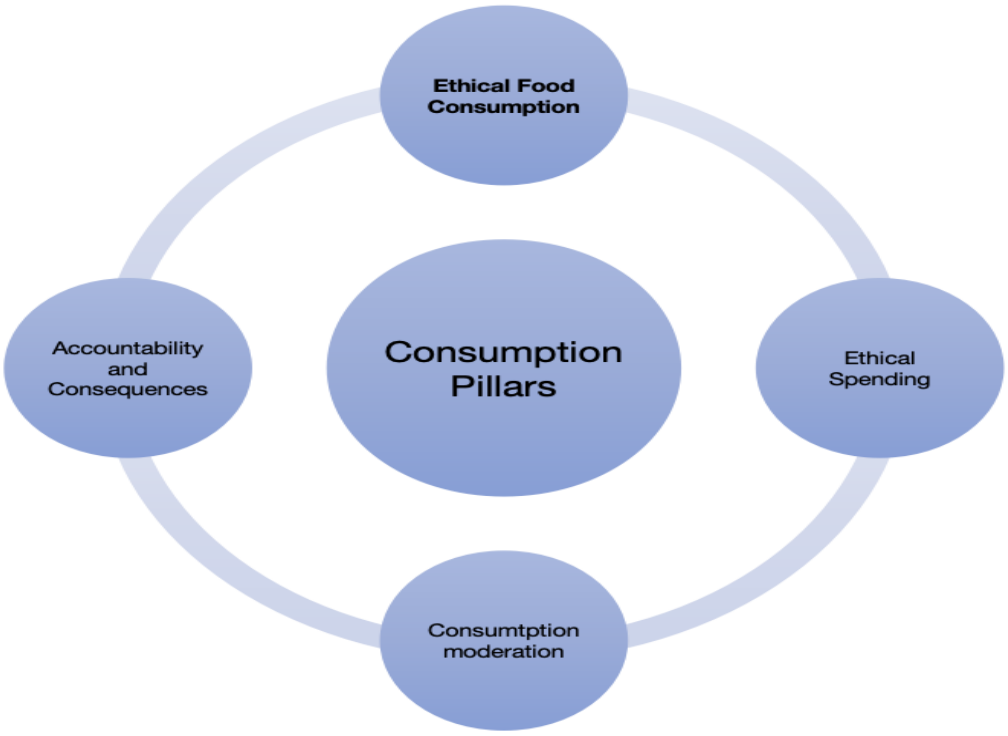


Figure 2: Consumption Pillars

Distribution of Qur'anic Verses on Consumption and Spending Across Surahs

Consumption and spending related Quranic verses that are extracted from different surahs, reflecting a thematic clustering of divine guidance on economic affairs within a specific context of consumption are represented in Table 4.1 Among 114 surahs, 21 surahs with 64 verses were identified related to the theme of consumption and spending under Quranic guidelines. Among all the Surahs, Al-Baqarah and Al-An'am represents the majority share of the verses, 20 and 10 respectively. Other Surahs such as An-Nisa and Al-Madinah contain 4 verses each, highlighting the moderate thematic significance. However, the remaining Surahs contain fewer verses, mostly one or two verses in each Surah. This means that consumption/spending related guidance exits there under moral, legal or spiritual contexts, rather than the main themes of those Surahs.

Table 1. Distribution of Qur'anic Verses on Consumption and Spending Across Surahs

Surah	Number of Verses
Al-Baqarah (2)	20
Aal-e-Imran (3)	3
An-Nisa (4)	4
Al-Ma'idah (5)	4
Al-An'am (6)	10
At-Tawbah (9)	2
Ar-Ra'd (13)	1
Ibrahim (14)	1

An-Nahl (16)	2
Al-Isra (17)	3
Ta-Ha (20)	1
Al-Hajj (22)	2
Al-Furqan (25)	1
Al-Qasas (28)	2
As-Sajdah (32)	1
Saba (34)	1
Fatir (35)	1
Ya-Sin (36)	1
Ash-Shura (42)	1
An-Najm (53)	2
Al-Hadid (57)	1
Total Surahs = 21	Total Verses Identified = 64

Ethical Food Consumption

Section 4.2 highlights the distribution of Quranic verses related to the core principles of ethical food consumption which is primarily based on lawful consumption, prohibited food categories and conditional permissibility under certain circumstances. But from conventional economics perspective these verses represent a normative consumption framework, in which individual decides their consumption behavior or choices not only by utility maximization but on constraints provided by religion or ethics. A clear message emerging from the table 4.2 is about the classification of consumption into two types of consumption, one is lawful and another is unlawful consumption of goods. Different verses such as 2:168, 2:172, 5:87, 6:121 and 16:114-115 clearly highlighted the consumption of lawful goods. These verses reflect the value and consideration of divinely prescribed ethical consumption boundaries and limits. In Islamic economic terms, utility is not derived from the consumption of goods, but also from following the divine rules and conditions. This reflects a more quality-inclined consumption framework that guided consumers to include normative standards along with personal preferences.

Table 2: Ethical Food Consumption

Verse No.	Translation (short)	Sub-theme
2:168	"O mankind, ***eat from*** whatever is on earth [that is] ***lawful and good*** and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy."	Lawful & wholesome food
2:172	"O you who have believed, ***eat from the good [i.e., lawful]*** things which We have provided for you and be grateful to Allah if it is [indeed] Him that you worship."	Lawful & wholesome food
2:173	"He has ***only forbidden to you dead animals, blood, the flesh of swine, and that which has been dedicated to other than Allah.*** But whoever is forced [by necessity], neither desiring [it] nor transgressing [its limit], there is no sin upon him. Indeed, Allah is Forgiving and Merciful."	Forbidden food
5:3	***"Prohibited to you are dead animals, blood, the flesh of swine, and that which has been dedicated to other than Allah, and [those animals] killed by strangling or by a violent blow or by a head-long fall or by the goring of horns, and those from which a wild animal has eaten, except what you [are able to] slaughter [before its death], and those which are sacrificed on stone***	Forbidden food

	altars, and [prohibited is] that you seek decision through divining arrows. That is grave disobedience. This day those who disbelieve have despaired of [defeating] your religion; so fear them not, but fear Me. This day I have perfected for you your religion and completed My favor upon you and have approved for you Islam as religion. But whoever is forced by severe hunger with no inclination to sin – then indeed, Allah is Forgiving and Merciful."	
5:87–88	"O you who have believed, ***do not prohibit the good things which Allah has made lawful*** to you and do not transgress. Indeed, Allah does not like transgressors. ***And eat of what Allah has provided for you [which is] lawful and good. And fear Allah, in whom you are believers***."	Lawful consumption
5:96	***"Lawful to you is game from the sea and its food*** as provision for you and the travelers, but forbidden to you is game from the land as long as you are in the state of ihram. And fear Allah to whom you will be gathered."	Permitted consumption
6:118–119	***"So eat of that [meat] upon which the name of Allah has been mentioned***, if you are believers in His verses [i.e., revealed law]. ***And why should you not eat of that upon which the name of Allah has been mentioned*** while He has explained in detail to you what He has forbidden you, excepting that to which you are compelled. And indeed do many lead [others] astray through their [own] inclinations without knowledge. Indeed, your Lord – He is most knowing of the transgressors."	Lawful slaughter
6:121	***"And do not eat of that upon which the name of Allah has not been mentioned***, for indeed, it is grave disobedience. And indeed do the devils inspire their allies [among men] to dispute with you. And if you were to obey them, indeed, you would be associators [of others with Him]."	Unlawful consumption
6:138–139	"And they say, "These animals and crops are forbidden; no one may eat from them except whom we will," by their claim. And there are those [camels] whose backs are forbidden [by them] and those upon which the name of Allah is not mentioned – [all of this] an invention of untruth about Him. He will punish them for what they were inventing. And they say, "What is in the bellies of these animals is exclusively for our males and forbidden to our females. But if it is [born] dead, then all of them have shares therein." He will punish them for their description. Indeed, He is Wise and Knowing."	False prohibition
6:142–144	"And of the grazing livestock are carriers [of burdens] and those [too] small. ***Eat of what Allah has provided for you*** and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy. [They are] eight mates – of the sheep, two and of the goats, two. Say, "Is it the two males He has forbidden or the two females or that which the wombs of the two females contain? Inform me with knowledge, if you should be truthful." And of the camels, two and of the cattle, two. Say, "Is it the two males He has forbidden or the two females or that which the wombs of the two females contain? Or were you witnesses when Allah charged you with this? Then who is more unjust than one who invents a lie about Allah to mislead the people by [something] other than knowledge? Indeed, Allah does not guide the wrongdoing people."	Lawful vs fabricated restriction
6:145–146	"Say, "I do not find within that which was revealed to me [anything] forbidden to one who would eat it unless it be a dead animal or blood spilled out or the flesh of swine – for indeed, it is impure – or it be [that slaughtered in] disobedience, dedicated to other than Allah. But whoever is forced [by necessity], neither desiring [it] nor transgressing [its limit], then indeed, your Lord is Forgiving and Merciful."	Lawful vs unlawful food

	And to those who are Jews We prohibited every animal of uncloven hoof; and of the cattle and the sheep We prohibited to them their fat, except what adheres to their backs or the entrails or what is joined with bone. [By] that We repaid them for their injustice. And indeed, We are truthful."	
16:114–115	"Then eat of what Allah has provided for you [which is] lawful and good. And be grateful for the favor of Allah, if it is [indeed] Him that you worship. He has only forbidden to you dead animals, blood, the flesh of swine, and that which has been dedicated to other than Allah. But whoever is forced [by necessity], neither desiring [it] nor transgressing [its limit] – then indeed, Allah is Forgiving and Merciful."	Lawful consumption
20:81	"[Saying], "***Eat from the good things*** with which We have provided you and ***do not transgress*** [or oppress others] therein, ***lest My anger should descend upon you***. And he upon whom My anger descends has certainly fallen [i.e., perished]."	Ethical eating limits
22:28	"That they may witness [i.e., attend] benefits for themselves and mention the name of Allah on known [i.e., specific] days over what He has provided for them of [sacrificial] animals. ***So eat of them and feed the miserable and poor."***	Permitted consumption + charity
22:30	"That [has been commanded], and whoever honors the sacred ordinances of Allah – it is best for him in the sight of his Lord. And ***permitted to you are the grazing livestock, except what is recited to you***. So avoid the uncleanliness of idols and avoid false statement"	Permitted consumption

To constraint the consumption of unlawful goods, there are clear consumption prohibition rules mentioned in the Quran (e.g., 2:173, 5:3, 5:96, 6:45-146). These verses clearly show particular groups and categories of prohibited food and limitation to the consumer choices. From Islamic economics perspective these prohibition or limitations work as institutional constraints or regulatory constraints. These prohibitions not only protect and safeguard physical well-being but also maintain moral discipline. In the verses 6:118-119 and 22:30, Quran clearly addresses lawful slaughter and lawful consumption. Conditions in these verses clarify food resources and its utilization. Due to this, a clear and certain framework exist that guided permissible consumption. Another important sub-theme is the fabricated restrictions imposed by human themselves (e.g., verses 6:138-139, 6:142-144). Without central or divine authority arbitrary restrictions can harm consumer choices and access to all available lawful resources. By rejecting this type of restrictions, Quranic framework wants to keep access to halal and lawful resources to maintain smooth consumption practices.

Under the main theme of ethical food consumption, these sub-themes propose that under Quranic guidance food consumption is guided by regulated choices, moral constraints, societal welfare consideration and social responsibility. It opposes the promotion of unrestricted consumption, or self-made restrictions, but presented a well-defined normative framework.

Ethical Spending

The Quranic verses in Table 4.3 represent Ethical Spending that capture how financial resources should be utilized. These verses defining the objectives, principles and standards of spending. Under this theme, the prominent sub-themes is the spending in the way of Allah (2:3, 4:95, 9:99, 13:22, 32:16,42:38). Expenditure or spending is the essential part of responsible economic behavior. It not only benefited the one who spend but starts a cycle of earning for others. Therefore, resources should be consumed and utilized for beneficial purposes that can contribute to both individual and societal well-being, rather than remaining idle. Spending is therefore a constructive economic activity in every aspect. Another sub-theme representing the spending of quality goods rather than inferior goods. The verses related to charity and philanthropy (2:195, 2:261, 2:262–265, 2:267, 3:92, 3:134) ensure the spending behavior, quality and intention of spending. It promotes responsible spending decisions by emphasizing to spend from desirable and valuable goods and resources. Another notable sub-theme is related to the spending incentives and motivation. Spending in the way of Allah and getting rewards and compensation (2:261, 2:268–274, 28:54, 34:39, and 35:29) are positive incentives. From pure economics perspective, these verses provide a positive incentive and belief of growth. Through such incentives and rewards, the worth of resources gets highlighted and it reduces the reluctance of individual to spend and counters the fears during financial loss, therefore promoting a behavior of spending more actively and purposely. Ethical spending should be done with consistency and continuity during both periods of ease and hardship (3:134, 9:121, 13:22, 14:31). These verses represent that ethical spending should be regular rather than an occasional response to some specific circumstances. This behavior will ultimately sustained resources utilization and disciplined spending for beneficial purposes. Overall, verses under Ethical Spending highlight a normative economic

framework under which expenditure behavior is regulated and characterized. The Quranic guidance motivates individuals to spend responsibly, allocate resources purposely, spend even under challenging periods, and always use resources in beneficial causes. These principles promote a more balance and responsible financial behavior that consider societal and individual well-being.

Table 3: Ethical Spending

Verse No.	Translation	Sub-theme
2:3	"Who believe in the unseen, establish prayer, and ***spend out of what We have provided for them."***	Spending in Allah's way
2:195	"And ***spend in the way of Allah*** and do not throw [yourselves] with your [own] hands into destruction [by refraining]. And do good; indeed, Allah loves the doers of good."	Charitable spending
2:261	"The example of ***those who spend their wealth in the way of Allah*** is like ***a seed [of grain] which grows seven spikes; in each spike is a hundred grains***. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing."	Reward of spending
2:262	***"Those who spend*** their wealth in the way of Allah and ***then do not follow up what they have spent with reminders*** [of it***] or [other] injury*** will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.	
2:263	***Kind speech and forgiveness are better than charity followed by injury.*** And Allah is Free of need and Forbearing.	
2:264	O you who have believed***, do not invalidate your charities with reminders [of it] or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allah and the Last Day***. His example is like that of a [large] smooth stone upon which is dust and is hit by a downpour that leaves it bare. They are unable [to keep] anything of what they have earned. And Allah does not guide the disbelieving people."	Ethical philanthropy
2:265	"And the example of ***those who spend their wealth seeking means to the approval of Allah and assuring [reward for] themselves is like a garden on high ground which is hit by a downpour – so it yields its fruits in double.*** And [even] if it is not hit by a downpour, then a drizzle [is sufficient]. And Allah, of what you do, is Seeing"	
2:267	"O you who have believed***, spend from the good things which you have earned and from that which We have produced for you from the earth***. And ***do not aim toward the defective therefrom, spending*** [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy."	Charity ethics
2:268–274	***"Satan threatens you with poverty and orders you to immorality***, while Allah promises you forgiveness from Him and bounty. And Allah is all-Encompassing and Knowing." "He gives wisdom to whom He wills, and whoever has been given wisdom has certainly been given much good. And none will remember except those of understanding." "And ***whatever you spend of expenditures or make of vows – indeed, Allah knows of it.*** And for the wrongdoers there are no helpers." "***If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you,*** and He will remove from you some of your misdeeds [thereby]. And Allah, with what you do, is [fully] Acquainted." "Not upon you, [O Muúammad], is [responsibility for] their guidance, but Allah guides whom He wills. ***And whatever good you [believers] spend is for yourselves, and you do not spend except seeking the countenance of Allah. And whatever you spend of good – it will be fully repaid to you***, and you will not be wronged." "[Charity is] for the poor who have been restricted for the cause of Allah, unable to move about in the land. An ignorant [person] would think them self-sufficient because of their restraint, but you will know them by their [characteristic] sign. They do not ask people persistently [or at all]. And whatever you spend of good – indeed, Allah is Knowing of it."	Charity system & reward

	"Those who spend their wealth [in Allah's way] by night and by day, secretly and publicly – they will have their reward with their Lord. And no fear will there be concerning them, nor will they grieve."	
3:92	***"Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love***. And whatever you spend – indeed, Allah is Knowing of it."	Sacrificial giving
3:134	***"Who spend [in the cause of Allah] during ease and hardship*** and who restrain anger and who pardon the people – and Allah loves the doers of good;"	Continuous charity ethics
4:95	"Not equal are those believers remaining [at home] – other than the disabled – and the mujahideen, ***[who strive and fight] in the cause of Allah with their wealth*** and their lives. Allah has preferred the mujahideen through their wealth and their lives over those who remain [behind], by degrees. And to all [i.e., both] Allah has promised the best [reward]. But Allah has preferred the mujahideen over those who remain [behind] with a great reward"	Spending in struggle
9:99	"But among the bedouins are some who believe in Allah and the Last Day and consider what they spend as means of nearness to Allah and of [obtaining] invocations of the Messenger. Unquestionably, it is a means of nearness for them. Allah will admit them to His mercy. Indeed, Allah is Forgiving and Merciful."	Spiritual spending reward
9:121	"Nor do they spend an expenditure, small or large, or cross a valley but that it is registered for them that Allah may reward them for the best of what they were doing."	Recorded reward
13:22	"And those who are patient, seeking the countenance of their Lord, and establish prayer and spend from what We have provided for them secretly and publicly and prevent evil with good –those will have the good consequence of [this] home."	Balanced spending
14:31	"[O Muúammad], tell My servants who have believed to establish prayer and spend from what We have provided them, secretly and publicly, before a Day comes in which there will be no exchange [i.e., ransom], nor any friendships."	Urgent spending
28:54	"Those will be given their reward twice for what they patiently endured and [because] they avert evil through good, and from what We have provided them they spend."	Reward of spending
32:16	"Their sides part [i.e., they arise] from [their] beds; they supplicate their Lord in fear and aspiration, ***and from what We have provided them, they spend"***	Devotional spending
34:39	"Say, "Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. ***But whatever thing you spend [in His cause] – He will compensate it; and He is the best of providers."***	Guaranteed reward
35:29	"Indeed, those who recite the Book of Allah and establish prayer and spend [in His cause] ***out of what We have provided them, secretly and publicly, [can] expect a transaction [i.e., profit] that will never perish***"	Spiritual investment
42:38	"And those who have responded to their Lord and established prayer and whose affair is [determined by] consultation among themselves***, and from what We have provided them, they spend."***	Collective responsibility

Consumption Moderations

Section 4.4 presents verses under the theme of Consumption Moderation, which is purely based on normative framework for consumers to follow moderate, balance and responsible utilization of resources. Instead of excessive consumption or unrestricted consumption, Quran shows a clear moderate path that is beneficial to both individuals and society. Verses grouped and listed in Table 4.4 promote more efficient utilization and allocation of resources, within sustainable and welfare maximization range.

Table 4: Consumption Moderation

Verse No.	Translation	Sub-theme
17:26	"And give the relative his right, and [also] the poor and the traveler, and ***do not spend wastefully"***	Avoid waste
17:27	"Indeed, ***the wasteful are brothers of the devils***, and ever has Satan been to his Lord ungrateful."	Condemnation of waste
17:29	"And ***do not make your hand [as] chained to your neck*** or extend it completely and [thereby] become blamed and insolvent."	Balanced spending
20:81	"[Saying], "***Eat from the good things*** with which We have provided you and ***do not transgress*** [or oppress others] therein, ***lest My anger should descend upon you***. And he upon whom My anger descends has certainly fallen [i.e., perished]."	Consumption limits
25:67	"And [they are] those who, when they spend, ***do so not excessively or sparingly but are ever, between that, [justly] moderate"***	Moderate consumption
36:47	"And when it is said to them, "***Spend from that which Allah has provided for you,"*** those who disbelieve say to those who believe, ***"Should we feed one whom, if Allah had willed, He would have fed? You are not but in clear error.""***	Misguided consumption attitude

In verse 17:26, believers are instructed to fulfill the needs and rights of relatives, the poor and the travelers and do not spend wastefully. This means that unnecessary expenditure needs to be avoided, and consumption should not be limited to satisfy personal utility but it should recognize the needs of the relatives, the poor and travelers to recognize social obligations. This principle is further strengthened by the verse 17:27, in which condemnation of wasting is prominent by calling the one as brother of devils. This clearly indicates that overconsumption and wasteful consumption should be discourage and all economic resources should be used in efficient way in order to get more individual and societal benefits. The clearest foundation of optimal consumption or balanced consumption is presented in the verse 17:29 that prohibits both extremes, such as extreme extravagance or excessive spending and extreme stinginess. From an economics perspective, this is purely consumption optimization, where consumer avoid loss of any welfare related to over-consumption or under-consumption. In both cases, consumer suffers financial instability and indebtedness. Similarly, verses 20:81 and 26:67 share the common theme by emphasizing on the use of lawful goods and within the limits set by Allah that stress to not overuse or misuse his blessings. Also, it provides foundation for sustainable consumption by encouraging consumers to consume but within limits to preserve resources for future use. Verse 36:47 is purely based on social welfare and calls to spend on others. This challenges the self-oriented consumption behavior and emphasizes to spend in the needs of other and society as a whole. Thus it formulates a framework in which consumption decisions depends not only on self-utility maximization but also on the well-being of disadvantage people of society.

According to these verses, the Quranic concept of moderation in consumption is not only limited to the reduction of consumption, but it wants to build a more balanced and sustainable framework, that promotes sustainable consumption, efficient financial management of resources, and also the proper and equitable use of all available resources. It also highlights the necessary conditions of ethical boundaries set by Islamic teaching and guidance.

Accountability in Consumption and Spending

The verses under the theme of Accountability in Consumption and Spending are grouped in Table 4.5. These verses highlighted that consumption and spending carry moral and divine responsibilities and consequences. Verse 2:268 highlights that fear of poverty is one of the psychological pressures that discourage charity and spending in the way of Allah, but divine guidance encourages spending in Allah's way and trust in his provision. This reflect that financial insecurity can distorts spending decisions, however, Quran counters this by encouraging trust in Allah's provision and blessings. Similarly, Riba reflects another dimension of fear and misperception in economic affairs. Individuals consider Riba or interest-based returns is a solution to their financial gain or growth. However, divine guidance opposed this perception by pointing out the harmful individual and social impact. Quran only guarantee wealth maximization by spending in charities and through productive channels that can contribute to economic growth and social welfare.

Verses 3:180 and 57:24 warns against the withholding of resources that Allah has given to them and do not fulfill the obligations attached to their wealth. Neglecting the efficient and beneficial use of resources can harm individual welfare and economic development. Therefore, these verses discourage the hoarding of useful resources and promotes the proper utilization of such resources. Quran announces punishment for such behavior and therefore established accountability for not fulfilling financial responsibilities associated to wealth and all holdings.

Accountability is not only limited to spending level but also includes the intention or purposes behind such spending. In the verses 4:37-39 and 2:266 Quran condemn showing off in spending and stinginess. Both are harmful, stinginess restricts the circulation of wealth, while ostentatious or showing off diverts resources form productive purposes towards status seeking uses that has very minimal societal benefits. Ethical flawed financial behavior can harm valuable assets and efforts. Spending purely for status may produce low social welfare, while sincere and need-based expenditure can generate more collective benefits. All those with distortion in consumption and misuse of lawful resources without divine authority will be punished (6.:139). It clarifies that the clear, just and efficient use of resources related boundaries are described by Allah, and all other human made restrictions are just for creating distortion that create inefficiencies.

Table 5: Accountability in Consumption and Spending

Verse No.	Translation (short)	Sub-theme
2:266	"Would one of you like to have a garden of palm trees and grapevines underneath which rivers flow in which he has from every fruit? But he is afflicted with old age and has weak [i.e., immature] offspring, and it is hit by a whirlwind containing fire and is burned. Thus does Allah make clear to you [His] verses that you might give thought."	Punishment of misuse
2:268	***"Satan threatens you with poverty and orders you to immorality***, while Allah promises you forgiveness from Him and bounty. And Allah is all-Encompassing and knowing."	Psychological accountability
2:276	***"Allah destroys interest and gives increase for charities***. And Allah does not like every sinning disbeliever."	Charity vs exploitation
3:180	***"And let not those who [greedily] withhold what Allah has given them of His bounty*** ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection. And to Allah belongs the heritage of the heavens and the earth. And Allah, with what you do, is [fully] Acquainted."	Stinginess punishment
4:37	"Who ***are stingy and enjoin upon [other] people stinginess and conceal what Allah has given them of His bounty*** – and We have prepared for the disbelievers a humiliating punishment"	Stinginess & hypocrisy
4: 38	***"And [also] those who spend of their wealth to be seen by the people and believe not in Allah nor in the Last Day***. And he to whom Satan is a companion – then evil is he as a companion."	
4:39	"***And what [harm would come] upon them*** if they believed in Allah and the Last Day ***and spent out of what Allah provided for them?*** And Allah is ever, about them, Knowing."	
6:139	"And they say, "What is in the bellies of these animals is exclusively for our males and forbidden to our females. But if it is [born] dead, then all of them have shares therein." He will punish them for their description. Indeed, He is Wise and Knowing."	Misuse of consumption rules
6:142-143	"And of the grazing livestock are carriers [of burdens] and those [too] small. ***Eat of what Allah has provided for you*** and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy."	
	"[They are] eight mates – of the sheep, two and of the goats, two. Say, "Is it the two males He has forbidden or the two females or that which the wombs of the two females contain? Inform me with knowledge, if you should be truthful.""	Stinginess accountability

6:144	"And of the camels, two and of the cattle, two. Say, "Is it the two males He has forbidden or the two females or that which the wombs of the two females contain? Or were you witnesses when Allah charged you with this? Then who is more unjust than one who invents a lie about Allah to mislead the people by [something] other than knowledge? Indeed, Allah does not guide the wrongdoing people.""	
57:24	[Those] ***who are stingy and enjoin upon people stinginess***. And whoever turns away – then indeed, Allah is the Free of need, the Praiseworthy.	Social stinginess

Summary

The selected verses presented in this study that characterize the Quranic Consumption Framework are summarized in this section. The Quranic consumption teachings are grouped under four key dimensions in this study. Each theme is further sub-divided into sub themes. Each dimension along with its sub themes are presented in the form of the following diagram. This framework shows that consumption under the Quranic guidance is not only limited to material well-being or utilization but consumption is a well-structured and value-based process. It is a process of ethical decision-making process. The forces that shapes consumption are ethical permissibility, moderate behavior, responsible consumption and allocation of resources, and accountability before Allah. These dimensions give rise to a continuous ethical cycle of consumption behavior that regulate itself and produce no harm. These dimensions are completely interconnected and process oriented, therefore, it can shape responsible consumption behavior.

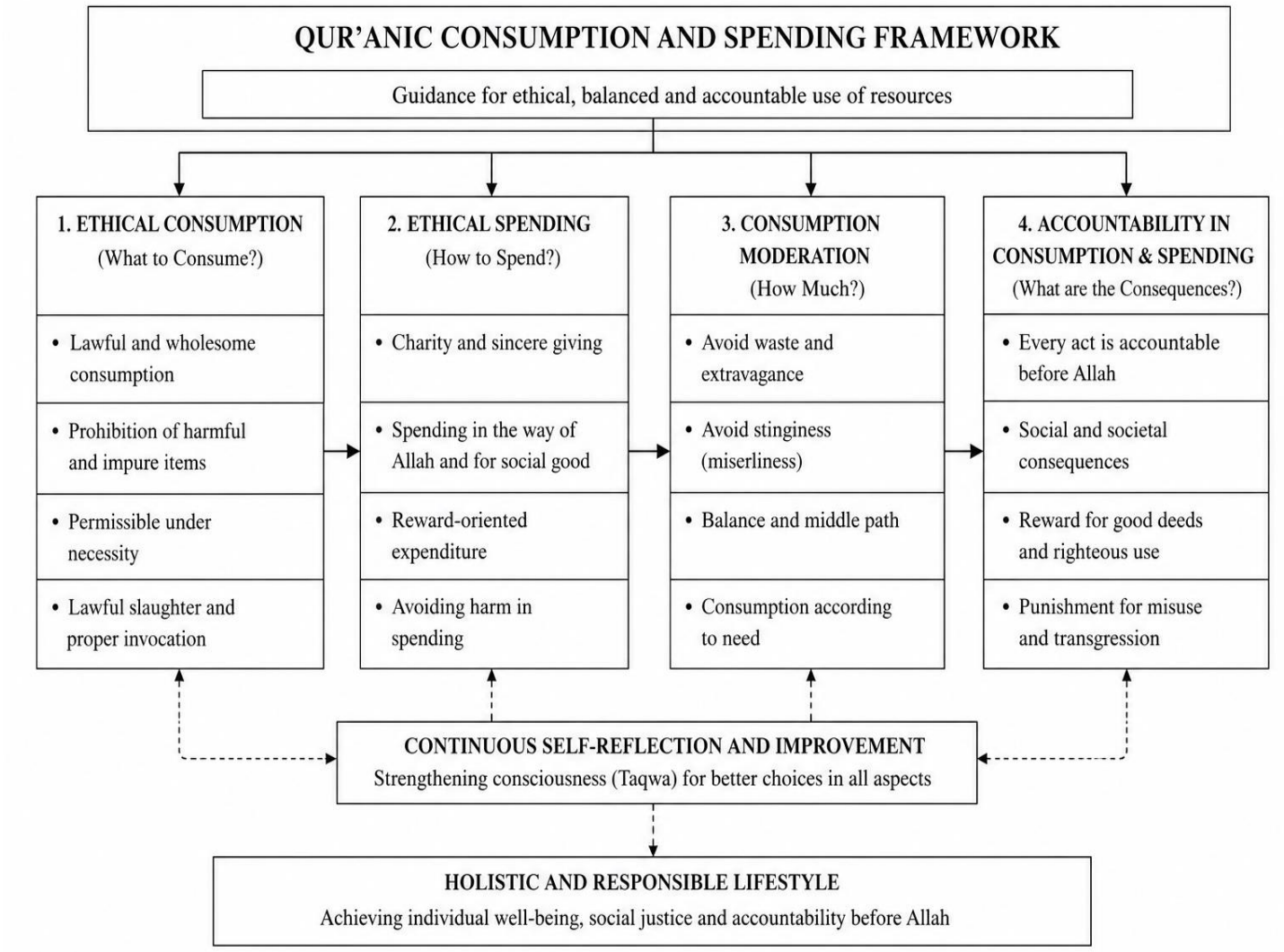


Figure 3: Proposed Qur'anic Consumption and Spending Framework

Conclusion, Future Study Direction and Limitation

The present study explored the concept of consumption under Quran guidance, and developed a Quranic Consumption Framework by analyzing and interpreting sixty-four verses of the Holy Quran. This framework not only capture key dimensions of consumption but also laid the foundation of good, just and equitable society. Our analysis highlights that consumption under Quran perspective is not only an economic activity, but it is a value-based process or chain guided by moral obligations and boundaries, avoidance of waste, stinginess, extravagance, and consideration of social well-being. The framework contributes to the existing literature by providing a holistic and text-based model, that connect economic behavior with normative guidance derived primarily from Quran.

Based on this study results and the structure foundation that this study developed, it is recommended that any future study can use it in their empirical or theoretical research studies. Curious researcher can develop a measure for each dimension and can check actual consumption behavior across different Muslim societies.

This study also highlights few limitations. Our study is purely conceptual and text based and therefore all interpretation is purely qualitative in nature. The classification of sub-themes and main-themes may still involve a degree of interpretative subjectivity. The applicability of this study remains theoretical at the current stage and may require real-world data-based analysis.

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