

Reconstructing Consumer Behavior Evaluation in Islamic Economics: A Conceptualization of Barakah as the Connecting Link between Utility, Maṣlaḥah, and Falāḥ

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Abstract

The concept of utility has traditionally been used in conventional economics to evaluate consumer behavior through the level of satisfaction gained from consumption. However, utility is often considered insufficient to capture the ethical, spiritual, and sustainability dimensions emphasized in Islamic economics. Although the concepts of *maṣlaḥah* and *falāḥ* have been widely discussed as normative objectives of consumption, the role of *barakah* has not been systematically formulated within Islamic consumption theory. This study aims to define *barakah*, examine its relationship to utility, *maṣlaḥah*, and *falāḥ*, and develop a conceptual framework that connects these constructs. Using a library research design with a conceptual approach, the study analyzes the literature on Islamic economics, Qur'anic exegesis, ḥadīth, and related interdisciplinary sources through content and comparative analyses, as well as conceptual synthesis. The findings indicate that *barakah* is a relational quality arising from the acquisition and use of resources in accordance with Islamic ethical principles, resulting in sustainable material, psychological, and social well-being. Furthermore, utility, *maṣlaḥah*, *barakah*, and *falāḥ* form a hierarchical framework rather than competing concepts. Utility reflects subjective satisfaction, *maṣlaḥah* serves as the normative criterion, *barakah* evaluates the quality and sustainability of outcomes, and *falāḥ* represents the ultimate goal. This framework offers a more comprehensive evaluation of consumer behavior within Islamic economics.

Keywords

Barakah; Utility; Maṣlaḥah; Falāḥ; Consumer Behavior; Islamic Economics

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1. INTRODUCTION

Consumption is one of the fundamental economic activities in human life, through which the needs and desires of individuals and society are met. In conventional economics, the success of consumption activities is usually measured by utility, namely the level of subjective satisfaction a person derives from consuming a good or service. This idea was first formalized philosophically by Bentham. (Bentham,



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1879) through the greatest happiness principle, then developed by Mill (Mill, 1863) within the framework of utilitarianism. Marshall (Carl, 2004) further established utility as the foundation of the theory of value and demand in neoclassical economics, a legacy that remains the backbone of consumer choice theory in contemporary microeconomics. (Varian, 2014)

Sen (Sen, 1985) through the capability approach asserts that utility cannot be equated with true well-being, because humans have a variety of capabilities and functions that are not always reflected in revealed preferences. Kahneman and Tversky (Kahneman & Tversky, 2013) through prospect theory show that human decision-making under systematic risk conditions deviates from the predictions of expected utility theory, while Thaler (Thaler & Ganser, 2015) documents various behavioral anomalies that prove the limitations of the full rationality assumption underlying the conventional utility model.

Islamic economics responds by offering a framework for consumption goals that does not stop at material satisfaction, but rather is directed towards *falāḥ*, namely true good fortune or well-being that encompasses the dimensions of this world and the hereafter (Rohmana, 2021). Monzer Kahf, in *A Contribution to the Theory of Consumer Behavior in an Islamic Society* (Kahf & Ahmad, 1980), *Theory of Consumption* (Kahf, 1992), and *The Demand Side of Consumer Behavior* (Kahf, 1996), systematically laid the foundation for consumer behavior theory in Islamic society, a foundation that continues to be referenced in studies of Islamic ethics and consumption theory in Indonesia. (Hidayat et al., 2023)

In addition to Kahf, similar ideas were developed by Chapra (Chapra, 1992), who emphasized that human well-being cannot be achieved solely through the pursuit of material possessions, and by Mannan (Mannan, 1986), who places Islamic socio-economic values, such as distributive justice, brotherhood, and balance between individual and societal interests, as a framework that distinguishes Islamic economics from both capitalism and socialism.

Literature reviews show that studies on consumption in Islamic economics have developed in several directions. Early studies focused on formulating a theoretical basis for Islamic consumption, explaining the goals, behavior, and principles of consumption based on sharia values as distinct from conventional economic paradigms (Kahf & Ahmad, 1980); (Kahf, 1992); (Elgari, 1990); (Metwally, 1991); (Khan, 2013); (Khan, 2014). Subsequent developments led to discussions of consumption ethics, emphasizing moral values and sharia principles as guidelines for Muslim consumption behavior. (Rohmana, 2021); (Shaikh et al., 2017)

Several subsequent studies have focused on the thinking of Monzer Kahf, a key figure in the development of Islamic consumption theory, through analyses of his concepts and intellectual contributions (Hidayat et al., 2023); (Bella, 2024). Subsequent studies have attempted to reconstruct the rational basis of Islamic economics through discussions of the relationship between utility and *maslahah*, including critiques of the concept of satisfaction in conventional economics and efforts to

align it with sharia objectives (Fadllan & Maufiroh, 2024). In more recent developments, attention has begun to be directed to the concept of barakah. Research on this theme has discussed barakah in the context of blessings of sustenance and effort (Surur, 2008); (Aditya & Herianingrum, 2015); (Bahari & AK, 2021), halal food consumption (Permana & Bandiyah, 2021), and cross-disciplinary conceptual studies that position it as a factor contributing to the socio-economic sustainability of Muslim communities. (Abdullah, 2014)

However, a review of the literature indicates that discussions of barakah remain partial and contextual. To date, no study has been found that formulates a comprehensive conceptualization of barakah through interdisciplinary synthesis, nor that explicitly positions it as an evaluative dimension in direct dialogue with the concept of utility in Islamic economic consumption theory. Thus, three specific gaps remain unfilled: (1) there is no conceptual definition of barakah formulated from a cross-disciplinary academic synthesis, not merely textual citations; (2) there is no relational analysis that explains argumentatively how utility, maṣlahah, barakah, and falāḥ are interrelated; and (3) there is no conceptual model that is systematically derived from this analysis. These three gaps are the focus of this article.

This research aims to: (1) formulate a conceptual definition of barakah through cross-disciplinary academic synthesis; (2) analyze argumentatively the relationship between utility, maṣlahah, barakah, and falāḥ; and (3) derive a new conceptual model from the results of this relational analysis as a contribution to Islamic consumption ethics.

The theoretical contribution of this study is to introduce a conceptual definition of barakah that has equal status with utility as an analytical construct, not simply a devotional term. Its methodological contribution is to demonstrate how library research can generate new theoretical propositions rather than simply a summary of the literature. Its conceptual contribution is a model of the *consumption–utility–ethics–maṣlahah–barakah–falāḥ* flow derived from relational arguments, rather than being directly assumed from a comparison table.

2. METHOD

This study employs a library research design, which, according to Zed (Zed, 2008), confines its investigation to documentary and library sources without requiring fieldwork. It adopts a conceptual research approach that integrates philosophical analysis and content analysis. Philosophical analysis is employed to examine the meaning, underlying assumptions, and logical consistency of the concepts under investigation, whereas content analysis is used to systematically identify, classify, and interpret the major themes emerging from the relevant literature. (McMillan & Schumacher, 2001)

The primary sources consist of Qur'anic verses and Prophetic traditions (ḥadīth) related to barakah; the works of Monzer Kahf (1980, 1992, 1996), Chapra (1992), and Mannan (1986); foundational texts on utility theory, including Bentham (1789), Mill (1863), Marshall (1890), and Varian (2014); as well as interdisciplinary references beyond Islamic economics, particularly Clifford Geertz's anthropological study (Geertz, 1971). Secondary sources comprise peer-reviewed journal articles retrieved from recognized academic databases.

Data were collected through a comprehensive literature review, critical reading, and literature mapping. These techniques were employed to identify major thematic clusters, synthesize the existing body of knowledge, and identify research gaps relevant to the study. The data were analysed using three complementary techniques applied sequentially. First, content analysis was employed to extract the definitional attributes of each construct—utility, maṣlaḥah, barakah, and falāḥ—from their respective primary sources. Second, comparative analysis was conducted to identify convergences, divergences, and potential hierarchical relationships among these constructs. Finally, conceptual analysis was undertaken to synthesize the findings into a coherent theoretical proposition and develop a conceptual model.

3. FINDINGS AND DISCUSSION

3.1. The Concept of Barakah in the Qur'an and Prophetic Traditions

The term barakah (البركة), together with its various derivatives, appears numerous times throughout the Qur'an. Etymologically, the term denotes goodness that increases, endures, and generates lasting benefit (Fatimah, 2025). From the perspective of thematic Qur'anic exegesis, barakah is associated with a wide range of objects and contexts, indicating that blessing extends beyond material prosperity to encompass broader aspects of human life. One prominent manifestation is the blessing associated with sustenance (*rizq*). Qur'an 7:96 (Sūrat al-A'raf) states that the faith and piety of a community lead to the opening of blessings from heaven and earth, whereas the rejection of God's revelations results in the withdrawal of those blessings. A similar theme is found in Qur'an 34:15–18 (Sūrat Saba').

In addition, the region surrounding Al-Aqsa Mosque is described as a land endowed with blessing (Qur'an 17:1, Sūrat al-Isrā'). Another dimension of barakah is reflected in the blessings bestowed upon the families and descendants of the prophets, as illustrated in the narratives of Prophet Noah (Qur'an 11:48, Sūrat Hūd) and Prophet Abraham (Qur'an 11:73, Sūrat Hūd).

This understanding is further reinforced by the Prophetic traditions (ḥadīth), which explicitly associate barakah with economic conduct. In a ḥadīth narrated by Hakim ibn Hizam and recorded in Ṣaḥīḥ Muslim (No. 2825) (Muslim ibn al-Hajjaj al-Qushayri al-Naysaburi, 2000), the Prophet Muhammad SAW. stated that honesty and transparency in commercial transactions bring barakah, whereas

deception and the concealment of product defects deprive transactions of their blessing. This narration suggests that barakah should not be understood merely as the final outcome of economic activity but is fundamentally linked to the moral quality of the process through which wealth is acquired.

Contemporary studies further demonstrate the continuing relevance of this concept in modern economic practice. Through a thematic analysis of Qur'anic verses, Surur (Surur, 2008) argues that blessed sustenance should not be equated with the abundance of material wealth but rather with a quality of provision that brings tranquillity, benefit, and enduring goodness. This interpretation is supported by the study of Aditya and Herianingrum which found that Muslim laundry business owners perceive blessed sustenance as a combination of material sufficiency and inner peace. (Aditya & Herianingrum, 2015)

Similarly, Bahari and AK report that many traders regard charitable giving (*sadaqah*) as a spiritual endeavour believed to facilitate the attainment of blessed sustenance (Bahari & AK, 2021). In the context of consumption, Permana and Bandiyah demonstrate that the blessing of food is determined not only by its ḥalāl status but also by its ṭayyib qualities, including its wholesomeness, beneficial nature, and positive consequences for those who consume it. (Permana & Bandiyah, 2021)

Taken together, evidence from the Qur'an, the Prophetic traditions, and contemporary scholarship reveals several consistent characteristics of barakah. First, barakah represents an ever-increasing and enduring form of goodness that cannot be reduced to momentary satisfaction. Second, its realization depends primarily on the ethical quality of the processes through which resources are acquired, utilized, and distributed rather than on their material quantity or monetary value. Third, barakah encompasses dimensions that extend beyond economic well-being by integrating material benefit with non-material outcomes, including inner tranquillity, social harmony, and the sustainability of human life. These characteristics suggest that barakah can be conceptualized as an evaluative construct that complements conventional utility-based measures of consumption success.

3.2. A Conceptual Definition of Barakah: An Academic Synthesis

The concept of barakah can be understood from several complementary scholarly perspectives. From the standpoint of thematic Qur'anic exegesis, barakah is characterized as an additive and enduring quality. In other words, it denotes a form of goodness that continually increases over time rather than a momentary experience of satisfaction. Within the field of Islamic economics, empirical and contextual studies suggest that barakah is subjectively experienced as a combination of material sufficiency and psychological tranquillity. At the social level, it is understood as the outcome of ethical conduct, such as honesty and charitable giving, implying that its value cannot be measured solely by the amount of wealth acquired. More specifically, in the context of consumption, barakah is associated with the ethical

quality of what is consumed—particularly its ḥalāl and ṭayyib characteristics—rather than with the quantity of consumption itself.

Conceptual studies in Islamic socio-economic thought further broaden this understanding by moving beyond the individual dimension of barakah. Rather than viewing it merely as a personal experience, these studies conceptualize barakah as a hidden factor operating at the structural level, contributing to the sustainability and equilibrium of the wider socio-economic order. This perspective represents a shift from an individual-psychological understanding to a systemic and collective one.

From the perspective of the anthropology of religion, Clifford Geertz (Geertz, 1971), although not explicitly discussing barakah, provides a methodological framework that is highly relevant to its interpretation. Geertz conceptualizes barakah as "a conception of the mode in which the divine reaches into the world," functioning as a symbolic construct through which social hierarchy and legitimacy are established. Although his analysis was developed in the context of Moroccan society rather than Islamic economics, its methodological contribution is significant because it demonstrates that barakah is fundamentally a relational category linking the transcendent and the social worlds, rather than an intrinsic property of material objects or wealth.

Drawing on these complementary perspectives, barakah may be conceptually defined as a relational and additive quality that accompanies the acquisition and utilization of resources, arising from the alignment of these processes with Islamic ethical norms and manifested through the sustained enhancement of material, psychological, and social well-being, without requiring such enhancement to be quantitatively measurable. This quality operates across multiple levels, ranging from individual experience to the sustainability of the broader social order.

This definition encompasses five principal characteristics that clearly distinguish barakah from the concept of utility. First, relationality: barakah is not an intrinsic property of goods or wealth but emerges from the relationship between the process of acquisition, the intention of the actor, and the beneficiaries of that process. Second, additivity and continuity: the goodness associated with barakah accumulates and endures over time, in contrast to utility, which primarily reflects immediate satisfaction. Third, ethical conditionality: the realization of barakah depends fundamentally on the conformity of economic processes with Islamic ethical principles rather than on the quantity of resources involved. Fourth, multidimensionality: barakah simultaneously encompasses material, psychological (inner tranquillity), and social (social harmony) dimensions. Finally, multilevel applicability: barakah operates and can be analysed at both the individual and the structural-collective levels. Taken together, these characteristics establish barakah as an academic construct that can be examined systematically within scholarly inquiry and positioned alongside utility as a distinct evaluative construct, rather than being treated merely as a devotional or purely theological concept.

3.3. Relational Analysis of Utility, Maṣlaḥah, Barakah, and Falāḥ

a. Utility as a First-Order Descriptive Construct

As discussed earlier, utility refers to the immediate and subjective satisfaction derived from consumption. It is inherently descriptive, explaining how individuals choose among alternatives according to their preferences, but it does not, by itself, determine whether those choices are normatively desirable. This limitation has been emphasized by Sen (1985) as well as Kahneman and Tversky (2013), who argue that utility may remain high even when choices are irrational or ethically problematic. Utility, therefore, should be regarded as the raw material for further evaluation rather than as the ultimate criterion for assessing economic behaviour.

b. Maṣlaḥah as a Second-Order Normative Filter

As formulated by Kahf (1980, 1992, 1996) and further elaborated by Fadllan and Maufiroh (2024), maṣlaḥah functions as a normative filter through which utility is assessed according to Islamic legal and ethical principles. Not every experience of utility necessarily qualifies as maṣlaḥah, since utility derived from prohibited (ḥarām) activities or excessive consumption (isrāf) cannot be regarded as beneficial from the perspective of Islamic law, regardless of the individual's subjective satisfaction.

Nevertheless, the relationship between utility and maṣlaḥah cannot be reduced to a simple subset relationship. Certain actions may generate substantial maṣlaḥah despite producing little or even negative immediate utility. Charity (ṣadaqah), for example, directly reduces one's material possessions and therefore decreases immediate material utility, yet it is considered highly beneficial because it promotes social solidarity and distributive justice (Bahari & AK, 2021).. Accordingly, maṣlaḥah is more appropriately understood as a normative criterion operating at a different analytical level from utility, evaluating the extent to which economic actions conform to the objectives of Islamic law (maqāṣid al-sharī'ah) rather than merely representing a subset of utility.

c. Barakah as a Third-Order Criterion for Evaluating the Quality of Outcomes

Based on the conceptual definition proposed earlier, barakah differs from maṣlaḥah in both its temporal scope and relational nature. Maṣlaḥah primarily represents an ex ante, synchronic evaluation that assesses whether a decision conforms to the objectives of Islamic law at the moment it is made. Barakah, by contrast, constitutes an ex post, diachronic evaluation that considers whether actions previously judged to be maṣlaḥah ultimately generate cumulative and enduring goodness for individuals, families, and society.

A transaction may satisfy the requirements of maṣlaḥah at the time it occurs by fulfilling the principles of permissibility and justice, yet it does not necessarily result in barakah. This is particularly the case when ethical qualities such as honesty, transparency, and consistency are not maintained throughout the implementation of the transaction. In this sense, barakah is a function of sustained

ethical consistency over time, operating upon outcomes that have already passed the normative filter of *maṣlaḥah*. Moreover, it functions at both the individual and the structural-collective levels. (Abdullah, 2014)

d. *Falāḥ* as the Terminal and Cumulative State

Falāḥ, understood as ultimate success encompassing both worldly and eternal well-being (Chapra, 1992; Rohmana, 2021), may be viewed as the terminal state arising from the cumulative realization of *barakah* over time. If *barakah* represents the enduring quality attached to individual actions that satisfy the principles of *maṣlaḥah*, then *falāḥ* constitutes the long-term manifestation of the accumulated effects of those blessings at both the individual and societal levels.

e. Integrating the Argument: A Hierarchical Rather than Binary Relationship

The foregoing discussion demonstrates that the relationship among utility, *maṣlaḥah*, *barakah*, and *falāḥ* should not be understood as a binary opposition between utility and *maṣlaḥah*. Although the dichotomy of "utility versus *maṣlaḥah*" remains useful for highlighting the differing orientations of conventional and Islamic economics, the four constructs are more accurately viewed as complementary components within a hierarchical framework of consumption evaluation.

Within this framework, utility represents the individual's initial response to a consumption choice. This response is subsequently assessed against the normative criteria of *maṣlaḥah*. Actions that satisfy these criteria are then evaluated through the dimension of *barakah*, which assesses the quality, sustainability, and broader consequences of their outcomes. Over time, the accumulation of actions characterized by both *maṣlaḥah* and *barakah* culminates in the attainment of *falāḥ*, the ultimate objective of human life from the perspective of Islamic economics.

3.3. Barakah as an Evaluative Dimension

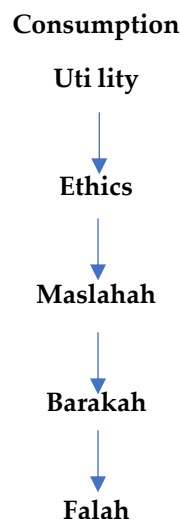
The comparison between utility and *barakah* reveals a fundamental difference in their evaluative paradigms. While utility operates primarily at the individual level and emphasizes subjective satisfaction, *barakah* transcends this perspective by simultaneously integrating both individual and social dimensions. Whereas utility is confined to material value and the fulfillment of immediate preferences, *barakah* encompasses a broader conception of value by combining material and spiritual dimensions to foster a meaningful and flourishing life. This distinction becomes even more evident in the basis of decision-making. Utility is grounded in the subjective preferences of economic agents, whereas *barakah* is guided by divine revelation (divine guidance), which provides the ethical and spiritual principles governing consumption choices.

The temporal orientation of the two constructs further distinguishes their respective roles. Utility is inherently immediate, reflecting satisfaction experienced at the moment of consumption, whereas barakah is cumulative and enduring, generating benefits that continue to unfold over time. Their underlying conceptions of rationality also differ substantially. Utility relies on instrumental rationality aimed at maximizing satisfaction, while barakah advances rationality to a higher level by incorporating ethical and spiritual considerations grounded in adherence to Islamic normative principles.

Accordingly, utility and barakah operate at different analytical levels: utility functions as a descriptive and instrumental construct concerned with immediate outcomes, whereas barakah serves as an evaluative and normative construct oriented toward the long-term sustainability and quality of those outcomes. Rather than representing competing or mutually exclusive concepts, the two are complementary components of a hierarchical evaluative framework, with maṣlaḥah functioning as the normative filter that links subjective satisfaction to the realization of enduring and meaningful benefit within the Islamic framework of consumption.

3.4. A New Conceptual Model

The following model is not assumed a priori; rather, it is derived from the hierarchical argument developed throughout the analysis. Utility functions as the immediate descriptive stage, which is subsequently filtered through Islamic ethical principles and maṣlaḥah, evaluated diachronically through barakah, and ultimately accumulated into falāḥ.



This model proposes that consumption activity initially generates utility in the form of subjective satisfaction. That utility is then filtered through ethical considerations and Islamic normative principles before it can be recognized as maṣlaḥah. When maṣlaḥah is realized consistently over time, rather than merely within a single decision episode, it gives rise to barakah, understood as cumulative and enduring goodness manifested across material, psychological, and social dimensions. The sustained

accumulation of barakah over time ultimately leads individuals and societies toward *falāḥ*, the highest objective of human well-being in the Islamic economic perspective.

This hierarchical model demonstrates that utility is not eliminated from the analytical framework. Instead, it is positioned as the initial stage that must pass through ethical filtering, normative evaluation, and the assessment of barakah before it can be regarded as genuinely contributing to the ultimate objectives of Islamic consumption. In this way, the model integrates subjective satisfaction, moral legitimacy, enduring benefit, and ultimate human flourishing into a single evaluative framework.

4. CONCLUSION

This study reconceptualizes barakah within Islamic economics by repositioning it from a primarily devotional notion to an academic construct comparable to utility in consumption theory. Motivated by the limitations of the conventional concept of utility—which largely overlooks ethical considerations and focuses primarily on immediate material satisfaction—this study proposes a more comprehensive evaluative framework for understanding consumer behaviour. Drawing on an interdisciplinary synthesis of thematic Qur'anic exegesis, contemporary Islamic economics, and the anthropology of religion, the study conceptualizes barakah as a relational and additive quality that accompanies the acquisition and utilization of resources. This quality arises from the alignment of economic actions with Islamic ethical principles and is manifested through the sustained enhancement of material, psychological, and social well-being, without requiring such enhancement to be expressed in quantitative terms.

As an academic construct, barakah is distinguished from utility by five defining characteristics: relationality, cumulative and enduring effects, ethical conditionality, multidimensionality, and applicability across multiple levels of analysis, ranging from the individual to the structural-collective level. These findings challenge the conventional binary opposition between utility and *maṣlaḥah* by proposing an integrated and hierarchical framework for evaluating consumption. Within this framework, consumption initially generates utility as an immediate descriptive response, which is subsequently filtered through ethical principles and *maṣlaḥah* to ensure its conformity with the objectives of Islamic law. Economic actions that satisfy these normative criteria are then evaluated through the dimension of barakah, which serves as a diachronic criterion for assessing the quality and sustainability of outcomes over time. The sustained accumulation of barakah ultimately leads individuals and societies toward *falāḥ*, understood as the highest state of genuine well-being and human flourishing.

Methodologically, this study demonstrates that philosophical inquiry combined with rigorous library research can transform a religious concept into an analytical construct that is comparable to those employed in mainstream economic theory. By positioning utility as the initial stage of evaluation—not as a concept to be rejected, but as one to be complemented through ethical assessment and the evaluative dimension of barakah—the proposed model contributes to the further development of Islamic consumption ethics. Ultimately, this study advances the proposition that barakah should not be regarded merely as an isolated religious concept, but rather as an evaluative construct capable of explaining how transcendent values are translated into concrete economic behaviour. In doing so, it provides a stronger theoretical foundation for promoting the long-term socio-economic sustainability of Muslim societies.

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