

Flexibility: An Islamic Perspective on Consumer Behavior

Rifky Agung Adi Putra, Alfian Khoiril Vikri

² Faculty Of Islamic Religion Sharia Economics Study Program

Universitas Yudharta Pasuruan, East Java

rifqi12.agung11@gmail.com , alfanvikri92@gmail.com

Abstract: *or show-off conduct. In his book The Theory of Leisure Class, published in 1899, Veblen examined ostentatious consumption, which is comparable to modern-day flexing. Social media's significant impact on people's views and attitudes makes it impossible to separate the flexing phenomenon, which has recently emerged as an intriguing topic of conversation in society. Furthermore, lying and fraud are linked to flexing. Analyzing the causes of flexing and how Islamic consumer behavior theory views this activity are the goals of this study. A content analysis approach combined with a qualitative research methodology is the methodology employed. According to the findings of this study, flexing is caused by five factors: boosting one's self-esteem or self-image; finding a spouse from a particular class; using flexing as a marketing signal; the environment and personality of flexing character; and lacking empathy for others. Flexing is also viewed as not being consistent with the conduct of Islamic consumers since it goes against the ethics, standards, and principles of consumption as well as the arguments made in the Al Quran and from hadith of prophet Muhammad*

Keywords: *Marketing mix, sales turnover*

1.

Introduction

In Indonesia, several groups, including celebrities, artists, selebgrams, and officials, have been showing off in recent years. Social media has been used as a great place to show off your wealth. Professor Rhenald Kasali, a business expert, revealed on his YouTube channel that the rise of social media that encourages participation and recognition is the cause of this phenomenon. According to the term "whisper of wealth" or "'cry of poverty": the richer a person is, the more he wants privacy, which is contrary to flexible behavior. Lifestyles have changed along with the increasing prosperity of society, which affects people's views on the importance of wealth and

showing off luxury. Some people now see hedonism displayed directly or on social media . (Nizar, M. (2017). Prinsip Kejujuran Dalam Perdagangan Versi Alqur'an. Mafhum, 2(2), 309-320.)

Focus on luxury and worldly pleasures leads to self-actualization and achievement f selfexistence. In responding to the phenomenon of flexing, there are pros and cons. This makes this topic interesting. Because everyone has the right to do anything on their social media, some social media citizens, or netizens, see flexing as a natural thing. In addition, if he does it in response to achievement or success. However, some netizens consider flexing as arrogant or ostentatious behavior that violates the social ethics of society. In addition, interestingly, flexing is associated with the behavior of "pretending to be rich" to gain recognition of social status and marketing strategies. (Nizar, M. (2018).

Prinsip-Prinsip Manajemen Syariah:(Studi Pengembangan Koperasi Syariah Fatayat NU Kecamatan Purwodadi Kabupaten Pasuruan). Jurnal Istiqro, 4(2), 114-129.)According to Kashi, investment product brokers often use flexibility as a marketing strategy. They show the audience how to get rich quickly. Translated from Indonesian to English - www.onlinedoctranslator.com Since the 1990s, black people have used the term "flexing" to mean "showing off" or "showing off," so it is not found in economics . However, the terms flexing and conspicuous consumption both refer to consumer behavior. According to the Merriam-Webster dictionary, flexing means making a conspicuous display of something: showing, or displaying something that is clearly owned. Thorstein Veblen (1899) created a theory of consumer behavior known as The Theory of Leisure Class. (Nizar, M. (2018). Prinsip-Prinsip Manajemen Syariah:(Studi Pengembangan Koperasi Syariah Fatayat NU Kecamatan Purwodadi Kabupaten Pasuruan). Jurnal Istiqro, 4(2), 114-129).

In his work, he defined conspicuous or conspicuous consumption as consumption that is done to show status, wealth, class, or social order rather than simply because of the benefits of the goods (primary utility). Researchers reviewed a number of previous studies that focused on the concept of conspicuous

consumption. One of them is a study conducted by Dennis T. and Nurdin Sobari (2021) which tried to determine the impact of conspicuous consumption based on several variables, including social media use, self-esteem, and self-image. This study used this quantitative method and found that social media significantly affects the self-image of Gen Z in Indonesia and is a major factor in mediating the relationship with social media. (Nizar, M. (2018). Prinsip-Prinsip Manajemen Syariah: (Studi Pengembangan Koperasi Syariah Fatayat NU Kecamatan Purwodadi Kabupaten Pasuruan). Jurnal Istiqro, 4(2), 114-129)

While consumers tend to choose a modern lifestyle, including fashion, food, entertainment, and even tourist attractions. Mindful eating improves social well-being through increased self-esteem resulting from feedback on posts. A study conducted by Ahmed (2018) showed that the frequency of social media use has a significant impact on materialistic values and harmful consumption. Most teenagers use social media and are influenced by various advertisements and brands. In addition, the study showed that gender has a significant impact on excessive consumption. According to Manfred Hammerl and Carina Kradischnig (2018), the desire to consume goods and services has been going on for more than a century and is not an irrational behavior. (Nizar, M. (2018). Prinsip-Prinsip Manajemen Syariah: (Studi Pengembangan Koperasi Syariah Fatayat NU Kecamatan Purwodadi Kabupaten Pasuruan). Jurnal Istiqro, 4(2), 114-129.)

Harmful consumption is also carried out by the upper class, both those who have and those who do not have material. However, when a person has a clear self-concept, excessive consumption can be avoided. A Muslim buyers must act in a way that shows their relationship with Allah SWT. Buyers depend on their religious principles to use for their routine activities. According to According to Muflih (2006), if he practices his religion properly, he will avoid israf, which means spending money in vain, and tabdzir, which means spending money unnecessarily. Rozalinda (2014) Consumers with high religiosity will also be more economical and efficient when shopping, such as avoiding using credit cards, buying spontaneously, and being price

conscious. This is different from buyers with low or no religious values. Religious consumers will be more economical and economical when shopping, such as avoiding credit, buying impulsively, and knowing the price compared to buyers who are not religious at all. In conventional consumer behavior science, Ridhi et al. (2018), this does not exist. (Nizar, M. (2018). Prinsip-Prinsip Manajemen Syariah:(Studi Pengembangan Koperasi Syariah Fatayat NU Kecamatan Purwodadi Kabupaten Pasuruan). Jurnal Istiqro, 4(2), 114-129.)

Ibn Khaldun stated that, The Islamic factor plays a significant role in building civilization, which is related to debate about the welfare of a country's people and their misery. According to Muflih (2006), the Islamic factor is very important to control one's behavior and maintain a balance between the world and the hereafter. On the contrary, the capitalist beliefs of the industrial revolution instilled Consumerism as an ideology and influence on consumer behavior encourages the desire to seek. Because the Islamic factor allows one to control their behavior and maintain a balance between the world and the afterlife. In contrast, the capitalist beliefs of the industrial revolution instilled consumerism in customer behavior. (Nizar, M. (2018). Prinsip-Prinsip Manajemen Syariah:(Studi Pengembangan Koperasi Syariah Fatayat NU Kecamatan Purwodadi Kabupaten Pasuruan). Jurnal Istiqro, 4(2), 114-129.)

Consumerism as a philosophical system encourages the urge to seek individuals through products created to get attention and depict happiness, social standing and luxury (Ega, 2021). According to the Islamic moral perspective, flexi-behavior in the post-truth era is irrelevant. This study reviews the hadith of the Prophet Muhammad from a thematic perspective. Consumers who view Islamic and conventional economics differently in the way they act. Where Islamic economics emphasizes ethics and social sensitivity, in contrast to capitalism which focuses on personal satisfaction. Therefore, the purpose of this article is to find factors that influence flexing behavior and its relationship with Veblen's conspicuous consumption theory. In addition, this article also examines flexing from the

perspective of consumer behavior theory from an Islamic economic perspective. (Taufique, K. M. R., & Islam, S. (2021). Green marketing in emerging Asia: antecedents of green consumer behavior among younger millennials. *Journal of Asia Business Studies*, 15(4), 541-558.)

2. Reserch Mthods

Sugiyono (2013) stated that qualitative methods are used in this study to conduct research on the conditions of natural objects that understand the phenomena of research objects. Descriptive data that is written or spoken that can be examined thoroughly particular topic is called generated data. In this study, writings and graphs from articles, books, and survey results are used as secondary data. The content analysis approach is used in literature studies. According to Moleong (2018). (Islam, T., & Chandrasekaran, U. (2019). Religiosity, values and consumer behaviour: a study of young Indian Muslim consumers. *Journal of Consumer Marketing*, 36(7), 948-961)

3. Results And Discussion

3.1. Understanding Flexing and Conspicuous Consumption

Despite the term flexing being a new term that is widely used by people, flexing

behavior has actually been around for a long time. For a long time, consumer behavior has included flexing or showing off wealth. Veblen (1899) wrote the book *The Theory of Leisure Class*, which showed a negative perspective on the social structure of the United States. The consumption patterns of the leisure or connoisseur class are described in this book. It was not the upper class consisting of aristocrats and royal families that Veblen meant, but the middle class living in urban America who became the new rich. They worked hard and made a lot of money during the industrial revolution. but they were still looked down upon socially because their work was the result of manual labor. The nouveaux considered consumption as a deliberate social display activity aimed at impressing the audience and exuding status and wealth . Conspicuous consumption, or conspicuous consumption, is the desire of the nouveaux to

appear equal or on the same level as the aristocrats. (Islam, Q., & Ali Khan, S. M. F. (2024). Assessing consumer behavior in sustainable product markets: A structural equation modeling approach with partial least squares analysis. *Sustainability*, 16(8), 3400.)

The desire to be rich is not only to fulfill the needs and desires for a comfortable life, but also to gain social recognition. From Veblen's perspective, we can see that In reading this reality, Veblen uses "possession of wealth" as the basis for the basic question, "How can I be respected?" states, Wealth determines a person's social status, honor, and self-esteem in society. The statement above is rejected, in contrast to the Islamic perspective. Islam is a religion that believes that non-material things can provide value, honor, and reputation.

Veblen's theories are related to the Islamic perspective and are still relevant in many social contexts. In addition, the theory Veblen can be used to understand social events, especially materialism becoming more dominant in human thought, with everything being judged from a material and materialistic perspective. Therefore, the author finds that Veblen's theory of conspicuous consumption has a strong relationship with the increasingly popular term flexion in today's. (Farhana, N., & Islam, S. (2011). Exploring consumer behavior in the context of fast food industry in Dhaka City. *World Journal of Social Sciences*, 1(1), 107-124.)

3.2. Factors Causing Flexing Behavior

The similarities between flexing behavior and conspicuous consumption behavior as observed by contemporary Veblen show that humans have actually been flexing for a long time. The term flexing in Indonesia itself emerged along with the crazy rich and sultans. With modern technology and the many social media platforms, it is difficult not to move. Flexing behavior usually aims to improve one's social status in the public eye, when compared to the current situation. This method is an attempt to rise to a higher social strata. With one's wealth and ability to own various luxury goods, self-actualization, self-

image, and self-esteem become important, especially in the current era of dominant social media.

The use of social media resources can not only increase a person's self-confidence, but can also motivate them to engage in conspicuous consumption or use, although this study states that self-esteem is not shown as a component that links social media use with excessive consumption. If conspicuous consumption is caused by the desire of the leisure class to have the same status as the aristocrats, according to Veblen, there must be a broader purpose and goal behind the behavior that is developing in this era, where social media is very popular. Getting endorsements (using famous figures in marketing), showing certain abilities and credibility, or finding a rich partner are some examples. Flexing was initially widely used as a marketing tactic: speakers provided CVs explaining their educational background, achievements, awards, etc. The goal was to make the audience in attendance believe in their abilities.

speaker. In addition, some individuals do flexing by showing their achievements at work or by receiving awards through platforms on social media. According to Abror, flexing is also done as a marketing signaling task. . Marketing signaling is an effort by drivers to attract customers. Criminals use flexing as a tool of lies and fraud.; the headlines of several news portals some time ago were the arrests of trading affiliates who attracted clients by changing the client's wealth and assets. (Zaroni, A. N. (2012). *Landasan Filosofis Perilaku Konsumen Dalam Perspektif Ekonomi Islam Dan Konvensional*. Mazahib.)

Therefore, the public must carefully consider and assess a person's flexing behavior and the luxury they show off is not easy to tempt people. The author can conclude several factors that encourage someone to do flexing from the facts above: (1) as a form of existence, self-esteem, self-perception, and the desire to achieve a certain social status (2) The desire to attract other people. People who want to have a rich partner will try to appear rich too (3). for promotional or marketing purposes that attract certain investors or traders.

Unfortunately, this approach is actually used to commit fraud. (4) Other factors also exist, such as environment and character. Environmental demands for a luxurious lifestyle, as well as personalities that support it, such as narcissistic and histrionic, can contribute to a person's flexing behavior. Aeni, 2022 (5) Shows a lack of concern and empathy for others. Researcher Irene Scopelliti from City University London in England stated in this case that individuals who like to brag, including flexing, do not realize that their actions are disturbing and uncomfortable for many people around them. (Mustafar, M. Z., & Borhan, J. T. (2013). Muslim consumer behavior: emphasis on ethics from Islamic perspective. Middle-East Journal of Scientific Research, 18(9), 1301-1307)

3.3. Consumer Behavior Theory from Conventional Economic and Islamic Economic

Perspectives In economic studies, consumer attitudes are included in flexing behavior. The two main principles that drive conventional consumer behavior theory are utilitarianism and rationalism. These two principles drive consumer attitudes that are materialistic, hedonistic, and wasteful (israf) Consumers who are at the rationalism stage will act based on personal interests and become independent without considering factors that ensure social balance and harmony.

According to Tannsjo, hedonism is the belief that pleasure or satisfaction is the goal of human life and action. However, the Islamic economic perspective will differentiate the theory of consumption from the conventional approach. This is due to the fact that Islam requires the consumption of healthy and halal food. Consumption related to obtaining wealth, wasting (extravagance), or for the purpose of showing off and self interest without considering the surrounding environment is prohibited by Islam. According to many scholars, a wasteful person is someone who spends more money than his own living needs. In the interpretation of al-Kashaf, it is explained that the people of ignorance in the past

often wasted money because they wanted to show off and be proud of themselves, and they also wrote this in their poetry.

It is natural to spend a lot of wealth excessively for goodness; however, doing something different if fulfilling one's needs beyond one's ability. Being luxurious does not always mean being luxurious, but luxury has an element of wastefulness. Luxury is the main characteristic of the inhabitants of hell; according to Islam, splendor is a major component in the corruption and destruction of a person and society. Islam limits quality and quantity in this regard. People should not spend too much on unnecessary things, especially on unimportant things. It is also important to distinguish between wants (want) and needs (need).

Consumptive behavior often occurs in today's modern society because of the wrong choice about consumption. They believe that having possessions will make them happy, but they do not realize that the pressure of consumption will produce the desired happiness.

Because of consumerism, people become unable to differentiate between their needs and wants. Muslim consumers will avoid consumerism. Sharia has directed them to act wisely and pay attention to several rules of consumption. The principles of Muslim consumers are justice, cleanliness, simplicity, generosity, and morals. In Islam, the purpose of consumption is *maslahah* and *falah*, each of which has components of profit and blessing. The beneficial elements fulfill the physical, psychological, and material needs of a worldly nature.

Meanwhile, the blessed elements fulfill the spiritual needs of an afterlife, which include the grace and pleasure of Allah. Umar Chapra said that a simple lifestyle reflects the caliph because it does not show arrogance, splendor, conceit, or moral lowliness (Ahmad, 2012). In conventional economics, to determine the balance of national income, the following formula is used: where (Y) is income and (C) is consumption. From the equation above, it is concluded that income and consumption are the same as the balance of consumption. Different in Islamic

economics, which uses the following formula: where (Y_i) is national income in Islamic Economics, (C_d) is consumption for global interests, and (C_a) is consumption or expenditure for local interests.

$Y = C$ $Y_i = C_d + C_a$ In Islamic economics, Y_i is considered as national income, C_d is considered as expenditure for worldly interests, and C_a is considered as expenditure for the purpose of the afterlife, which includes zakat, infaq, and sedekah (C_z , C_i , and C_s). This formulation, according to Vinna (2016), shows that in Islamic economics, consumption is considered as a way that cannot be ignored to achieve Allah's purpose in creating humans, namely to worship Him completely. In other words, consuming something is considered as a way to worship Allah.

Therefore, a Muslim will limit his consumption to things that are in accordance with Islamic law, such as not buying forbidden goods, not being greedy, and not being stingy, for the safety of his world and the hereafter. (Islam, Z. (2022). Analysis of factors affecting consumer behavior towards green banking using TPB model. *Journal of Asian Business Strategy*, 12(2), 102-114.)

3.4. Flexing in the Perspective of Islamic Economic Behavior Theory

In relation to the theory of consumer behavior from the perspective and perspective of Islamic economics, Muslims consider many things when they do what they buy. In terms of consumption, there must be a balance, namely avoiding stinginess and prioritizing the interests of oneself, family, and *fi sabilillah*. M. Lutfi The principle of distribution justice is the basis of Islamic economics to maintain the balance of consumption.

Muslim consumers are attractive because their income is allocated for two purposes, worldly and hereafter. To achieve this consumption goal, Islam has provided principles and frameworks. In Islamic economics, buyers must have piety, namely avoiding things that are prohibited (*haram*) and bad, and only

eating halal and good things. not doing tabdzir or israf. consumption carried out in obedience to Allah with good intentions (Hafas, 2017). In Islamic economics, the principles of consumption are based on the Quran and Hadith. So, It would be difficult for a Muslim to consume something that goes beyond the limits of Islamic law.

This is because in the Quran and Hadith there are restrictions on how a believer acts and behaves, including those related to behavior that shows luxury (flexing). Surah At Takatsur, verses 1–8, is a special chapter in the Quran, which talks about boasting. The letter was sent as a warning against the actions of two Ansar tribes who competed with each other to show off their wealth.

Compete with each other in worldly life and ignore the deeds of the afterlife. Do not do it; later you will find out, and don't do it; later you will find out. Do not be like that; if you know correctly, you will really see the hell of Jahiim, and you will really see the hell of Jahiim, and you will do it with "ainul yaqin". After that, enjoyment, which is the most respected attribute in this world, will definitely be asked of you on that day. In addition, flexibility is considered to violate the principle of modesty and avoid arrogance that is always exemplified by the Prophet Muhammad. In a hadith, it is stated that showing off clothes to get praise will be put in hellfire and the clothes he is proud of will be his despicable clothes on the Day of Resurrection. In addition, wealth should not be shown off or boasted about (HR Bukhari No. 1326, 2648, 3373, and 6809), because Allah SWT is the true owner of all wealth and wealth. In addition, considering how popular social media is in society, it is undeniable that there are some individuals who use it with evil intentions to take advantage of others for their own interests.

It is not surprising that flexing is also associated with fraud, namely when someone pretends to be rich and gives the impression of luxury to others. so that they end up getting caught up in businesses that are prohibited by Islam such as gambling. They will be tempted to get instant wealth, especially for those who are in financial difficulties. However, this is just an illusion. A hadith says, According

to HR. Ibn Hibban 2: 326, "Whoever cheats, he is not among us. People who commit treason and deception, their place is in hell." It is remarkable that Chinese celebrities and influencers prohibit all forms of pleasure, social waste, and ostentation, as if in line with Islamic teachings. According to Cahyani (2021). The Chinese government's goal is to maintain socialist values in society, although with a somewhat different goal, namely to stop hedonistic and capitalist tendencies obsessed with money. Everyone, including celebrities and their fans, must adhere to customs, personal morality, and social ethics. They are also asked to maintain a healthy lifestyle, support the basic principles of socialism, and follow the correct orientation of public opinion.

According to Cahyani (2021). Communist countries have few rules and ethics, especially Islam regulates all aspects of life. A Muslim buyer believes that his income has two parts: one for himself and the other for others. Through zakat, infaq, and sedekah, Islam always emphasizes social concern. However, flexing is usually a selfish act that ignores the importance of building an economy that benefits everyone (Wahyuddin, 2022). Because in conventional economics, consumption is considered the greatest goal in human life and people try to maximize their satisfaction, while in Islamic economics, consumption has different limitations and goals from conventional economics. Therefore, Muslim consumption must be framed by morality to meet needs and increase moral and spiritual values (Vinna, 2016, 82).

Principles and values that limit consumption behavior in Islam. According to Abdul Mannan, the following principles should guide a Muslim's consumption behavior: (1) The principle of justice, which means seeking a halal and lawful livelihood so as not to endanger the health and faith of a Muslim; (2) the principle of cleanliness, which means that a person is clean from all kinds of impurities and is blessed by Allah; and (3) the principle of simplicity, which means that a person must eat food and drink that is halal.

According to the principle of morality, consumption not only fulfills a person's physical needs, but also the moral and spiritual needs of a Muslim; therefore, a person must maintain moral and spiritual values when consuming. The following are some of the main standards of Islamic consumer behavior mentioned by Yusuf Qaradhawi in 1997. (1) Using wealth in a good way and avoiding stinginess: using wealth for the purpose of worship should not be excessive or beyond the limit, but also should not be stingy. (2) Avoiding inappropriate actions and spending wealth consistently for necessary needs, and not making wasteful purchases, which are prohibited in verse 31 of Surah Al-Araf, which states that Allah does not like those who are wasteful. (3) Preventing debt: Every Muslim is required to maintain a balance between his income and his expenses. A person will become more consumptive if they like to go into debt. (4) Maintaining established and important assets. In order to maintain blessings, it is not recommended to spend money on needs by selling important assets, such as houses and land. However, flexibilization behavior is contrary to the general standards of Muslim behavior mentioned above. He will do things like going into debt to get money if showing off wealth becomes his lifestyle. However, the audience's obsession with getting rich quick makes them do anything without considering the risks, which has a negative impact on society.

In addition, they tend to be competitive in negative things and are not empathetic to others (Hesti, 2022). Especially at a time when Indonesian society has not fully recovered from the pandemic, Flexing is an action that tends to fulfill personal satisfaction and does not show caring for others. Considered inconsistent with Islamic morals and ethics, which include honesty, humanity, and peace, as well as prophetic social dimensions, social community, and social responsibility, in Islamic economics, flexible behavior is considered inappropriate. In addition, flexibility is also considered to violate social media ethics (Wahyudin, 2022). Therefore, flexibility is very incompatible with the

behavior of Muslim consumers, who have limitations, principles, rules, and standards about what they will consume

4. Conclusion

In recent years, flexing has become an interesting topic of discussion for social media activists. The emergence of this shows the crazy rich who often show off their lifestyle and wealth on social media platforms, which ultimately results in counter-action among the community. Veblen coined a behavior similar to showing off wealth to increase social status and self-confidence in 1899, although the term flexing is not known in economics.

This act of showing off is known as conspicuous consumption, or conspicuous consumption. The Nouveaux at that time wanted to appear equal to the nobility and aristocrats, so they consumed as a deliberate social display activity, carried out strategically to impress others and radiate status and wealth. Environmental factors and the personality of the perpetrator, self-esteem, the goal of getting a partner, and the purpose of advertising or attracting customers are some of the factors that drive flexing behavior.

The goal of achieving consumption is what distinguishes Islamic and conventional consumer behavior theories. consumption according to Islam is also limited by principles and rules that are in accordance with Islamic law. because it is contrary to the principles and regulations of consumption in accordance with Islam, as well as verses and hadiths from the Quran and Hadith that lead to property should not be displayed or boasted (At-Takatsur), Islamic consumer behavior theory is not in line with the act of flexing. When viewed from a marketing perspective, namely as a marketing signal, flexibility can have a positive impact, but its negative impact is greater commercially.

Flexing also shows indifference and not caring about others. For those who are able to increase the economic strength of Muslims, zakat, infaq, and sedekah are required; in addition, people are encouraged to use money wisely and responsibly. This study adds to previous research on the phenomenon of

flexing, which has not been widely studied by previous researchers. It provides a theoretical contribution to the definition of flexing and how it relates to consumer behavior theory

DAFTAR PUSTAKA

- Nizar, M. (2017). Prinsip Kejujuran Dalam Perdagangan Versi Alqur'an. *Mafhum*, 2(2), 309-320.
- Nizar, M. (2018). Prinsip-Prinsip Manajemen Syariah:(Studi Pengembangan Koperasi Syariah Fatayat NU Kecamatan Purwodadi Kabupaten Pasuruan). *Jurnal Istiqro*, 4(2), 114-129.
- Nizar, M. N. M. (2016). Pengaruh Pembiayaan Mudharabah Terhadap Peningkatkan Kesejahteraan Pelaku Umkm (Studi Kasus BMT Masalahah Capang Pandaan). *MALIA: Jurnal Ekonomi Islam*, 7(2), 287-310.
- Nizar, M. N. M. (2016). Sumberdana Dalam Pendidikan Islam (Kepemilikan Harta Dalam Perspektif Islam). *Jurnal Al-Murabbi*, 1(2), 379-398.
- Nizar, M., & Mashuri, M. (2018). Pengembangan potensi lokal melalui pemberdayaan lingkungan dan umkm pada masyarakat pesisir. *Soeropati: Journal of Community Service*, 1(1), 41-56.
- Tariyah, L. (2020). Analisis Potensi Sumber Daya Alam (Sda) Dan Sumber Daya Manusia (Sdm) Terhadap Pembangunan Ekonomi Menurut Perspektif Ekonomi Islam (Studi Di Kabupaten Lampung Timur) (Doctoral dissertation, UIN Raden Intan Lampung).
- Widiaty, E., & Nugroho, A. P. (2020). Pertumbuhan ekonomi indonesia perspektif ekonomi islam: peran inflasi, pengeluaran pemerintah, hutang luar negeri dan pembiayaan syariah. *Jurnal Ilmiah Ekonomi Islam*, 6(2), 223-238.
- Taufique, K. M. R., & Islam, S. (2021). Green marketing in emerging Asia: antecedents of green consumer behavior among younger millennials. *Journal of Asia Business Studies*, 15(4), 541-558.
- Islam, T., & Chandrasekaran, U. (2019). Religiosity, values and consumer behaviour: a study of young Indian Muslim consumers. *Journal of Consumer Marketing*, 36(7), 948-961.
- Islam, Q., & Ali Khan, S. M. F. (2024). Assessing consumer behavior in sustainable product markets: A structural equation modeling approach with partial least squares analysis. *Sustainability*, 16(8), 3400.

- Farhana, N., & Islam, S. (2011). Exploring consumer behavior in the context of fast food industry in Dhaka City. *World Journal of Social Sciences*, 1(1), 107-124.
- Zaroni, A. N. (2012). *Landasan Filosofis Perilaku Konsumen Dalam Perspektif Ekonomi Islam Dan Konvensional*. Mazahib.
- Mustafar, M. Z., & Borhan, J. T. (2013). Muslim consumer behavior: emphasis on ethics from Islamic perspective. *Middle-East Journal of Scientific Research*, 18(9), 1301-1307.
- Islam, Z. (2022). Analysis of factors affecting consumer behavior towards green banking using TPB model. *Journal of Asian Business Strategy*, 12(2), 102-114.