

Impulse Buying Behavior from Monzer Kahf Perspective

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Abstract

Impulse buying behavior is strongly linked to sudden purchases made without thorough consideration, disregarding alternatives or future consequences, driven by the urge to satisfy immediate emotions. It is also related to the use of wealth for wants rather than needs, while human desires are unlimited. This study aims to review the impulse buying behavior and its factors, furthermore, how Islamic consumption norms can lead to resolve the behavior, particularly from Monzer Kahf perspective. The analytical method in this research is literature study by presenting related datas and theories arranged systematically. The results of this study indicate that impulse buying behavior is in contrast to the concept of Islamic consumption norms, as has been explained in detail by one of the 20th century Islamic economists, Monzer Kahf.

Keywords: *Impulse buying, Islamic consumption, Monzer Kahf.*

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1. INTRODUCTION

Impulse buying behavior is a complex behavior. From one side, consumers can experience problems arising from this behavior, while on the other hand this behavior can affects sellers to increase their sales. From the consumer side, this behavior is closely related to the use of wealth for wants rather than needs, while human desires are unlimited. As a result, consumers tend to be closer to *israf* (excessive consuming) and *tabzir* (wasting) behavior. This is contrary to the word of Allah Swt. in the Qur'an Surah Al Furqan verse 67 which means: "*And (including the servants of the Most Merciful God) those who, when they spend their wealth, are not extravagant, nor are they stingy, between the two of them naturally.*"

The concept of Islamic consumption has been explained by a number of Muslim economists from the past (classical times) to the present (modern times) which can be used as a guide for every Muslim, especially in his consumption activities. One of them is Monzer Kahf. Kahf is one of the leading Islamic economists in the 20th century that every Muslim can learn about the concept of consumption. He criticized the theory of consumption behavior produced by the

capitalist system and presents his Islamic concept. Therefore, in this study the author tries to explain the criticism of impulse buying behavior from the perspective of Monzer Kahf.

This article uses literature study by presenting datas and theories arranged systematically. An interdisciplinary approach is also needed in this research, bearing in mind that impulsive buying behavior can only be explained through theories and studies related to consumer behavior in the light of interconnected disciplines including marketing, psychology, sociology, and economics. Then, the criticism of this behavior will be explained by Islamic consumption theory.

Based on the author's research, up to this point, there has been no research reviewed impulse buying behavior related to the perspective of Monzer Kahf. Therefore, the author intrigued to discuss the topic.

2. LITERATURE REVIEW

Impulsive Buying Behavior

Impulse buying is a part of a condition called "unplanned purchase", so that the expenditure that occurs is different from the planned expenditure

(Komala, 2018). Quoted from Lehman et al. (2019), the notion of impulsive buying behavior is closely related to sudden purchases without careful consideration and ignoring alternatives or future implications that are influenced by the temptation to satisfy momentary emotions.

Sohn and Ko (2021) contend that although all impulse purchases are unplanned, not every unplanned purchase is impulsive. Unplanned purchases may happen because a consumer needs a product that was not previously added to their shopping list. This indicates that unplanned purchases driven by urgent desires typically define impulse buying.

Mutanafisa and Retnaningsih (2021), referencing Verplanken and Herabadi (2001), suggest in their study that impulse buying consists of two aspects:

a. Cognitive aspect

This aspect is related to consideration and purchase planning. It was noted that unplanned purchases, or those made without careful consideration for various reasons, could result in repeated similar buying behavior.

b. Affective aspect

This aspect involves an emotional impulse, characterized by feelings of happiness after making an unplanned purchase. This behavior stems from a heartfelt desire and tends to be repetitive, uncontrollable, and accompanied by either satisfaction or regret.

Based on the type, Komala (2018) cites Loudon and Bitta (2003) who classify impulsive purchases into four types, namely:

- a. Pure impulse (pure impulse) is an impulsive purchase made because of an emotional outburst from consumers so that they make purchases of products outside their buying habits. Categorized as a pure impulse purchase because it is outside of normal buying behavior and only to satisfy desires based on emotional outbursts.
- b. Suggestion impulse is a purchase that occurs when the consumer sees the product, sees how to use it or how it is used, then feels the need to decide to make a purchase. Impulse suggestions are carried out by consumers even though they do not really need them and their use will still be used in the future. Commonly this type is based on stimulus at the store and is supported by giving advice, either from sales promotions, sales assistants or friends.

- c. Reminder impulse refers to a purchase made when the consumer suddenly remembers to buy a product. This often happens because the consumer has previously purchased the item or has seen it advertised. This type of impulse usually occurs when the consumer sees the product on store shelves, in displays, or recalls other information about it.
- d. Planned impulse or planned impulse is a purchase that occurs when a consumer enters a store with the hope of making a purchase transaction based on discounts, coupons, etc. without planning the product to be purchased. Consumers also bought other products which at that time were being sold at special prices (discounts or clearance) because they remembered the habits of consuming these products.

According to empirical studies by Verplanken and Herabadi (2001), various factors can trigger impulsive buying behavior, including sales promotions and consumer knowledge. Sumarwan (2011) identifies factors influencing a person's knowledge as gender, age, education, income, occupation, household size, and geographical location.

Farid and Ali's research (2018) concluded that impulsive buying behavior can arise from both external and internal stimuli. External stimuli are controlled by marketers to entice customers into making impulsive purchases, such as strategic product placement and appealing to consumers' psychological tendencies. Internal stimuli stem from individual emotions or moods; for instance, people in a positive mood are more likely to make impulsive purchases and exhibit more enthusiasm for shopping compared to those in a negative mood.

3. METHODOLOGY

The analytical method in this research is literature study by presenting related data and theories arranged systematically. We accumulated the data for this research by searching for relevant books, compatible articles from electronic databases, and also by examining the reference lists of the collected articles. Our search used various terms, including "impulse buying", "consumer behavior", "Islamic consumption", "Monzer Kahf" and other related keywords.

4. RESULT AND ANALYSIS

Biography of Monzer Kahf

Monzer Kahf is one of the mainstream Islamic economics thinkers in the contemporary phase, namely the phase that began after the first world war to the present (Ulum, 2020). He has dedicated his life to the development of the Islamic economy and financial system (Sriwahyuni, 2017).

Kahf was born in Damascus, Syria, in 1940. He obtained his B.A. in business from the University of Damascus in 1962, receiving an award as the best graduate from the President of Syria. In 1975, he earned his Ph.D. in economics, specializing in international economics, from the University of Utah, USA. Additionally, Kahf attended informal lectures in Syria on Islamic Jurisprudence (Fiqh) and Islamic Studies. He has been a certified professional public accountant since 1968. In 2005, Kahf became a professor of Islamic economics and banking at Yarmouk University, Jordan. Kahf has dedicated over 34 years to education. He served as a teaching assistant at the University of Utah School of Economics (1971-1975) and was an instructor at the School of Business, University of Damascus (1962-1963). In 1984, he joined the Islamic Development Bank (IDB) and has been a senior Islamic economist there since 1995.

Monzer Kahf is a prolific writer in producing economic, financial, business, fiqh and legal thoughts which are written in two languages, namely Arabic and English. Some of his essays are as follows (Aravik, 2017): *The Islamic Economy: Analytical Study of the Functioning of the Islamic Economic System* (1978), *A Contribution to the Theory of Consumer Behavior in an Islamic Society* (1984), *Principles of Islamic Financing: A Survey* (with Taqiullah Khan, 1992), *Zakah management in Some Muslim Societies* (1993), *The Calculation of Zakah for Muslims in North America* (1996), *Financing Development in Islam* (1996), *The Demand Side or Consumer Behavior in Islamic Perspective*, as well as several other articles and papers.

Monzer Kahf's Critique of Capitalism's Theory of Consumer Behavior

Aravik (2017) explains that Monzer Kahf ties the concept of consumption in Islam to three things, namely: Islamic rationalism, the concept of *falah* (success), and the time scale of consumer behavior. According to Kahf, consumption in Islam has two

purposes, namely worldly and spiritual. Therefore, if someone maximizes on the satisfaction of needs then it is not condemned in Islam as long as the activity does not involve things that are destructive (Kahf, 1995).

Kahf questioned the Western theory of consumer behavior influenced by capitalism, which revolves around the concepts of "economic rationalism" and "utilitarianism." Economic rationalism views human behavior as driven by calculated decisions aimed at achieving financial success, equating wealth with life's purpose and economic achievement. On the other hand, utilitarianism shapes values and moral perspectives (Aravik, 2017).

The theory of consumer behavior in the capitalist system develops through two stages, the first stage is the marginalist theory. Based on this theory, the consumer can achieve balance when he maximizes his utilization in accordance with limited income. In a later stage, the theory of consumer behavior developed in a more modern way with the quantification and cardinality of utilization (Shows and Burton, 1972). Kahf views rationalization and existing consumer theory as aspects that are limited to single-dimensional human behavior. He argued that Islamic rationalism offers an alternative aligned with Islamic principles, emphasizing key elements such as the definition of success, the temporal aspects of consumer behavior, the understanding of wealth, the notion of goods, and the ethical considerations of consumption within Islam (Kahf, 1995).

The Concept of Consumption in Islam According to Monzer Kahf

After criticizing conventional consumer behavior theory, Kahf explained that Islam has a concept of consumption that is not single-dimensional, focused only on maximizing the utilization of consumption by minimizing expenditure. This is an important concept that every Muslim needs to know and remember in order to prevent himself from toxic consumption behavior such as impulse buying.

Islamic rationalism as a stronghold for someone to be wise in consumption according to Monzer Kahf's perspective consists of the following elements, namely:

- a. The concept of success. Kahf in this case cites the concept of Dr. Siddiqi that Islam supports individuals to achieve success through the good things done through economic actions that have an

impact on society. Success in Islam is not only material success but also success in the hereafter by getting the pleasure of Allah SWT. Therefore, success in Muslim life is measured by Islamic religious morals. The higher one's morality, the higher the success achieved. Virtue, truth, and piety to Allah SWT. is the key to Islamic morality. Piety to Allah is achieved by relying on the whole of life only because of (intention) Allah, and only for (goals) of Allah, and in a way that has been determined by Allah (Aravik, 2017).

- b. Temporal aspects of consumer behavior. This aspect viewed through an Islamic lens where worldly life is temporary, contrasting with eternal life in the hereafter. This perspective influences consumer behavior in two ways: immediate effects in this world and lasting effects in the hereafter. Achieving satisfaction requires balancing these temporal dimensions to attain genuine success. Some of the gains or satisfaction in this world must be sacrificed for satisfaction in the hereafter. Just as every Muslim is obliged to spend every moment of his time in remembrance of Allah and must contribute part of his energy to spreading the truth and good deeds and must use his time and effort to improve the spiritual, moral and economic life of society.
- c. The concept of property. Islam views wealth as a trust from Allah SWT, which individuals can utilize to attain success in the hereafter. In contrast, the conventional perspective regards wealth as individuals' right and a measure of their accomplishments in this life.
- d. The concept of goods. If we examine the Qur'an, then we will get the concept of goods or commodities. In the Qur'an, two forms of goods are stated, namely: first, *al-tayyibat* (goods, clean, holy, and beautiful). Second, *al-rizq* (gift from Allah, provision from Allah, or a gift from the sky). All these connotations show that Allah is the true Giver of Mercy and the supplier of the needs of all creatures. As a consequence, in the Islamic concept, consumer goods are useful and have good benefits because they cause material, moral and spiritual improvements to their consumers. Items that have no goodness and do not help to improve the human condition are not items that can be considered as the property or assets of Muslims. If we compare the Islamic concept with the non-Divine concept of these consumer goods,

then even though something has economic benefits if it can be exchanged in the market, in Islam it is not necessarily appropriate to be defined as goods because it should be morally useful besides having economic benefits.

- e. Consumer ethics. Where Islam does not prohibit individuals from using goods to achieve satisfaction as long as the individual does not consume goods that are unlawful and dangerous or damaging. Islam prohibits consuming goods for *israf* and *tabzir* (spending in the wrong way) such as bribery and gambling.

Rationality in Islamic economics always pays attention to the *maslahah* for self, family and society. A person who is considered rational according to Islam is if: first, avoids *israf* (excessive excess). A Muslim consumer will always consider the *maslahah* for himself and his community in consuming a product or service and avoid *israf*. He will not comply with his desire to get maximum utility, if it is found that his wish contains *israf*. He will choose to give part of his income to his neighbors so he can eat. In this way, he means prioritizing *maslahah* rather than maximizing utility for himself.

Second, prioritizing the hereafter over the world. The use of goods or services for religious needs is worth more than consumption for worldly purposes. Consumption for worship has a higher value because its orientation is *al-falah* that will get rewards from Allah SWT, so it is more aimed at the afterlife. The greater the consumption for worship, the higher *al-falah* will be achieved.

Third, be consistent in prioritizing the fulfillment of needs (*daruriyyah*, *hajiyyah*, and *tahsiniyyah*). There are priorities between one and the other showing the level of usefulness and urgency in their fulfillment. This priority is divided into three, namely *al-hajah al-daruriyyah*, *al-hajah al-hajiyyah*, and *al-hajah al-tahsiniyyah*. A Muslim needs to allocate his budget in order according to his priority level consistently. The requirements at the *daruriyyah* level must be fulfilled first, then *hajiyyah* and then *tahsiniyyah*. This priority should be applied to all types of needs, namely: religion (*al-din*), life, property, knowledge (reason), and the continuation of the family.

Fourth, pay attention to ethics and norms. Islamic Sharia has a set of ethics and norms that must be used as a guide in every life activity. A Muslim in his

activities, especially in consuming goods or services, must be guided by the ethics and norms set by Islamic law. This means, he prioritizes *maslahah* rather than getting utility to fulfill his relatively unlimited desires.

Finally, in Islam, consumption targets also need to be considered, namely: first, consumption for oneself and family. Where it is not justified that consumption by a person results in the maintenance of himself and his family because of his stinginess. Allah SWT also prohibits miserly acts as Allah SWT has prohibited extravagant and extravagant acts (QS. ath-Thalaq [65]: 7). Second, consumption in the future, namely through savings. Savings are important because the future is an unknown period (QS. Yusuf [12]: 47-48). Third, consumption as a social responsibility. This social responsibility is the obligation to pay zakat (al-Arif and Amalia, 2014).

5. CONCLUSION

The study finds that impulse buying is a sudden, emotional purchase without considering alternatives or future consequences. While all impulse buys are unplanned, not all unplanned buys are impulsive; some are simply items not on a shopping list but needed. Impulse buying involves an urgent desire and prioritizes wants over needs. Prioritizing needs and wants is also part of the concern in the Islamic concept of consumption which every Muslim should pay attention to. Monzer Kahf specifically explains the concept of consumption which is based on Islamic rationality. Rationality in Islamic economics always pays attention to the *maslahah* for self, family and society. A person who is considered rational according to Islam is if: first, avoids *isrâf* (excessive excess). Second, prioritizing the hereafter rather than the world. The use of goods or services for religious purposes has a higher value than worldly consumption. Third, consistent in prioritizing fulfillment of needs (*daruriyyah*, *hajiyyah*, and *tahsiniyyah*). Fourth, pay attention to ethics and norms. A Muslim in his activities, especially in consuming goods or services, must be guided by the ethics and norms set by Islamic law. This means, he prioritizes *maslahah* rather than getting utility to fulfill his relatively unlimited desires. In Islam, consumption targets also need to be considered,

namely: first, balanced consumption for oneself and family (not stingy or excessive). Second, consumption in the future whose circumstances are unknown through savings. Third, consumption as a social responsibility, namely by issuing zakat obligations.

6. THANK YOU-NOTE

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