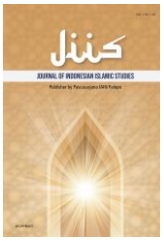
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Beyond Mutual Consent: Reconstructing Tarādin in Islamic Price Ethics amid Luxury Branding and Symbolic Consumption

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Abstract

Premium price acceptance in the luxury product market is driven not only by functional utility, but also by brand heritage, exclusivity, and symbolic value—creating a pricing paradox in which elevated prices enhance rather than deter consumer desirability. Within Islamic economics, this phenomenon challenges classical assessments of consumer consent (*tarāḍin*), which primarily evaluate formal contractual assent and overt willingness to pay. This study aims to reconstruct *tarāḍin* within Islamic price ethics by shifting its analytical focus from formal agreement to the procedural integrity of value formation amid luxury branding and symbolic consumption. Employing a qualitative-conceptual library research method, this study systematically selected and synthesized foundational Qur'anic and *fiqh al-mu'āmalāt* texts alongside peer-reviewed literature on Islamic business ethics, luxury branding, and symbolic consumption through thematic coding and comparative conceptual synthesis. From this analytical procedure, the study derives four interdependent dimensions in the proposed normative model of reconstructed *tarāḍin*: informational transparency, voluntary consent, value representation, and ethical price justice. Addressing the luxury pricing paradox, these four dimensions demonstrate that genuine consent requires evaluating whether symbolic prestige is communicated without deception (*tadlīs*), manufactured scarcity coercion, or gross price disparity (*ghabn fāḥisy*). This study offers a theoretical contribution to Islamic economic thought by extending *tarāḍin* beyond classical doctrines of honesty and contractual validity into an evaluative framework for contemporary luxury marketing. Because this framework represents a proposed normative model derived from conceptual synthesis, future empirical research is required to validate its operational applicability.

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Introduction

The development of the luxury product market, reflected in the sustained global expansion of the personal luxury goods sector alongside the rapid rise of accessible and *modest luxury* segments in Indonesia across designer handbags, niche fragrances, and premium Muslim fashion, indicates that consumer purchasing decisions are not always grounded strictly in functional needs and economic utility. In the modern marketplace, consumers increasingly consider brand reputation, exclusivity, experiential consumption, and embedded social value. This phenomenon has driven the widespread adoption of premium pricing strategies, which are pricing models that position products at elevated price points based on brand equity and perceived value, often reinforced through artificial scarcity tactics such as limited seasonal drops, strict purchase quotas, and exclusive waiting lists. Within this framework, price serves not merely as an indicator of economic worth, but also as a component of social image and identity construction (Putri & Helfi, 2025). Consequently, consumer acceptance of prestige-driven price mark-ups presents a compelling subject of inquiry, particularly when evaluated against ethical principles in Islamic economic transactions.

One critical factor influencing price perception in the luxury market is luxury branding. Luxury brands offer more than tangible quality and product functionality; they project exclusivity, prestige, and distinct identity dimensions. Empirically, the growth of urban middle-class consumers and luxury retail ecosystems in major Indonesian cities illustrates how branded goods, ranging from international heritage leather goods to curated *modest luxury* labels, command prices vastly exceeding their material production costs. Asprilia and El Hami (2021) demonstrate that luxury value perception among branded handbag consumers in Indonesia is multidimensional, encompassing financial, functional, individual, and social value dimensions. Their findings highlight that consumers do not perceive higher prices purely as an economic burden. Under specific conditions, premium pricing actively reinforces the value proposition built through brand identity and image. Thus, analyzing price ethics in luxury products requires examining how product value is constructed and communicated to consumers (Asprilia & Hami, 2021).

Beyond brand equity, luxury consumption is closely tied to symbolic consumption, which refers to the use of products to express identity, status, and social meaning rather than to satisfy basic practical needs. Hambalah (2023), examining luxury perfume consumption through a masstige brand lens, observes that Indonesian consumers navigate symbolic value, experiential gratification, and functional utility when buying luxury goods (Hambalah, 2023). imilarly, Djaruma et al. (2024) investigate the drivers of conspicuous online consumption among Generation Y, highlighting the role of social media and luxury symbolism (Djaruma et al., 2024). In contemporary digital commerce, this symbolic appeal is further amplified by aspirational influencer endorsements, curated unboxing narratives, and fear-of-missing-out (FOMO) campaigns that frame high-priced items as markers of modern Muslim lifestyle success. Both studies demonstrate that luxury purchasing decisions are heavily influenced by meanings that transcend a product's physical utility. This dynamic raises pressing ethical questions for Muslim consumers regarding how scarcity engineering, prestige mark-ups, and influencer-driven imagery shape perceived value and their subsequent willingness to pay premium prices.

From the perspective of Islamic economics, commercial activity is not judged solely by the attainment of mutual agreement between buyer and seller; it must also adhere to underlying ethical parameters. A foundational normative reference is found in Surah An-Nisā' [4]: 29, which prohibits the unjust appropriation of others' property and explicitly mandates that trade be conducted on the basis of mutual consent (*'an tarāḍin minkum*). The principle of *tarāḍin* is paramount, establishing that valid transactions require genuine willingness from both parties. However, in modern markets characterized by strategic brand imagery, persuasive marketing communications, and symbolic value construction, the nature of consent requires deeper interrogation. A consumer's willingness to pay a given price does not by itself clarify how that agreement was formed, what information was disclosed, or how product value was represented (Rifai et al., 2026).

Prior research provides valuable groundwork for understanding these dynamics, yet reveals distinct explanatory gaps when juxtaposed. On the behavioral side, Asprilia and El Hami (2021) examine luxury value perception across financial, functional, individual, and social dimensions, Hambalah (2023) analyzes symbolic, experiential, and functional values in masstige product consumption, and Djaruma et al. (2024) extend this inquiry to online conspicuous consumption driven by social media symbolism. While these studies demonstrate that luxury demand rests on intangible social meanings rather than physical utility, they remain purely descriptive and do not evaluate the Islamic normative validity of consumer consent. Conversely, within Islamic business ethics, Ramadani et al. (2025) investigate digital marketing strategies and Sharia-compliant pricing on the Shopee platform, focusing largely on overt price fairness and promotional honesty in mass e-commerce (Ramadani et al., 2025). whereas Mualim et al. (2026) examine *'an tarāḍin* as an ethical-legal principle of contractual consent through a thematic interpretation of Surah An-Nisā' [4]: 29. Although Mualim et al. (2026) establish that consent requires substantive willingness beyond formal contract execution, classical contractual doctrines of *tarāḍin* and conventional Islamic marketing ethics primarily address explicit fraud, hidden defects, or overt coercion. They do not adequately explain how consumer consent is compromised when no physical deception occurs, yet price acceptance is engineered through symbolic value construction, brand exclusivity, and status-driven prestige in luxury markets (Mualim et al., 2026).

Given these developments, a conceptual gap remains to refine and contextualize the doctrine of *tarāḍin* against contemporary marketing and pricing strategies in the luxury market. The core ethical issue lies not in high pricing itself, as premium prices do not inherently violate Islamic economic principles. Products may legitimately command high prices due to superior craftsmanship, design, brand heritage, exclusivity, or perceived symbolic value. Ethical concerns arise when price acceptance is engineered through opaque information, constrained choice, deceptive value representations, or pricing practices that disregard principles of economic justice (Sari et al., 2025). Accordingly, *tarāḍin* must be evaluated not simply as formal transactional assent, but through the quality of the underlying process, ensuring that consumer agreement is informed, voluntary, and rooted in accountable value representation.

To address this conceptual gap, this study is guided by two primary research questions: (1) How do luxury branding, symbolic consumption, and prestige-driven premium pricing challenge classical assessments of contractual consent (*tarāḍin*) within

Islamic price ethics? and (2) How can the principle of *tarāḍin* be conceptually reconstructed to evaluate the procedural quality of consumer consent in luxury markets? In answering these questions, this study proposes a conceptual reconstruction of *tarāḍin* within Islamic price ethics by bridging transactional consent with the phenomena of luxury branding, premium pricing, and symbolic consumption. Rather than assuming fixed evaluative criteria a priori, the study employs a combined deductive-inductive synthesis, deductively anchored in normative Islamic principles of contractual consent, honesty, and justice, and inductively informed by behavioral patterns of brand value construction and symbolic consumption, to derive an integrated analytical framework for assessing information disclosure, decision autonomy, value representation integrity, and pricing fairness. Ultimately, this research aims to build an original conceptual framework that extends the application of *tarāḍin* in evaluating luxury marketing and pricing practices through an Islamic economic ethics lens. In doing so, it seeks to offer theoretical contributions to Islamic price ethics while advancing scholarly understanding of the intersection between consumer consent, brand equity construction, and transactional justice in modern markets.

Literature Review

Tarāḍin in Islamic Economics

Tarāḍin represents the principle of mutual consent or reciprocal assent between transacting parties within the perspective of Islamic economics. This principle finds its primary normative foundation in Surah An-Nisā' [4]: 29, which prohibits the unjust appropriation of wealth (*akl al-māl bi al-bāṭil*) and affirms that trade must be conducted on the basis of mutual consent *('an tarāḍin minkum*), reinforced by the prophetic hadith stating that valid trade is grounded in mutual willingness (*innamā al-bay'u 'an tarāḍin*). In classical tafsīr aḥkām and fiqh al-mu'āmalāt, scholars such as al-Ṭabarī (2001) and al-Qurṭubī (2006) explain that genuine tarāḍin requires an unclouded alignment between internal willingness (*riḍā bāṭin*) and external contractual expression (ṣīghah). Furthermore, classical jurists including al-Kāsānī (1986) and Ibn Qudāmah (1997) distinguish between the formal legal validity of a contract (*ṣiḥḥah al-'aqd*), which is satisfied externally through offer and acceptance (*ījāb and qabūl*), and its substantive ethical excellence (*ḥusn al-mu'āmalah and 'adālah*). Because internal consent is hidden, Islamic law regulates external conditions through rights of option (*khiyār*), such as khiyār al-majlis, *khiyār al-'ayb, and khiyār al-tadlīs*, to ensure that formal agreement is not merely a hollow shell masking defective consent.

In its theoretical development, *tarāḍin* is inextricably bound to issues of honesty, transparency, and justice throughout the transactional process. Mualim et al. (2026) explain *'an tarāḍin* as both an ethical and legal principle governing contractual consent based on a thematic interpretation of Surah An-Nisā' [4]: 29. Extending this insight through the lens of *maqāṣid al-sharī'ah* as formulated by al-Shāṭibī (2004), contractual consent cannot be isolated from the broader objectives of preserving wealth (*ḥifẓ al-māl*) and preventing harm (*ḍarar*). Thus, a transaction may satisfy the minimal juristic requirements of formal validity (*ṣaḥīḥ*) while still falling short of Islamic ethical standards if one party's willingness is shaped by cognitive manipulation, information asymmetry, or engineered psychological pressure. Therefore, the doctrine of *tarāḍin* is highly relevant for analyzing

contemporary transactions characterized by complex information asymmetries and strategic marketing maneuvers (Mualim et al., 2026).

In modern marketing environments, operationalizing *tarāḍin* faces increasingly complex challenges, as consumer decision-making is continually shaped by advertising, brand equity, promotional tactics, and managed value perceptions. A consumer's willingness to purchase a product does not automatically indicate whether that decision was formulated upon adequate information disclosure and authentic freedom of choice. Accordingly, this study conceptualizes *tarāḍin* as a principle that must be evaluated through the procedural quality of consent, including informational transparency, consumer autonomy, and honesty in presenting product value. This nuanced understanding bridges classical juristic distinctions between formal validity and ethical perfection, providing the foundation for expanding the application of *tarāḍin* within the domain of price ethics in the luxury market.

Islamic Price Ethics

Price ethics in Islamic economics is an integral part of *mu'āmalāt* principles that frame commercial activity within values of justice (*'adl*), honesty (*ṣidq*), mutual consent (*tarāḍin*), and accountability. Price is understood not merely as an exchange value between goods and money, but also as a reflection of how that price is established, communicated, and accepted by consumers. To evaluate pricing rigorously, Islamic jurisprudence differentiates among several distinct concepts: mutual consent (*tarāḍin*), which governs the volitional quality of agreement; fair market pricing (*thaman al-mithl* and *tas'īr*), which reflects equitable valuation free from market distortion (Ibn Taymiyyah, 2005); excessive uncertainty (*gharar*), which involves ambiguity in object specifications or terms; fraudulent misrepresentation (*tadlīs* or *ghishsh*), which actively deceives buyers about quality or origin; exploitation (*ghabn fāḥisy*), which captures extreme price disparity taking advantage of buyer ignorance or urgency; and market power abuse (*iḥtikār* or monopolistic supply control), which artificially restricts availability to inflate prices. While honesty requires full transparency regarding the condition and characteristics of the traded goods (Almarwah et al., 2026). justice demands that pricing mechanisms do not exploit cognitive or structural vulnerabilities.

In modern commercial practice, pricing can be influenced by production costs, product quality, market competition, marketing strategies, brand reputation, and consumer value perceptions. Therefore, a high price cannot automatically be categorized as unlawful (*ḥarām*) or invalid (*bāṭil*), since Islamic law generally respects market-determined prices under transparent conditions. However, an expensive price can be legally valid (*ṣaḥīḥ*) in terms of formal contract law yet remain ethically questionable when high margins rely on perception manipulation, manufactured scarcity, or concealed value realities. Ethical evaluation therefore requires clear normative standards beyond nominal price levels, specifically: (1) full disclosure of material and intangible value drivers, (2) preservation of uncoerced consumer deliberation, (3) truthful alignment between brand claims and actual product attributes, and (4) proportionality between price premiums and legitimate craftsmanship or brand equity. Indra and Huda (2026), in their study on digital platform pricing practices from an Islamic business ethics perspective, emphasize the importance of price transparency, *tarāḍin*, and trust when encountering dynamic digital pricing

mechanisms. Their research demonstrates that while price flexibility can operate naturally within market mechanisms, it continuously requires ethical accountability in how information is presented to consumers (Indra & Huda, 2026).

Building upon these principles, Islamic price ethics in this study is conceptualized as a normative framework for evaluating the relationship between price determination, product disclosure, consumer autonomy, and transactional justice. This framework is not intended to prescribe a uniform price point for every product; rather, it aims to ensure that price formation and acceptance occur through an accountable process. Within the context of luxury goods, this principle becomes particularly critical because premium pricing is driven by a combination of functional quality, brand equity, exclusivity, and symbolic value. Accordingly, an analysis of price ethics must examine the alignment between the value communicated by producers and the consumer's understanding of the value that serves as the foundation for price acceptance.

Luxury Branding and Premium Pricing

Luxury branding is a brand identity construction strategy that emphasizes characteristics such as exclusivity, superior craftsmanship, reputation, experiential appeal, and prestige. Luxury brands offer more than functional utility; they construct distinct meanings that differentiate them from products in standard market categories. Wang (2022) explains that luxury consumption is deeply connected to product design, artisanal craftsmanship, sensory appeal, and embedded social and cultural brand narratives. This highlights that the value of luxury products is generated through a combination of tangible and intangible attributes. Consequently, consumer perception of luxury goods is driven not only by product functionality, but also by the experiences and meanings constructed through brand identity (Wang, 2022).

One of the defining features associated with luxury branding is the implementation of premium pricing, a strategy of setting prices at elevated levels to represent the market positioning and perceived worth of the product. Asprilia and El Hami (2021) identify four dimensions of luxury value perception among branded handbag consumers in Indonesia: financial, functional, individual, and social value dimensions. Their findings demonstrate that consumer perception of luxury items extends beyond nominal pricing and physical benefits to encompass personal and social dimensions. Therefore, premium pricing can be understood as an integral part of the value framework built by the brand and recognized by consumers. However, acceptance of elevated pricing continuously requires evaluation based on the alignment between disclosed information, true product attributes, and the value communicated by the firm (Asprilia & Hami, 2021).

From the perspective of Islamic price ethics, luxury branding and premium pricing cannot be evaluated solely on the basis of absolute price levels. Ethical assessment must examine how brands construct value perception and how information is communicated to consumers. Reputation, design, quality, and exclusivity constitute legitimate components of product value as long as they are represented transparently and not used to generate deceptive perceptions. Thus, the core ethical issue rests not on the existence of premium pricing per se, but on the process of value formation and the nature of consumer consent regarding that price. This connection makes luxury branding a crucial domain for expanding the practical application of *tarāḍin* within Islamic price ethics.

Symbolic Consumption

Symbolic consumption refers to a consumer behavior wherein individuals utilize products not merely to satisfy functional needs, but to express identity, self-image, status, and social meaning. Within this framework, consumed goods serve as symbols that communicate specific messages about the owner to their social environment. Eastman et al. (1999) describe status consumption as the behavioral tendency to purchase goods and services for the social status or prestige acquired through their ownership. This perspective demonstrates that purchasing decisions can be heavily influenced by the social meanings embedded within products, such that consumption value cannot always be explained solely through economic utility and functional benefits (Eastman et al., 1999).

In the market for luxury products, symbolic consumption is intrinsically linked to prestige, exclusivity, and social identity construction. Hambalah (2023) explains that luxury perfume consumption within the masstige brand segment among Indonesian consumers is driven by the pursuit of symbolic, experiential, and functional values (Hambalah, 2023). Meanwhile, Djaruma et al. (2024) demonstrate that social media dynamics and luxury symbolism serve as critical factors in shaping conspicuous online consumption among Generation Y. Both studies illustrate that luxury product consumption is actively conditioned by meanings constructed through brand imagery and social environments. Consequently, symbolic value can function as a primary consideration when consumers accept elevated prices relative to non-luxury alternatives with similar functional utility.

Nevertheless, the presence of symbolic value in consumption does not inherently signify an ethical violation, nor should all persuasive brand storytelling be conflated with unethical manipulation. Consumers maintain the autonomy to factor identity, experiential gratification, and prestige into their purchasing decisions. To avoid labeling ordinary persuasive branding as manipulative, Islamic price ethics requires a clear demarcation between legitimate promotional persuasion (*tarwīj*) and demonstrably misleading or coercive practices based on three verifiable criteria: (1) factual verifiability, where aspirational branding communicates aesthetic appeal or brand heritage without falsifying material specifications or provenance; (2) preservation of rational agency, where marketing appeals to lifestyle identity without exploiting acute psychological vulnerabilities or manufactured panic; and (3) exit and choice freedom, where consumers can evaluate alternatives without deceptive urgency traps or hidden conditions. Ethical violations arise specifically when symbolic value construction breaches these thresholds through deceptive information, unsubstantiated exclusivity claims, or perception manipulation that impairs consumer choice. From the perspective of Islamic economics, distinguishing permissible persuasion from manipulative distortion through the principles of *tarāḍin* and price ethics ensures that consumer acceptance of symbolic value occurs within transactional processes that remain transparent, voluntary, and just.

Conceptual Synthesis

Based on the discussion of *tarāḍin*, Islamic price ethics, luxury branding, and symbolic consumption, consumer acceptance of premium pricing can be understood as a phenomenon possessing economic, psychological, and social dimensions. The principle of *tarāḍin* provides the normative foundation regarding consent in transactions, while Islamic price ethics establishes a framework for evaluating honesty, transparency, and

transactional justice. Concurrently, luxury branding and symbolic consumption illuminate how product value perceptions are constructed through quality, brand reputation, exclusivity, identity, and prestige. This synthesis demonstrates that premium price acceptance cannot be adequately analyzed based solely on a consumer's willingness to pay; it must also account for the underlying perception formation process and the procedural quality of consent.

To further operationalize these conceptual relationships, this study proposes four analytical dimensions in the reconstruction of *tarāḍin*: informational transparency, voluntary consent, value representation, and ethical price justice. Informational transparency pertains to full disclosure regarding product specifications, pricing structures, and marketing claims. Voluntary consent emphasizes consumer autonomy in decision-making, ensuring freedom from coercion or manipulation. Value representation addresses integrity in depicting functional utility, symbolic meaning, and product exclusivity. Meanwhile, ethical price justice concerns fairness considerations in both setting and accepting prices. These four dimensions are formulated as an interconnected analytical toolkit for examining the quality of consumer consent in luxury transactions.

Based on the discussion of *tarāḍin*, Islamic price ethics, luxury branding, and symbolic consumption, consumer acceptance of premium pricing can be understood as a phenomenon possessing economic, psychological, and social dimensions. While *tarāḍin* provides the normative foundation of contractual consent and Islamic price ethics establishes standards of honesty and justice, luxury branding and symbolic consumption reveal how product value is constructed through exclusivity, identity, and social prestige. Consequently, evaluating premium pricing requires shifting analytical focus from formal willingness to pay toward the procedural integrity of how consumer consent is cultivated.

Accordingly, the conceptual reconstruction of *tarāḍin* in this research advances an understanding of consent that extends beyond mere formal assent to examine information quality, decision autonomy, value integrity, and transactional fairness. Rather than merely restating classical doctrines, these four dimensions represent an original analytical synthesis derived from mapping foundational *fiqh al-mu'āmalāt* principles onto contemporary luxury marketing mechanisms. To substantiate this conceptual contribution, Table 1 delineates each reconstructed dimension alongside its classical Islamic grounding, the modern luxury marketing challenge it addresses, key supporting literature, and its specific theoretical novelty.

Table 1. Conceptual Matrix of Reconstructed Tarāḍin Dimensions in Islamic Price Ethics

Reconstructed Dimension	Classical Islamic Basis	Modern Marketing Issue Addressed	Supporting Sources	Specific Novelty
Informational Transparency	Prohibition of *gharar* (excessive ambiguity) and *kitmān* (concealment); duty of *bayān* in QS. An-Nisā' [4]: 29 (al-Ṭabarī, 2001; al-Qurṭubī, 2006).	Opacity in raw material provenance, outsourced production, and true cost drivers behind luxury mark-ups.	al-Ṭabarī (2001); al-Qurṭubī (2006); Indra & Huda (2026); Mualim et al. (2026).	Expands classical defect disclosure (*'ayb*) to include transparency over intangible brand narratives and pricing logic.

Voluntary Consent	Authentic mutual willingness (*riḍā bāṭin*) and protective rights of option (*khiyār*) (al-Kāsānī, 1986; Ibn Qudāmah, 1997).	Artificial scarcity (false purchase quotas, waiting lists) and social media FOMO tactics that impair rational deliberation.	al-Kāsānī (1986); Ibn Qudāmah (1997); Djaruma et al. (2024); Rahmi (2026).	Extends coercion (*ikrāh*) beyond physical force to psychological and social-status pressure engineered by luxury marketing.
Value Representation	Prohibition of *tadlīs* (deceptive presentation) and *ghishsh* (fraud); mandate of commercial truthfulness (*ṣidq*).	Inflated symbolic claims, unsubstantiated exclusivity, and masstige branding that mimic heritage craftsmanship without equivalent substance.	al-Qurṭubī (2006); Wang (2022); Asprilia & El Hami (2021); Hambalah (2023).	Bridges *tadlīs* with symbolic consumption, auditing the honesty of intangible prestige claims rather than physical attributes alone.
Ethical Price Justice	Principle of *'adl* (justice), equitable market pricing (*thaman al-mithl*), and prohibition of *ghabn fāḥisy* (Ibn Taymiyyah, 2005; al-Shāṭibī, 2004).	Extreme prestige mark-ups that exploit buyer status anxiety or information asymmetry despite formal buyer assent.	Ibn Taymiyyah (2005); al-Shāṭibī (2004); Almarwah et al. (2026); Ramadani et al. (2025).	Establishes procedural fairness criteria to distinguish legitimate brand-equity premiums from exploitative *ghabn fāḥisy*.

Method

This study employs a library research method operationalized through a dual qualitative-conceptual design combining normative doctrinal analysis (*taḥlīl fiqhī-maqāṣidī*) and integrative conceptual synthesis. This methodological pairing is selected because reconstructing *tarāḍin* within Islamic price ethics requires bridging two distinct epistemological domains. Normative doctrinal analysis operates deductively from revealed scriptural authority and classical juristic reasoning, treating Islamic commercial principles as binding ethical benchmarks (Jaakkola, 2020).

Conversely, integrative conceptual synthesis operates inductively and comparatively across behavioral marketing literature, examining empirical patterns of luxury branding, premium pricing, and symbolic consumption as socially constructed market phenomena. Separating yet systematically connecting these two epistemological modes prevents reducing Islamic normative injunctions to mere market descriptions while ensuring that ethical evaluation remains grounded in contemporary commercial realities (Torraco, 2005).

The data sources for this study comprise two primary categories: foundational Islamic normative texts and peer-reviewed academic literature. Beyond Surah An-Nisā' [4]: 29, the normative corpus incorporates prophetic traditions (ḥadīth) establishing mutual consent as the basis of valid trade (innamā al-bay'u 'an tarāḍin, narrated by Ibn Mājah) and prohibiting fraud (man ghashshanā fa laysa minnā, narrated by Muslim) (al-Qurṭubī, 2006). To capture classical and contemporary juristic depth, the study includes authoritative tafsīr

aḥkām commentaries, classical fiqh al-muʿāmalāt treatises addressing contractual consent, pricing fairness (tasʿīr and thaman al-mithl), gross price disparity (ghabn fāḥisy), fraudulent misrepresentation (tadlīs), and options of rescission (khiyār), alongside maqāṣid al-sharīʿah scholarship (Ibn Qudāmah, 1997).

Data collection followed a structured three-stage documentation and screening protocol adapted for integrative conceptual reviews. In the first stage, bibliographic records were retrieved from Google Scholar, GARUDA, and publisher portals, recorded in a reference management database, and deduplicated. In the second stage, titles, abstracts, and keywords were evaluated against the inclusion and exclusion criteria to filter out tangential empirical studies. In the third stage, retained full-text works were organized into four thematic clusters: normative *tarāḍin* doctrines, Islamic price ethics, luxury branding and premium pricing, and symbolic consumption. This thematic clustering facilitated cross-disciplinary comparison between classical Islamic jurisprudence and modern consumer behavior theory (Snyder, 2019).

Data analysis proceeded through a four-step analytical trail combining thematic content extraction and comparative conceptual synthesis. First, core theoretical constructs were extracted from each source cluster, specifically mapping juristic conditions of valid consent (*riḍā*, *bayān*, *khiyār*, *tadlīs*, *ghabn fāḥisy*) against marketing mechanisms of luxury value creation (brand equity, artificial scarcity, symbolic status, and prestige mark-ups). Second, cross-source comparison revealed a central theoretical tension: while luxury marketing literature treats symbolic prestige and scarcity-driven price elasticity as legitimate value drivers, classical *fiqh* literature focuses primarily on tangible object defects and explicit price deception, leaving unexamined how intangible brand narratives shape buyer autonomy prior to contract execution (Jaakkola, 2020).

Third, synthesis decisions were formulated to resolve this tension by translating classical protective mechanisms into procedural standards applicable to symbolic markets. Fourth, each of the four reconstructed dimensions emerged directly from specific evidentiary pairings: (1) pairing Qur'anic disclosure duties (*bayān*) with luxury supply-chain and pricing opacity yielded *informational transparency*; (2) pairing juristic safeguards of uncoerced agency (*riḍā bāṭin* and *khiyār*) with artificial scarcity and social FOMO pressure yielded *voluntary consent*; (3) pairing prohibitions against deceptive presentation (*tadlīs*) with symbolic and masstige brand storytelling yielded *value representation*; and (4) pairing principles of equitable valuation (*thaman al-mithl* and prohibition of *ghabn fāḥisy*) with prestige-based price mark-ups yielded *ethical price justice.*

Results

Findings from Literature Synthesis

Rather than reiterating descriptive definitions, synthesizing the 23 selected academic studies alongside primary Islamic normative sources reveals distinct analytical alignments, theoretical tensions, and conceptual gaps across four thematic clusters. Across the corpus, scholars agree that formal contractual assent (*ṣīghah*) alone does not guarantee substantive fairness when information asymmetry exists, and that luxury consumption is heavily driven by intangible social meanings rather than physical utility alone. However, a sharp analytical divergence persists: behavioral luxury studies treat prestige-driven price elasticity and manufactured scarcity as neutral brand-building tools, whereas Islamic

business ethics scholarship evaluates pricing primarily through overt fraud (*tadlīs*) or hidden fees in mass e-commerce. Table 2 summarizes the evidence-based synthesis across these clusters, highlighting the specific conceptual lacunae that necessitate reconstructing *tarāḍin* (Rahmi, 2026).

Table 2. Evidence-Based Synthesis Matrix of Included Literature

Thematic Cluster & Core Sources	Extracted Core Concepts	Points of Agreement	Points of Disagreement / Tension	Conceptual Lacunae Addressed
Normative Tarāḍin & Fiqh al-Mu'āmalāt (QS. An-Nisā' [4]: 29; al-Ṭabarī, 2001; al-Qurṭubī, 2006; al-Kāsānī, 1986; Ibn Qudāmah, 1997; Mualim et al., 2026)	Internal willingness (riḍā bāṭin), formal validity (ṣiḥḥah), rescission options (khiyār), prohibition of gharar and tadlīs.	Valid trade requires unclouded alignment between internal willingness and external contract expression.	Classical jurists emphasize tangible object defects ('ayb) and explicit fraud, whereas modern markets manipulate intangible desires.	Lacks operational indicators to audit consent when physical goods are defect-free but symbolic prestige is engineered.
Islamic Price Ethics & Maqāṣid (Ibn Taymiyyah, 2005; al-Shāṭibī, 2004; Almarwah et al., 2026; Indra & Huda, 2026; Ramadani et al., 2025)	Fair market value (thaman al-mithl), gross price disparity (ghabn fāḥisy), price transparency, preservation of wealth (ḥifẓ al-māl).	High prices are not inherently unlawful (ḥarām) if formed transparently without market distortion or coercion.	Disagreement over where legitimate profit margin ends and exploitative ghabn fāḥisy begins in non-commodity goods.	Does not account for prestige goods where high price itself functions as a desired symbolic attribute for buyers.
Luxury Branding & Premium Pricing (Wang, 2022; Asprilia & El Hami, 2021; Putri & Helfi, 2025)	Multidimensional luxury value (financial, functional, individual, social), brand heritage, artisanal craftsmanship, low-key luxury.	Elevated prices reinforce brand equity and perceived exclusivity rather than acting solely as economic barriers.	Marketing frameworks view artificial scarcity and prestige mark-ups as strategic assets rather than ethical liabilities.	Leaves unexamined whether price acceptance driven by brand aura satisfies moral accountability and buyer autonomy.
Symbolic & Conspicuous Consumption (Eastman et al., 1999; Hambalah, 2023; Djaruma et al., 2024; Nurnayla et al., 2026; Rahmi, 2026; Saragih et al., 2024)	Status consumption, masstige perfume appeal, social media flexing, influencer persuasion, brand authenticity concerns.	Consumers purchase luxury items to signal social status, identity, and experiential gratification beyond utility.	Tension between consumer agency in choosing lifestyle symbols and psychological vulnerability to FOMO and social pressure.	Fails to distinguish permissible symbolic preference from cognitive distortion that invalidates genuine tarāḍin.

Architecture of the Reconstructed Tarāḍin Model

To eliminate circular reasoning in evaluating premium pricing, the synthesis reorganizes the reconstructed *tarāḍin* model into a two-tier normative architecture comprising three procedural consent mechanisms (informational transparency, voluntary consent, and value representation) and one independent evaluative outcome benchmark (ethical price justice).

First, *informational transparency* establishes observable disclosure standards regarding material facts versus symbolic impressions. Material facts encompass verifiable attributes such as raw material composition, country of manufacture, artisanal versus mass-produced processes, and actual production batch quantities, whereas symbolic impressions involve subjective aesthetic or lifestyle narratives. Boundary cases arise when brands deploy "limited edition" labels: disclosing an exact, verifiable production cap fulfills transparency, whereas fabricating artificial scarcity through undisclosed restocks or arbitrary purchase quotas violates the duty of clear disclosure (*bayān*) (Mulyani et al., 2026).

Second, *voluntary consent* addresses how buyer autonomy can be impaired without overt physical coercion. Drawing on classical *fiqh* principles governing defective willingness (*'uyūb al-riḍā*) and options of rescission (*khiyār al-tadlīs* and *khiyār al-ghabn*), normal brand persuasion informs consumer preference while preserving rational deliberation and exit freedom (Rahmi, 2026). Conversely, consent crosses the normative threshold into impairment when sellers engineer acute psychological urgency, deceptive waiting-list gatekeeping, or social-status anxiety through covert influencer campaigns that suppress reflective decision-making (Saragih et al., 2024).

Third, *value representation* governs the representational integrity of functional and symbolic claims. Craftsmanship, design heritage, and brand reputation constitute legitimate components of luxury value only when communicated truthfully without inflating *masstige* or outsourced goods as bespoke heritage artifacts (Asprilia & Hami, 2021). Any deliberate misalignment between marketed prestige and actual product provenance constitutes *tadlīs* (deceptive presentation), invalidating the ethical quality of buyer assent (Hambalah, 2023).

Fourth, rather than being defined circularly through the preceding three mechanisms, *ethical price justice* serves as an independent normative outcome criterion grounded in the principle of *'adl* (justice), equitable valuation (*thaman al-mithl*), and the prohibition of *ghabn fāḥisy* (gross price disparity) (Ramadani et al., 2025). Independently, a premium price satisfies ethical price justice when its margin over production cost is substantively anchored in verifiable intangible investments (such as superior craftsmanship, intellectual design, or authentic heritage) rather than exploiting buyer ignorance, artificial supply restriction (*iḥtikār*), or wasteful ostentation (*isrāf*). Table 3 operationalizes these four components into concrete normative indicators and boundary violations (Ibn Taymiyyah, 2005).

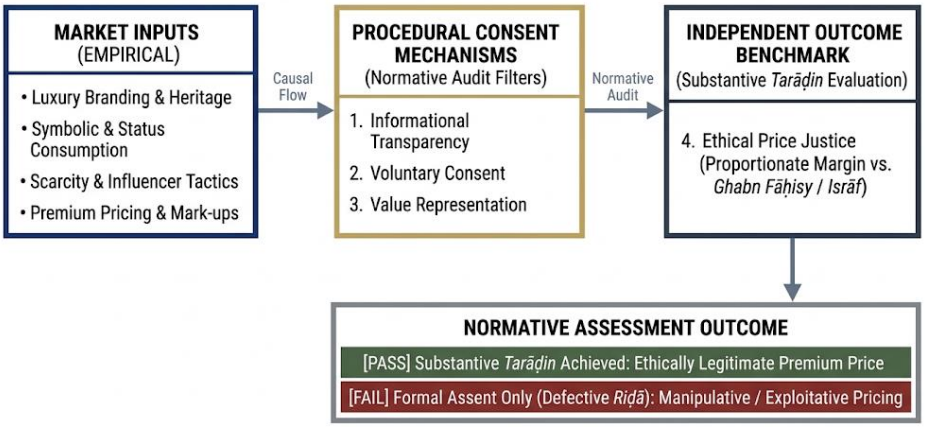
Table 3. Operational Matrix of the Reconstructed Tarāḍin Model in Luxury Price

Model Component & Role	Islamic Normative Foundation	Ethical Compliance Indicators	Examples of Ethical Violations in Luxury Markets
Informational Transparency (Procedural Mechanism 1)	Prohibition of gharar (excessive ambiguity) and kitmān (concealment); duty of bayān in QS. An-Nisā' [4]: 29 (al-Ṭabarī, 2001; al-Qurṭubī, 2006).	Clear separation of verifiable material facts from symbolic narratives; accurate disclosure of provenance, craftsmanship, and actual edition limits.	Marketing mass-produced accessories as handcrafted heritage items or concealing restock plans behind fake "limited edition" tags.
Voluntary Consent (Procedural Mechanism 2)	Authentic internal willingness (riḍā bāṭin) and protective rescission options (khiyār) against defective assent (al-Kāsānī, 1986; Ibn Qudāmah, 1997).	Preservation of rational deliberation and uncoerced choice; promotional persuasion avoids manufactured panic or deceptive urgency traps.	Manipulative VIP quota systems, artificial waiting lists, and undisclosed influencer FOMO campaigns pressuring impulsive purchases.
Value Representation (Procedural Mechanism 3)	Prohibition of tadlīs (misrepresentation) and ghishsh (deception); mandate of commercial truthfulness (ṣidq) (al-Qurṭubī, 2006).	Symbolic prestige and exclusivity claims correspond objectively to actual brand pedigree, material quality, and experiential design.	Pricing entry-level *masstige* perfumes or cosmetics with inflated luxury storytelling unsupported by ingredient or artisanal quality.
Ethical Price Justice (Independent Outcome Benchmark)	Principle of 'adl (justice), fair market valuation (thaman al-mithl), and prohibition of ghabn fāḥisy and isrāf (Ibn Taymiyyah, 2005; al-Shāṭibī, 2004).	Premium price margin is proportionally justified by verifiable craftsmanship, design innovation, and authentic equity without exploiting buyer vulnerability.	Extreme prestige mark-ups detached from tangible or authentic brand value, exploiting status anxiety or information asymmetry (*ghabn fāḥisy*).

Conceptual Framework of Reconstructed Tarāḍin

To synthesize how market mechanisms interact with Islamic ethical evaluation, Figure 1 illustrates the conceptual model of reconstructed *tarāḍin* in luxury price ethics. Crucially, the framework distinguishes between causal-empirical relationships and normative-evaluative relationships. In the market domain (left-to-center flow), luxury branding claims, symbolic consumption motives, and premium pricing strategies operate causally to shape consumer value perceptions and overt willingness to pay. However, this empirical willingness to pay does not automatically confer ethical legitimacy. In the normative domain (center-to-right flow), the three procedural mechanisms (informational transparency, voluntary consent, and value representation) and the independent outcome benchmark (ethical price justice) function evaluatively rather than causally. That is, they serve as normative audit filters determining whether a consumer's empirical price acceptance achieves substantive *tarāḍin* (ethically legitimate premium pricing) or remains merely formal assent compromised by defective consent (*'uyūb al-riḍā*) and *ghabn fāḥisy*.

Figure 1. Conceptual Model of Reconstructed Tarāḍin Evaluating Luxury Branding and Premium Pricing in Islamic Price Ethics



Discussion

Reconstructing Tarāḍin beyond Formal Mutual Consent

Evaluating premium pricing in luxury markets exposes a fundamental tension between competing interpretations of contractual consent and price fairness. A libertarian market interpretation, often echoed in narrow readings of classical contract law, holds that once a competent adult buyer willingly agrees to a stated price without physical coercion or explicit product fraud, *tarāḍin* is automatically fulfilled regardless of how high the margin is (al-Shāṭibī, 2004). Conversely, a strict cost-plus or anti-luxury reading views substantial mark-ups over raw production cost as inherently exploitative or wasteful. Reconstructing *tarāḍin* within Islamic price ethics rejects both extremes by demonstrating that substantive consent depends on the procedural integrity of value formation and the alignment between micro-level contract validity and macro-level *maqāṣid al-sharīʿah* (Mualim et al., 2026).

This dialectical stance clarifies the critical boundary between legitimate premium pricing and prohibited *ghabn fāḥisy* (gross price disparity) or *iḥtikār* (artificial supply restriction). In *fiqh al-muʿāmalāt*, high prices driven by authentic artisanal craftsmanship, intellectual design innovation, rare natural materials, or established brand heritage represent legitimate market differentiation within *thaman al-mithl* (equitable market valuation for a distinct quality tier) (Wang, 2022). However, pricing crosses into ethical illegitimacy when brands manufacture artificial scarcity, such as withholding available stock behind opaque VIP quotas or fabricated waiting lists, solely to inflate symbolic prestige and extract extreme mark-ups disconnected from substantive craftsmanship (Almarwah et al., 2026). In such instances, high price acceptance is not an organic reflection of superior utility or heritage, but the outcome of engineered information asymmetry and supply manipulation.

A second, deeper paradox arises when an affluent Muslim consumer is fully informed, uncoerced by seller deception, and voluntarily pays an exorbitant sum purely for conspicuous status signaling (*conspicuous consumption*) (Djaruma et al., 2024). Here, the reconstructed *tarāḍin* framework distinguishes between bilateral transactional validity

(*ṣiḥḥah al-'aqd*) and holistic ethical permissibility under *maqāṣid al-sharī'ah* (Eastman et al., 1999). While the seller may not commit contractual *tadlīs* or *ghabn fāḥisy* if full transparency and voluntary agency are preserved, Islamic economic ethics does not isolate buyer-seller consent from the Qur'anic prohibitions against extravagance (*isrāf*) and ostentatious waste (*tabdzīr*) (al-Qurṭubī, 2006). Thus, procedural *tarāḍin* governs the seller's ethical accountability in price formation and communication, whereas *maqāṣid*-oriented consumption ethics simultaneously holds the buyer morally accountable against status-driven vanity (*riyā'*) and wealth dissipation (*iḍā'at al-māl*) (al-Shāṭibī, 2004).

The Four Dimensions of Tarāḍin in Islamic Price Ethics

To demonstrate how the reconstructed *tarāḍin* model operates analytically without claiming empirical measurement validation, consider two contrasting hypothetical illustrations in the contemporary luxury and *masstige* market (Nurnayla et al., 2026). In Case A (ethically acceptable premium pricing), an artisanal leather atelier releases a limited run of 200 handcrafted bags priced at twenty times the raw leather cost. In Case B (ethically problematic premium pricing), a *masstige* fragrance and fashion label launches a synthetic-blend perfume and outsourced accessory line priced at an equivalent luxury mark-up, promoted through undisclosed social media influencers and an artificially restricted digital waiting list.

Applying the three procedural mechanisms and the independent outcome benchmark step by step reveals sharp normative divergences between both cases:

1. *Informational Transparency*: Case A clearly discloses full-grain leather origins, workshop hours, artisan wages, and the exact numbered edition cap of 200 units, separating verifiable material facts from brand heritage storytelling (Mulyani, 2026). Conversely, Case B obscures mass-produced outsourcing behind vague "exclusive European formulation" claims and conceals planned restocks behind a countdown timer, violating the duty of clear disclosure (*bayān*).
2. *Voluntary Consent*: In Case A, prospective buyers face no deceptive urgency traps or gatekeeping coercion, preserving rational deliberation and exit freedom (Rahmi, 2026). In Case B, covert influencer unboxing narratives and false quota scarcity exploit social-status anxiety and FOMO, impairing reflective agency in ways analogous to *'uyūb al-riḍā* (defective willingness) (Saragih et al., 2024).
3. *Value Representation*: Case A aligns its symbolic prestige with verifiable design pedigree and superior durability (Asprilia & Hami, 2021). Case B engages in symbolic *tadlīs* by projecting ultra-luxury exclusivity onto a standard *masstige* formulation whose tangible and artisanal substance contradicts its marketed aura (Hambalah, 2023).
4. *Ethical Price Justice*: Evaluated against the independent benchmark of *'adl* and *thaman al-mithl*, Case A achieves substantive *tarāḍin* because its premium margin is proportionally anchored in verifiable craftsmanship and transparent brand equity. Case B fails the ethical audit, remaining merely a formally valid contract (*ṣaḥīḥ*) compromised by manipulative perception engineering and exploitative *ghabn fāḥisy* (Ibn Taymiyyah, 2005).

Theoretical Implications, Practical Guidance, and Limitations

Theoretically, this study extends Islamic price ethics by shifting the analytical locus of *tarāḍin* from static contractual assent (*ṣīghah*) to the procedural integrity of value construction in symbolic markets. By integrating classical *fiqh al-mu'āmalāt* concepts—specifically *bayān*, *'uyūb al-riḍā*, *khiyār*, *tadlīs*, and *ghabn fāḥisy*—with contemporary luxury branding scholarship, the proposed framework bridges a persistent disciplinary divide between normative Islamic jurisprudence and behavioral consumer theory (Wang, 2022). Crucially, structuring the model into three procedural mechanisms and an independent price-justice benchmark avoids circular reasoning while explaining how formal willingness to pay can coexist with substantive ethical deficits.

Practically, this conceptual rubric offers actionable guidance for both luxury industry practitioners and Muslim consumers. For luxury and *modest luxury* brand managers, ethical compliance requires auditing promotional narratives to ensure that exclusivity claims, limited-edition caps, and influencer collaborations rely on verifiable craftsmanship rather than manufactured scarcity or covert persuasion (Rifai et al., 2026). For Muslim consumers, the framework serves as a reflective self-audit tool to distinguish genuine appreciation of quality and aesthetic heritage from status-driven impulses that risk *isrāf* and *tabdzīr*.

Nevertheless, three explicit limitations bound the scope of this research. First, because the study relies on qualitative-conceptual library synthesis, the four components constitute a normative analytical rubric rather than an empirically validated psychometric scale or econometric pricing formula. Second, the boundary cases presented in the discussion serve strictly as conceptual illustrations rather than empirical field evidence. Third, determining the precise threshold at which a prestige mark-up becomes *ghabn fāḥisy* remains context-sensitive across product categories and cultural markets. Future empirical studies employing structural equation modeling, experimental consumer vignettes, or qualitative interviews with Muslim luxury consumers and Sharia compliance auditors are needed to test and refine these analytical indicators in real-world market settings.

Conclusion

This study advances a precise conceptual proposition for Islamic price ethics: in luxury markets characterized by symbolic value construction and prestige-driven pricing, substantive *tarāḍin* cannot be inferred merely from formal contractual assent (*ṣīghah*) or overt willingness to pay, but must be evaluated through a two-tier procedural architecture comprising informational transparency, voluntary consent, and value representation as procedural prerequisites, alongside ethical price justice as an independent benchmark against *ghabn fāḥisy* and *isrāf*. Within this normative framework, elevated prices driven by verifiable craftsmanship, design heritage, and authentic brand equity remain ethically permissible, whereas margins engineered through deceptive exclusivity, artificial scarcity, or manipulative status pressure fail the substantive standard of mutual consent.

By bridging classical *fiqh al-mu'āmalāt* doctrines with contemporary luxury branding scholarship, this proposed framework offers concrete practical guidance across three domains. First, for Muslim fashion and modest luxury industry practitioners, the model establishes an ethical self-regulation standard requiring transparent disclosure of material

provenance, production scales, and authentic value propositions rather than fabricated scarcity or covert influencer persuasion. Second, for consumer protection agencies and Sharia supervisory bodies, the procedural indicators provide an evaluative rubric to detect deceptive marketing claims (*tadlīs*) and exploitative mark-ups in high-end digital commerce. Third, for Islamic consumer literacy programs, the framework equips Muslim consumers with critical awareness to distinguish genuine appreciation of quality from status-driven impulses that risk extravagance (*isrāf*) and ostentatious waste (*tabdzīr*).

Nevertheless, the conceptual scope of this study carries explicit analytical boundaries. Because the reconstructed *tarāḍin* model is derived from qualitative-conceptual library synthesis rather than field observation, its four components represent a normative-analytical proposition rather than an empirically validated measurement instrument or a universal formula for fixing price ceilings. Future empirical research should therefore test and refine these analytical dimensions through quantitative surveys, experimental vignettes, and qualitative case studies involving Muslim luxury consumers, modest fashion entrepreneurs, and Islamic business regulators to assess how procedural consent operates across diverse market contexts.

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