EMPOWERING RESPONSIBLE CONSUMERS THROUGH TAQWA-DRIVEN TA'AWUN (MUTUAL COOPERATION) IN DISRUPTIVE ECONOMIES

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ABSTRACT

In today's fast-changing digital economy, customers are no longer just users of products and services. They now play an active role in shaping a more sustainable future. With the rise of artificial intelligence, digital platforms, and new technologies, economic systems are becoming more disruptive. In this situation, sustainability cannot rely on businesses alone. This study shows that empowering responsible consumers through ta'awun or mutual cooperation and consultation, offers a practical and ethical way forward. Based on interviews with consumer activists, the findings suggest that when consumers work together with honesty, resilience, and God-consciousness, they are better able to adapt responsibly to changing laws and business practices in the digital economy. When ta'awun supports responsible consumerism, it helps build strong social networks. These networks promote education, public awareness, and digital literacy, which guide people toward more sustainable choices. At the same time, making environmentally friendly products more available, and giving incentives to businesses to act ethically, strengthens cooperation between consumers, businesses, and regulators. Under these conditions, business innovation is not driven by profit alone. It is also guided by fairness, responsibility, and long-term sustainability. Overall, the study finds that cooperation rooted in taqwa can reshape consumption habits in the digital age. This ensures that technological change leads to shared prosperity rather than widening social inequality. For future research, the study suggests involving policymakers and civil society groups. This broader engagement can help develop policies that protect consumers, promote ethical use of Artificial Intelligence (AI), and bring Islamic values of cooperation and responsibility into global discussions on sustainability.

Keywords: Responsible consumerism, Taqwa, Disruptive economies

INTRODUCTION

Global consumption is connected to the digital economy. The growth of the digital economy has significantly and quickly altered global consumption patterns (Abdul Razak, 2021; Bugden, 2022; Mhd. Sarif et al., 2022a). Artificial intelligence, e-commerce platforms, and automation have been the primary forces behind this shift, which has profoundly and continuously changed how customers look for, buy, and utilise products and services in a variety of industries (Abdul Razak, 2021; Blum et al., 2021; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). As a result, rather than traditional face-to-face market interactions, digital infrastructures are increasingly structurally shaping consumption. This situation refers as disruptive economies that have emerged gradually but fundamentally as a result of these technological advancements. When new technologies and shifting consumer behaviour significantly and methodically change established markets, institutions, and economic systems, disruptive economies are created (Bugden, 2022; Ogryzek, 2023; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). As a result, many long-standing market practices and established business models are unavoidably and constantly replaced, restructured, or displaced. Technology also has a significant impact on how economic processes are shaped in disruptive economies. Automation, digital platforms, and artificial intelligence now have a direct and ongoing impact on local and global production, distribution, and consumption of goods and services (Abdul Razak, 2021; Bugden, 2022; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). The relationships between producers, middlemen, and consumers have been permanently and clearly redefined by this increasing technological dominance.

These changes have made it evident that consumers are now active economic agents rather than passive recipients (Blum et al., 2021; Jalil et al., 2020). Particularly in digital marketplaces, their purchasing choices now have a direct and significant impact on corporate strategies, regulatory responses, and environmental outcomes (Chandler, 2019; Webb et al., 2008). As a result, consumer behaviour now plays a significant and strategic role in shaping both market dynamics and more general societal change. Naturally and urgently, this change has made sustainability a global priority (Blum et al., 2021; Jalil et al., 2020). Sustainable Development Goal 12 (UNDP, 2015; Ogryzek, 2023; Mhd. Sarif et al., 2022b; Zainudin et al., 2021) formally and internationally

acknowledges the significance of responsible production and consumption. As a result, consumption is now widely and increasingly seen as both an economic activity and a crucial sustainability issue.

In modern economies shaped by digitalisation and disruption, it is still persistently and structurally challenging to translate individual consumer choices into collective market impact, despite growing awareness of sustainability challenges (McNeill, 2023; Tsen, 2021; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Previous studies consistently demonstrate that, especially in complex, technology-driven markets, isolated consumer actions seldom scale up in a sustained or effective manner to influence corporate innovation, institutional practices, or wider systemic change (McNeill, 2023; Lin et al., 2023; Abdul Razak, 2021). The rapid pace of economic change, fragmented governance, and uneven power dynamics between consumers and corporations all exacerbate this challenge (Bugden, 2022; Ogryzek, 2023; McKeown et al., 2022). According to Blum et al. (2021) and Jalil et al. (2020), this persistent restriction unmistakably and critically highlights a disconnect between individual moral goals and more extensive structural change. Due to the lack of coordinated mechanisms, trust-based cooperation, and enabling institutional arrangements, consumers may exhibit strong awareness and moral concern regarding sustainability, but these intentions frequently remain disconnected from collective outcomes (Masnavi et al., 2019; McNaughtan et al., 2022; Zimmerman, 2000). Therefore, in market systems that prioritise efficiency, competition, and short-term economic returns, ethical consumption practices tend to stay dispersed and vulnerable (Chandler, 2019; Vogt & Weber, 2019; Kachynska et al., 2022).

The subject still primarily frames responsible consumption as a personal obligation. As adequate motivators for behavioural change, dominant approaches highlight personal cost savings, effective resource use, and smaller environmental footprints (Blum et al., 2021; Jalil et al., 2020; Warde, 2015; Ogryzek, 2023; McKeown et al., 2022). Although these viewpoints help increase awareness, they frequently overlook the institutional, social, and collective dimensions of consumption, which are crucial for sustaining impact in rapidly changing economic environments (Barnett et al., 2005; Paterson, 2017; Webb et al., 2008). Individual-focused strategies are increasingly conceptually and practically inadequate in disruptive economies characterised by digital platforms, automation, and artificial intelligence (Ogryzek, 2023; McKeown et al., 2022). Isolated consumer behaviour is insufficient to effectively address structural challenges brought about by technological disruption, shifting legal boundaries, and new business models (Rakhmat, 2022; Lin et al., 2023; Abdul Razak, 2021). According to Sassatelli (2007), Trentmann (2004), and Masnavi et al. (2019), responsible consumption must therefore be viewed as a structurally embedded social practice shaped by institutions, markets, and collective action rather than just a matter of personal choice. Therefore, for ethical individual decisions to have a significant and long-lasting impact, supportive systems and collective frameworks are necessary (Ogryzek, 2023; McKeown et al., 2022). Consumer influence is limited and easily eclipsed by dominant market forces in the absence of mechanisms that actively encourage collaboration, shared responsibility, and empowerment (Wilkinson, 1998; Zimmerman, 2000; West et al., 2008). Profit-driven business models typically prevail in the absence of such collaboration, frequently undermining long-term sustainability goals and reinforcing short-term economic priorities (Chandler, 2019; Vogt & Weber, 2019; Buttel, 2000).

Individual-focused strategies are increasingly inadequate in disruptive economies (Chandler, 2019; Vogt & Weber, 2019; Buttel, 2000). Individual customers are unable to address the complex and systemic issues arising from rapid technological change and constantly evolving business models (Rakhmat, 2022; Lin et al., 2023; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). As a result, responsible consumption needs to be viewed more broadly and structurally than just individual actions. In fact, for ethical personal decisions to have a significant impact, robust and encouraging systems are also necessary (Chandler, 2019; Vogt & Weber, 2019; Buttel, 2000). Consumer influence is still weak, dispersed, and restricted in the absence of systems that actively promote collaboration and shared accountability (Wilkinson, 1998; Zimmerman, 2000; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). The necessity of collective frameworks that promote ethical consumption is made abundantly evident by this reality. Market forces naturally and aggressively prioritise short-term profit in the absence of cooperation (Chandler, 2019; Vogt & Weber, 2019; Buttel, 2000). Long-term sustainability goals are often undermined by profit-driven business models that overwhelm and marginalise fragmented consumer efforts (Chandler, 2019; Vogt & Weber, 2019). As a result, without group effort, sustainability goals find it difficult to gain significant and long-lasting traction.

In light of this, the study suggests *ta'awun* as a prerequisite for sustainable consumption in disruptive economies (Djasuli, 2020; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). In contrast to purely rational or profit-centered economic approaches, ta'awun, or mutual cooperation based on spirituality and religiosity, offers a morally sound and socially focused alternative (Chapra et al., 2008; Mhd. Sarif et al., 2022a). Sustainability becomes a shared, ethical, and collective responsibility through ta'awun. Integrity, shared responsibility, and God-consciousness (taqwa) are the cornerstones of Ta'awun. Ta'awun profoundly and logically links moral principles with social and economic behaviour by drawing on Islamic epistemology and ethical traditions (Al-Ghazali, 2015; Djasuli, 2020; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). This ethical foundation firmly and consistently reinforces long-term dedication to the welfare of society.

Ta'awun actively and consciously shifts behaviour from individualism to cooperation in consumption (Chapra et al., 2008; Mhd. Sarif et al., 2022a). According to Mhd. Sarif et al. (2022b) and Zainudin et al. (2021), it promotes ethical and sustainable practices by encouraging consumers to establish cooperative communities. The social impact of responsible consumption is greatly and clearly increased by such cooperation. Additionally, these cooperative consumer communities actively and practically support sustainability initiatives (Mhd. Sarif et al., 2022a; Chapra et al., 2008). Together, they consistently and successfully reinforce sustainable habits by promoting education, digital literacy, awareness campaigns, and access to eco-friendly products and services (Rieckmann, 2017; Yuhertiana et al., 2022). These collaborative efforts eventually contribute to the normalisation of sustainable behaviour throughout society.

Essentially, *ta'awun*-based cooperation is both practically flexible and morally sound. According to Dorrough et al. (2022) and Vogt & Weber (2019), moral responsibility is aligned with the adaptability required to respond swiftly and responsibly to rapid technological and economic change. Thus, in rapidly changing digital economies, *ta'awun* remains resilient and relevant. Additionally, Ta'awun empowers customers to participate in legal and technological change with greater assurance and unity (Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Consumers can significantly and positively impact corporate innovation towards sustainability, justice, and fairness through concerted action (Sulaiman et al., 2022; Lin et al., 2023). Customers are positioned as active co-shapers of ethical markets through this process. To strengthen ta'awun-based consumption, institutional and policy support is still crucial (Rieckmann, 2017; Yuhertiana et al., 2022). Collective responsibility and ethical engagement are effectively

and systematically strengthened by educational frameworks and supportive governance structures (Rieckmann, 2017; Zainudin et al., 2021). Cooperative efforts remain small and uneven in scope in the absence of such support.

As a result, governments and regulators are crucial in encouraging responsible consumption (Rieckmann, 2017; Yuhertiana et al., 2022). By offering incentives, regulating dangerous products, and educating consumers about sustainability and financial literacy, they can promote sustainable practices (Carlsen & Bruggemann, 2022; Chandler, 2019). The shift to ethical consumption is clearly and decisively accelerated by such policy intervention. In this transition, businesses also have a big ethical responsibility (Rieckmann, 2017; Yuhertiana et al., 2022). Businesses can actively promote sustainable consumer choices by providing eco-friendly products, implementing green technologies, and communicating openly and honestly (Harmsen, 2008; Dorrough et al., 2022; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Trust between businesses and society is greatly and favourably strengthened by this alignment. Thus, *ta'awun* provides a thorough and ethically sound solution to the problems caused by disruptive economies. Ta'awun successfully and sustainably advances justice, balance, and long-term well-being by fusing spirituality, ethics, and group action (Chapra et al., 2008; Mhd. Sarif & Ismail, 2022). In the end, ta'awun turns consumption from dispersed individualism into a common and meaningful route to sustainable futures.

RESEARCH PROBLEM

Global consumption patterns have drastically changed as a result of the digital economy's explosive growth, moving from traditional, in-person market interactions to digitally mediated environments powered by automation, e-commerce platforms, and artificial intelligence (Abdul Razak, 2021; Blum et al., 2021; Dorrough et al., 2022; Vogt & Weber, 2019). Disruptive economies, where technological innovation and shifting consumer behaviour radically alter markets, institutions, and business models, are the result of this transformation (Bugden, 2022; Ogryzek, 2023; Dorrough et al., 2022). Although this change has given consumers more power to participate in the economy, it has also brought about difficult sustainability issues that current frameworks for consumption are ill-equipped to handle.

One of the main issues raised by the literature is the ongoing difficulty in converting individual responsible consumption decisions into systemic, group change. Research consistently demonstrates that individual consumer actions rarely scale up to influence corporate innovation, regulatory reform, or structural market transformation in disruptive economies, despite the fact that sustainability has become a global priority, especially under Sustainable Development Goal 12 on responsible consumption and production (UNDP, 2015; Mhd. Sarif et al., 2022b; Zainudin et al., 2021) (McNeill, 2023; Tsen, 2021; Dorrough et al., 2022; Vogt & Weber, 2019). This disparity draws attention to a crucial discrepancy between individual moral goals and more general economic results.

Responsible consumption in general lacks drastic action. According to Blum et al. (2021) and Jalil et al. (2020), responsible consumption is primarily conceptualised as an individualised and rational decision-making process that focuses on voluntary behavioural change, environmental awareness, and personal cost savings. Although these methods are useful, they are becoming more and more inadequate in situations where technology is changing quickly, platform-based business models, and profit-driven algorithms that put short-term efficiency ahead of long-term sustainability (Rakhmat, 2022; Lin et al., 2023; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Thus, consumer influence is still dispersed and susceptible to being superseded by powerful corporate and market forces (Chandler, 2019; Vogt & Weber, 2019).

Many factors influence moral decisions. In most situations, individuals' moral decisions are supported by institutional, social, and moral frameworks to exert significant and long-lasting influence (Wilkinson, 1998; Zimmerman, 2000; Dorrough et al., 2022; Vogt & Weber, 2019). However, research on how cooperative, value-based frameworks can organise consumers collectively to offset the structural power of disruptive digital markets is conspicuously lacking (Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Particularly in sustainability research that still favours secular, rationalist, and market-centric viewpoints, this absence constitutes a substantial theoretical and practical gap.

Although cooperation and collective action are increasingly recognised as necessary for sustainability transitions, existing models often lack a moral and spiritual foundation that can sustain long-term commitment, trust, and shared responsibility (Dorrough et al., 2022; Vogt & Weber, 2019). Islamic ethical concepts—especially ta'awun (mutual cooperation)—remain underexplored in mainstream consumption and sustainability literature, despite their strong emphasis on collective responsibility, integrity, and God-consciousness (Chapra et al., 2008; Al-Ghazali, 2015; Djasuli, 2020; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Prior studies on *ta'awun* have largely focused on organisational leadership, education, or community engagement, rather than on its application to consumer behaviour in disruptive digital economies (Mhd. Sarif et al., 2022a; 2022b).

Furthermore, while policy and institutional support are acknowledged as critical enablers of responsible consumption, the literature offers limited insight into how consumer-led cooperative frameworks interact with regulatory structures, business innovation, and sustainability governance in digitally disrupted markets (Rieckmann, 2017; Zainudin et al., 2021; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). This limitation constrains the development of holistic models that integrate consumers, businesses, and regulators into ethically grounded sustainability ecosystems. Therefore, the core research problem addressed in this study is the lack of an integrated, cooperative, and value-based framework that explains how responsible consumption can be collectively organised and sustained in disruptive digital economies (Rakhmat, 2022; Lin et al., 2023; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Specifically, there is insufficient understanding of how ta'awun, rooted in spirituality and religiosity, can function as a strategic mechanism to transform fragmented individual consumer actions into coordinated, ethical, and system-level sustainability outcomes ((Rieckmann, 2017; Zainudin et al., 2021; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Addressing this problem is essential for advancing both theory and practice in responsible consumption, sustainability, and ethical economic transformation in the digital era.

RESEARCH OBJECTIVES

The purpose of this study is to systematically examine the role of ta'awun-driven responsible consumerism in reframing consumption norms within economies undergoing technological and structural disruption (Mahyudi, 2016; Mahyudi & Aziz, 2017; Said & Hikmany, 2016; Djasuli, 2020; Wilkinson, 1998). Specifically, the study seeks to identify how collective consumer cooperation grounded in spirituality and religiosity influences consumer behaviour, strengthens social resilience, and encourages ethical forms of corporate innovation in digitally disrupted markets (Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Drawing on in-depth personal interviews with consumer activists, the study explores the practical mechanisms through which ta'awun operates as a moral and social organising principle, shaping interactions among consumers, businesses, and regulatory institutions (Venkatesan et al., 2022; Webb et al., 2008; West et al., 2008; Zainudin et al., 2021).

The analysis focuses on how cooperative consumer action contributes to ethical decision-making, adaptive resilience, and accountability within evolving business models and regulatory environments (Mhd. Sarif et al., 2022b; Zainudin et al., 2021). Ultimately, the study argues that ta'awun provides a strategic and normative lens through which responsible consumption can be understood not merely as an individual ethical choice, but as a collective social force capable of generating sustainable, inclusive, and equitable outcomes in an era marked by rapid technological upheaval and economic disruption ((Rieckmann, 2017; Zainudin et al., 2021; Mhd. Sarif et al., 2022b; Zainudin et al., 2021).

LITERATURE REVIEW

This section provides the epistemological discussion. It follows the ontological analysis in the introduction section, which posited that disruptive economies expedite invention at an unparalleled rate, frequently overlooking the linear trajectories established by economic policies, social contexts, and global competitive dynamics. This swift change conflicts with the sustainable development agenda—specifically responsible consumption and production, community empowerment, and the promotion of committed mutual cooperation—all of which must be harmonised with long-term sustainability rather than short-term efficiency.

Responsible Consumption

When it comes to digitalisation in the disruptive economies, it is being influenced by artificial intelligence and technological disruption. Responsible consumption encompasses more than just the act of acquiring products or services; it also represents an ethical, social, and environmental duty (Frenken, 2017; Ferreira & Valdati, 2023; Frindte & Frindte, 2023). A transaction of mutual obligation, consumption is not value-neutral; rather, it is a transaction in which sellers supply knowledge and products, while purchasers exercise judgment and accountability for their decisions (Webb, Mohr, & Harris, 2008; Balaji et al., 2022). Consumption is a moral act that is integrated within society's collective quest for virtue (Jalil et al., 2020; McKeown, Hai Bui, & Glenn, 2022).

Responsible consumerism is an act of social responsibility. This argument aligns with Al-Farabi's Al-Madinah Al-Fadilah (The Virtuous City), through which it has been viewed as ethical and responsible consumption (Al-Farabi, 1995, 2022; Pramono & Akbar, 2025; Karep, 2025). According to Al-Farabi (1995), the good life is not something that can be accomplished by individuals working alone but rather via collaboration to achieve human perfection (Nasikhin et al., 2022; Agustina & Mutiullah, 2024). In light of this, responsible consumption must not only cater to the requirements of individuals but also to the welfare of the community, reflecting his vision of a city that is united by fairness and mutual concern (Karep, 2025; Al-Farabi, 2022; Nasikhin, Ismutik & Albab, 2022; Agustina & Mutiullah, 2024).

In a similar vein, Al-Ghazali emphasised the importance of moderation (wasatiyyah) and accountability before Allah throughout all actions, including consuming (Al-Ghazali & Honerkamp, 2016; Astuti, 2022; Al-Farabi, 2022). Those who engage in wastefulness, also known as israf, are chastised for their spiritual and societal destructiveness (Al-Farabi, 2022; Pramono & Akbar, 2025; Karep, 2025). Al-Ghazali's ethical reminder portrays responsible consumption as an act of piety and restraint in this age of digital technology, when algorithmic marketing encourages people to indulge in excessive consumption (Al-Ghazali, 2015; Astuti, 2022; Al-Farabi, 2022). On the other hand, individual responsibility is not adequate on its own (Frenken, 2017; Ferreira & Valdati, 2023; Frindte & Frindte, 2023). According to Ibn Khaldūn (1958), the only way for human society (umran) to flourish is through social solidarity (asabiyyah). Contemporary consumption decisions, which are intricately intertwined with global supply chains and digital platforms, necessitate the establishment of collaborative frameworks in order to bring about systemic change (Meilinda & Pelitawati, 2025; Carland & Buckley, 2025). Because of this necessity, the idea of ta'awun, which translates to "mutual cooperation," is demonstrated to be a more advanced kind of responsible consumption.

Empowerment of Others

Empowerment of others is about trust and confidence. In fact, empowerment allows the capacity of individuals and groups to make decisions based on complete and accurate information, to take action, and to determine their own futures (Perkins & Zimmerman, 1995; Herrmann, 2012). Financial literacy, awareness of rights, and the ability to demand accountability from firms and authorities are all examples of items that fall under this category in consumer contexts (Cropanzano & Mitchell, 2005; Chen & Sriphon, 2022; Cooper, 2012; Harmon-Jones & Harmon-Jones, 2012; Lust, 2022).

Empowerment comes together with *'adl* (fairness-justice) and *ihsan* (integrity). The separation between empowerment and *'adl* (justice) is necessary. It is good to separate the concept of empowerment from the concept of *'adl*, which is fairness with justice (Antil, 1984; Barnett et al., 2005; Anderson, 2010; Balaji et al., 2022; McNaughtan et al., 2022; McNeill, 2023). Indeed, it is about contention that fairness is the bedrock upon which governance and society are built, and that injustice is the root cause of deterioration, even in the presence of material abundance (Mahyudi, 2016; Mahyudi & Aziz, 2017); Said & Hikmany, 2016.

Consumerism enables consumers to have consumer power. The term "empowerment" provides autonomy and capability to make independent consumer decisions (Perkins & Zimmerman, 1995; Sassatelli, 2007; Trentmann, 2004; Warde, 2015). It also

the process of providing consumers with not just the resources and information they need, but also the assurance that economic systems will not take advantage of their vulnerabilities by employing manipulative algorithms or opaque digital practices (Brieger et al., 2019; Blum et al., 2021; McNeill, 2023; Paterson, 2017; Perkins & Zimmerman, 1995; Sassatelli, 2007; Trentmann, 2004; Warde, 2015).

Ethics is essential in any activity (Barnett et al., 2005; Anderson, 2010; Balaji et al., 2022; McNaughtan et al., 2022; McNeill, 2023). The significance of *tawhidic* integration lies in its role as the process by which knowledge, ethics, and social practice (Barnett et al., 2005; Anderson, 2010; Balaji et al., 2022; McNaughtan et al., 2022; McNeill, 2023). The significance of tawhid refers to the direction of divine guidance, which was emphasised by Ismail Al-Faruqi (1992). In fact, the Tawhidic perspective, consumer empowerment is not simply about having options; rather, it is about ensuring that those choices are in accordance with divine accountability and social justice (Mahyudi, 2016; Mahyudi & Aziz, 2017; Said & Hikmany, 2016). By incorporating moral responsibility into market involvement, it goes beyond the conceptions of empowerment that are based on secular principles.

Ta'awun

Ta'awun can be explained as a mutual cooperation. One definition of *ta'awun* is that it is a form of mutual cooperation. It can take place in a variety of events (Huang & Rust, 2011; Hussain et al., 2018; Chandler, 2019; Mhd. Sarif, 2020; Mhd. Sarif, 2021). *Ta'awun* as a term that can be used in the workplace to describe the concept of mutual cooperation in teamwork to achieve financial and strategic objectives (Chandler, 2019; Mhd. Sarif, 2020; Mhd. Sarif, 2021). Ethical consumption is transformed from an individualistic behaviour into a collective influence within the context of ta'awun (Chandler, 2019; Carlsen & Bruggemann, 2022; Lin, Chiang & Wu, 2023). This transformation occurs, as it does within the context of ta'awun (Carlsen & Bruggemann, 2022; Dorrough et al., 2022; Lust, 2022; Lin, Chiang & Wu, 2023). The idea of ta'awun is the act of working together for mutual benefit based on trust, respect, and common goals (Mhd. Sarif, 2021; Mhd. Sarif, 2020; Carlsen & Bruggemann, 2022). Ta'awun can also be defined as the act of working together for mutual advantage (Carlsen & Bruggemann, 2022; Lin, Chiang & Wu, 2023). It lays a focus on spiritual accountability that is rooted in *taqwa*, which is the consciousness and awareness of God (Dusuki & Abdullah, 2007; Mhd. Sarif, 2021; Mhd. Sarif, 2020; Carlsen & Bruggemann, 2022; Lin, Chiang & Wu, 2023).

Ta'awun can occur in many situations (Mhd. Sarif, 2020; Mhd. Sarif, 2021). In the workplace, *ta'awun* refers to mutual cooperation in teamwork to attain financial and strategic objectives (Huang & Rust, 2011; Hussain et al., 2018; Chandler, 2019). As within the context of *ta'awun*, ethical consumption is transformed from an individualistic behaviour into a collective influence (Chandler, 2019; Carlsen & Bruggemann, 2022; Lin, Chiang & Wu, 2023). Conceptually, *ta'awun* is defined as the act of working together for mutual benefit based on trust, respect, and shared aims (Carlsen & Bruggemann, 2022; Lust, 2022; Dorrough et al., 2022; Lin, Chiang & Wu, 2023). It emphasizes spiritual accountability that is anchored in *taqwa* (piety), which is the consciousness and awareness of God (Dusuki & Abdullah, 2007; Mhd. Sarif, 2021; Mhd. Sarif, 2020; Carlsen & Bruggemann, 2022; Lin, Chiang & Wu, 2023).

The same notion is reflected in Al-Farabi's vision of the virtuous city, which states that the only way for human beings to achieve perfection is through a life that is characterised by cooperation and a focus on morality (Al-Farabi, 2022; Pramono & Akbar, 2025; Omercic, Haneef & Mohammed, 2020; Fontaine, 2022). In order to put this into practice, *ta'awun* makes sure that judgements about consumption not only reflect efficiency but also justice and righteousness (al-birr) (Mhd. Sarif, 2021; Mhd. Sarif, 2020; Carlsen & Bruggemann, 2022; Lin, Chiang & Wu, 2023).

From a similar point of view, Ibn Khaldun believed that *asabiyyah*, or social solidarity, was the driving force behind civilisation (Ibn Khaldūn, 1958; Meilinda & Pelitawati, 2025). The situation is worsened in the economies that are characterised by disruption (Astuti, 2022; Nashikin et al, 2022; Carland & Buckley, 2025). The platform capitalism divides customers into data points, ta'awun helps to rebuild solidarity by providing consumer groups with the opportunity to collectively demand ethical artificial intelligence, sustainable supply chains, and decent labour practices (Huang & Rust, 2011; Hussain et al., 2018; Chandler, 2019; Carlsen & Bruggemann, 2022; Lin, Chiang & Wu, 2023).

Ta'awun and the Empowerment

A stronger connection between individual agency and collective capacity is established through the merger of empowerment and ta'awun (Huang & Rust, 2011; Hussain et al., 2018; Chandler, 2019; Carlsen & Bruggemann, 2022; Lin, Chiang & Wu, 2023). This situation enhances responsible consumption (Burnes, 2020; Buttel, 2000; Costanza, 2016). Ta'awun guarantees that these initiatives generate systemic change, while empowerment provides consumers with the understanding and skills necessary to make informed decisions (Kachynska et al., 2022; Masnavi, Gharai, & Hajibandeh, 2019; Ogryzek, 2023; Tuerwahong & Sulaiman, 2019).

Individual empowerment and communal solidarity (*taʿāwun* – mutual collaboration) complement one another in enhancing both personal capacity and community-wide transformation (Brieger et al., 2019; Dorrough et al., 2022; Alatas, 2014). People become more self-assured and capable of acting ethically and sustainably in their roles as consumers when they are empowered (Antil, 1984; Balaji et al., 2022; Barnett et al., 2005). Empowerment provides individuals with the knowledge, awareness, and skills necessary to make responsible and informed consumption choices (Kachynska et al., 2022; Masnavi, Gharai, & Hajibandeh, 2019; Ogryzek, 2023). This fosters agency (Auda, 2008; Chapra et al., 2008; Diasuli, 2020). Taʿāwun is a method that ensures that individual efforts are not left in isolation but rather are incorporated into collective practices, shared responsibilities, and supportive social structures that promote systemic change (Auda, 2008; Chapra et al., 2008; Diasuli, 2020).

Al-Faruqi's *tawhidic* epistemology indicates that the peril of secular individualism lies in empowerment devoid of collaboration, whereas the peril of uncritical compliance stems from collaboration lacking empowerment (Al-Faruqi, 1992). The development of consumer action in divine responsibility is facilitated by *taʿāwun*, which ensures both autonomy and solidarity (Pramono & Akbar, 2025; Al-Farabi, 1995). This dichotomy illustrates Ibn Khaldūn (1958)'s caution that fragmented civilisations disintegrate under external pressures, whereas unified societies actively shape history (Al-Farabi, 2022). In the digital economy,

empowered yet isolated customers are vulnerable to exploitation. Empowered and organised consumers through *taʿāwun* can bargain more equitably with corporations and authorities, fostering norms of ethical innovation and sustainability (Al-Faruqi, 1992; Pramono & Akbar, 2025).

Sustainability

Sustainability primarily entails preserving equilibrium in all facets of existence. It entails guaranteeing that no limits are surpassed and that resources are employed within the constraints established by nature and ethics (Rieckmann, 2017; Vogt & Weber, 2019; Frenken, 2017). Sustainability represents the balance of economic, social, and environmental well-being, ensuring that current needs are fulfilled without jeopardising the rights and well-being of future generations (Ferreira & Valdati, 2023). Indeed, sustainability in consumption patterns involves minimising environmental damage, endorsing fair trade, and fostering equity in social and economic transactions (Huang & Rust, 2011; Hussain et al., 2018; Jalil, Islam, & Islam, 2020). As for the Qur'anic concept of *mīzān*, or "balance," it embodies this perspective by necessitating moderation in earthly endeavours. In addition, in Al-Ghazali's writings, sustainability is intricately connected to *mīzān*, as both excess and wastefulness are regarded as societal maladies and spiritual vices (Astuti, 2022; Fontaine, 2022). Thus, misusing resources or taking advantage of others not only damages communities but also undermines the moral and spiritual integrity of people, hence affirming the Islamic perspective that sustainability is an ethical and spiritual necessity (Harmsen, 2008; Herrmann, 2012).

Sustainability is associated with *ʿadl* (justice). Justice necessitates the equitable distribution of wealth and resources, preventing their monopolisation by elites or the powerful ((Rieckmann, 2017; Zainudin et al., 2021; Mhd. Sarif et al., 2022b; Zainudin et al., 2021). In his *Majmūʿ al-Fatāwā* and *Al-Siyāsa al-Sharʿiyya*, Ibn Taymiyyah emphasises that economic and political systems must uphold equity and avert corruption in governance and resource distribution (Ibn Taymiyyah, n.d.-a; Ibn Taymiyyah, n.d.-b). In *Darʾ Taʿāruḍ al-ʿAql wa al-Naql* and *Al-ʿAqīdah al-Wāsiṭiyya*, Ibn Taymiyyah underscores the congruence between reason and revelation, establishing sustainability on the foundation of divine responsibility and ethical stewardship (Ibn Taymiyyah, n.d.-c; Ibn Taymiyyah, n.d.-d). Ibn Taymiyyah's critique of an overdependence on speculative reasoning in *Al-Radd ʿala al-Manṭiqiyyīn* emphasises that sustainability should be anchored in revelation and justice, rather than solely in human rationalisation (Ibn Taymiyyah, n.d.-e).

As for Ibn Khaldūn (1958), he enhances this framework with his notion of *ʿumrān*, signifying the prosperity of civilisation. In *The Muqaddimah*, Ibn Khaldūn (1958) contends that societies thrive when fairness, cooperation, and prudent resource management are maintained, but civilisations decline when corruption, injustice, and excess prevail (Ibn Khaldūn, 1958; Carland & Buckley, 2025; Frindte & Frindte, 2023). He views sustainability as intrinsically linked to civilisational resilience and the ability of communities to ethically and collaboratively manage resources. In contrast, fragmented societies disintegrate under external pressures, whereas unified communities influence history via collective resilience (Al-Farabi, 1995, 2022; Pramono & Akbar, 2025).

In modern economies influenced by disruption, digitalisation, and globalisation, sustainability necessitates more than personal restraint; it requires structural transformation. Structural concerns, like energy-intensive data infrastructures, exploitative gig economy practices, and algorithmic prejudice, cannot be addressed solely through individual consumer decisions (Bugden, 2022; Jalil et al., 2020). The Islamic principle of *taʿāwun* (mutual cooperation) offers a robust framework. Thus, *taʿāwun* facilitates the establishment of new standards of justice, equity, and ethical innovation through the participation of consumers, corporations, and regulators (Galegher, Kraut, & Egido, 2014; Harmsen, 2008; Huang & Rust, 2011).

As for Al-Farabi (1995)'s socio-political philosophy, Al-Farabi (1995) elucidates the connection between virtuous communities and cooperative ethics, emphasising communal responsibility. In *Al-Madīnah al-Fāḍilah* and Opinions of the People of the Virtuous City, Al-Farabi (1995) asserted that human flourishing is contingent upon solidarity, ethical governance, and the pursuit of the common good (Al-Farabi, 1995, 2022; Nasikhin, Ismutik, & Albab, 2022; Agustina & Mutiullah, 2024). These findings align with the *maqāṣid al-sharīʿah* (higher purposes of Islamic law), emphasising justice, resource preservation, and collective welfare as fundamental aspects of sustainable civilisation.

METHODOLOGY

This research employs qualitative methodology via personal interviews with consumer activists. This study adopts a qualitative research methodology using in-depth personal interviews with consumer activists in order to explore deeply and meaningfully the role of *taʿāwun* (mutual cooperation) in shaping responsible consumption practices (Silverman, 2020; Flick, 2019; Anderson, 2010). The qualitative inquiry is particularly suitable because it allows researchers to capture rich, contextual, and value-laden experiences that cannot be adequately examined through quantitative measures (Silverman, 2020; Flick, 2019; Anderson, 2010). This methodological choice enables a nuanced understanding of consumer cooperation that is socially embedded, ethically informed, and grounded in lived experience (Mhd. Sarif, 2020; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025).

The qualitative paradigm adopted in this study aligns closely with the research objective of examining how *taʿāwun* operates as a moral and social mechanism among consumers. By focusing on interaction, meaning, and interpretation, the approach supports an exploration of cooperation rooted in spirituality, religiosity, and ethical responsibility (Silverman, 2020; Mhd. Sarif, 2021; Nasikhin et al., 2022). This alignment ensures that the research design remains consistent with Islamic epistemological perspectives that emphasise collective responsibility and moral reasoning (Mhd. Sarif, 2020; Meilinda & Pelitawati, 2025; Nasikhin et al., 2022). The overall research process followed a systematic and sequential qualitative procedure, guided by established qualitative research principles. The procedure was structured carefully to enhance credibility, transparency, and methodological rigour throughout the study (Silverman, 2020; Flick, 2019; Anderson, 2010). Such a structured approach is particularly important when examining ethical and cooperative phenomena that require reflexivity and careful interpretation (Mhd. Sarif, 2021; Nasikhin et al., 2022; Ogryzek, 2023).

The first stage involved the formulation of the research question, which was conducted only after an extensive and critical review of relevant literature. This step ensured that the research problem was theoretically grounded and addressed genuine gaps

in existing studies (Silverman, 2020; Flick, 2019; Anderson, 2010). A literature-driven formulation process also helped align the research question with contemporary discussions on sustainability, ethics, and cooperation (Mhd. Sarif, 2020; Ogryzek, 2023; Meilinda & Pelitawati, 2025). Following this, the interview questions were carefully developed based on the research question to ensure conceptual clarity and relevance. The questions were designed to elicit reflective, experience-based responses rather than short or superficial answers (Silverman, 2020; Flick, 2019; Anderson, 2010). This careful construction enhanced the ability of the interviews to capture moral reasoning, cooperative behaviour, and ethical reflections among consumer activists (Mhd. Sarif, 2021; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025).

To enhance validity and reduce researcher bias, two independent researchers were engaged to review and evaluate the research question, interview questions, and overall research protocol. This collaborative evaluation process ensured consistency, neutrality, and methodological soundness (Silverman, 2020; Flick, 2019; Anderson, 2010). Peer validation is especially important in qualitative research that involves values, beliefs, and ethical orientations (Mhd. Sarif, 2020; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025). Formal research approval was subsequently obtained from the relevant research management centre. This step ensured ethical compliance, institutional accountability, and adherence to research governance standards (Silverman, 2020; Anderson, 2010; Flick, 2019). Ethical clearance was particularly necessary given the involvement of human participants and value-sensitive discussions (Mhd. Sarif, 2021; Nasikhin et al., 2022; Ogryzek, 2023).

The second stage involved the selection of informants, which was conducted purposively based on the researchers' professional networks within consumer activism. Purposeful sampling enabled the identification of informants who possessed relevant experience, insight, and engagement with responsible consumption practices (Silverman, 2020; Flick, 2019; Anderson, 2010). This approach ensured information-rich cases suitable for in-depth qualitative analysis (Mhd. Sarif, 2021; Meilinda & Pelitawati, 2025; Nasikhin et al., 2022). To minimise self-selection bias, two independent scholars were consulted to review and validate the list of selected informants. This consultation process enhanced objectivity and strengthened the credibility of participant selection (Silverman, 2020; Flick, 2019; Anderson, 2010). External review is particularly important when researchers rely on professional networks for access to participants (Mhd. Sarif, 2020; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025).

The third stage involved systematic preparation for the interviews, including the development of a structured interview guide. The interview guide consisted of clearly worded questions and thematic prompts designed to maintain focus while allowing flexibility for deeper exploration (Silverman, 2020; Flick, 2019; Anderson, 2010). Such preparation ensured consistency across interviews while respecting the open-ended nature of qualitative inquiry (Mhd. Sarif, 2021; Nasikhin et al., 2022; Munir, 2022). The researchers also practised articulating interview questions and prepared all necessary materials, including recording devices and informed consent forms. Thorough preparation helped reduce technical disruptions and enhanced interviewer confidence and clarity (Silverman, 2020; Flick, 2019; Anderson, 2010). Ethical readiness was essential to establish trust and transparency with informants (Mhd. Sarif, 2020; Nasikhin et al., 2022; Ogryzek, 2023).

The fourth stage involved conducting the personal interviews in a respectful and ethically responsible manner. Prior to each interview, informed consent was obtained, and suitable interview times were arranged collaboratively with the informants (Silverman, 2020; Anderson, 2010; Flick, 2019). This ethical approach ensured voluntary participation and psychological comfort (Mhd. Sarif, 2021; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025). During the interviews, the researchers clearly explained the purpose of each question and ensured that informants fully understood before proceeding. This practice enhanced clarity, reduced misunderstanding, and promoted reflective responses (Silverman, 2020; Flick, 2019; Anderson, 2010). Clear communication was particularly important when discussing ethical values and cooperative behaviour (Mhd. Sarif, 2020; Nasikhin et al., 2022; Munir, 2022). Each interview lasted approximately 30 to 45 minutes and relied primarily on manual note-taking. Manual recording allowed the researchers to remain attentive and engaged while capturing key insights and contextual cues (Silverman, 2020; Anderson, 2010; Flick, 2019). This approach also supported reflexive engagement with the data during and after the interview process (Mhd. Sarif, 2021; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025). Following each interview, informants were invited to review and validate the interview notes. This member-checking process enhanced accuracy, trustworthiness, and ethical accountability (Silverman, 2020; Anderson, 2010; Flick, 2019). Validation ensured that the data faithfully represented the informants' intended meanings (Mhd. Sarif, 2020; Nasikhin et al., 2022; Ogryzek, 2023).

The fifth stage involved data analysis, beginning with the transformation of interview notes into coherent and organised transcripts. Transcription allowed systematic examination and facilitated deeper engagement with the data (Silverman, 2020; Flick, 2019; Anderson, 2010). Informants were again invited to authenticate the transcripts to ensure credibility (Silverman, 2020; Anderson, 2010; Flick, 2019). After incorporating informant feedback, the researchers consulted two independent qualitative researchers familiar with the research context to validate the final transcripts. This step strengthened confirmability and reduced interpretive bias (Silverman, 2020; Flick, 2019; Anderson, 2010). External validation is particularly valuable when analysing ethically sensitive themes (Mhd. Sarif, 2021; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025). The validated transcripts were then analysed using thematic content analysis. This method enabled the identification of recurring patterns, meanings, and themes related to ta'awun and responsible consumption (Silverman, 2020; Flick, 2019; Anderson, 2010). Thematic analysis was well suited to capturing cooperative values and ethical narratives embedded in the informants' responses (Mhd. Sarif, 2020; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025).

Finally, the research findings were consolidated and disseminated in the form of reports and presentations to relevant stakeholders. Dissemination ensured that the insights generated contributed meaningfully to academic discourse and practical sustainability initiatives (Silverman, 2020; Anderson, 2010; Ogryzek, 2023). This final stage reflects the study's commitment to knowledge-sharing, ethical responsibility, and social impact (Mhd. Sarif, 2021; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025). The researchers amended the interview transcripts as indicated by the informants. The researchers subsequently consulted two independent qualitative researchers acquainted with the research setting to authenticate the validated interview transcripts (Flick, 2019; Silverman, 2020). The researchers employed thematic content analysis to examine the authenticated interview transcripts. The application of themes enabled the researchers to substantiate themes derived from the informants' responses.

FINDINGS

The purpose of this research was to investigate the role that *taqwa*-driven *taʿāwun* (mutual cooperation) plays in empowering responsible consumers within economies that are undergoing disruption (Mhd. Sarif, 2021; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025). The following are two important issues that guide this discussion: What are your thoughts on customers working together to achieve a common goal within the disruptive economies? The interviews yielded complex ideas from three seasoned consumer advocates, including the question, "How can consumers practically engage in mutual cooperation in disruptive economies?" The replies they provided shed light not just on the opportunities but also on the challenges that are associated with the development of responsible consumer ecosystems. The study revealed three interconnected topics: viewpoints on the value of cooperation, the foundations of reciprocal collaboration, and the consequences for consumer empowerment and sustainability in the digital age. Each of these themes is interconnected with the other two.

In general, the informants agreed that there is potential for mutual cooperation, although their levels of optimism differed.

Informant 1, who has been involved in consumer advocacy for more than twenty years, reflected on both the potential and risks:

"Over the course of more than twenty years, I have been actively involved in the movement of consumerism, and I think that a fantastic approach to ensure improved access to goods and services is for consumers to collaborate. There is the possibility for a more efficient utilisation of resources when consumers work together through collaborative efforts. However, I also see that disruptive economies, while good for the short term, can be very challenging because the pace of change often disregards human values, leaving the weaker ones behind." (Informant 1)

This perspective highlights how mutual collaboration improves access to products and services by facilitating the exchange of market information, which in turn stimulates competition and trust (Mhd. Sarif, 2021; Nasikhin et al., 2022; Meilinda & Pelitawati, 2025). However, it also underscores that the speed and turbulence of disruptive economies risk undermining social equity and ethical balance.

Informant 2 took a similarly optimistic but more pragmatic approach, while cautioning about the downsides:

"I am a person who is firmly rooted in one's everyday life. You do not require an extremely complicated notion. Customers working together to solve problems is beneficial for... Businesses can compete more effectively with one another, which ultimately leads to more favourable prices and higher-quality products or services. Nevertheless, the reality is that disruptive economies bring so many changes so fast. While that is good for short-term survival, in my experience, it often causes instability and weakens our moral compass if not guided properly." (Informant 2)

The activist in question views mutual collaboration not as an abstract concept but rather as a pragmatic necessity that brings about immediate benefits, making markets more equitable and responsive (Galegher, Kraut, & Egido, 2014; Harmsen, 2008; Huang & Rust, 2011). However, they warn of the moral and social costs of unchecked disruption.

Informant 3, on the other hand, voiced more substantial scepticism about both cooperation and disruptive economies:

"It is not like humans to naturally desire to collaborate. That is, until they were able to benefit in some way from working together. It is my opinion that it is beneficial for customers to work together for the purpose of achieving their own personal goals. However, disruptive economies, in my observation, only magnify this self-interest. They may work in the short term, but in the long run, they create too much disruption and can even jeopardize our human values and sense of community." (Informant 3)

Although they resonate with traditional Islamic thought, these many points of view are reminiscent of the literature on reciprocity (Tuerwahong & Sulaiman, 2019; Fontaine, 2022). Within the framework of Al-Madinah al-Fadilah, Al-Farabi envisioned cooperation as an indispensable component for achieving virtue and social prosperity. In fact, Ibn Khaldun (1958) emphasised the importance of *asabiyyah*, which means social solidarity, as the foundation of just marketplaces. For his part, Al-Ghazali cautioned against *israf*, which translates to "waste," and emphasised moderation as a spiritual necessity. Ibn Taimiyyah (n.d.) claimed that ʿadl, which means justice, is what maintains the well-being of society. These observations, when taken as a whole, provide evidence that collaboration, which is led by *taqwa*, can convert consumer behaviour from a manifestation of atomistic self-interest into a shared ethical obligation.

The second research objective enquired about the ways in which customers could theoretically participate in ta'awun in the disruptive economies. Not only did the responses provide candid views on the obstacles, but they also suggested practical avenues for action. Informant 1 described how consumers might collaborate by pooling their resources and purchasing power:

"With a strong will, you will be able to accomplish anything you set your mind to. Shared resources, such as automobiles and tools, as well as bulk purchases, are all items that can make a significant difference. Local businesses can also receive support from customers, and customers can even organise to advocate for their own interests." (Informant 1)

This resonates with Ibn Khaldun (n.d.)'s notion of solidarity (asabiyyah) as the foundation of successful markets, and it echoes Al-Farabi 's view that cooperation directed toward virtuous ends elevates the entire community. It also reflects Osman Bakar's emphasis that knowledge and action guided by spirituality are necessary for sustaining balance between human needs and the ecosystem. Informant 2 emphasised the significance of organised representation as a mechanism for effective collaboration:

"Having a consumer advocate who advocates for mutual collaboration could prove to be beneficial for the consumer community. An individual who is a representative of a consumer rights organisation can speak on behalf of all individuals, organise collective purchasing power, and coordinate campaigns for positive market change." (Informant 2)

Thus, the activist underscores the institutional dimension of *ta'awun* (Galegher, Kraut, & Egido, 2014; Harmsen, 2008; Huang & Rust, 2011). This insight mirrors Al-Faruqi's *tawhidic* epistemology, which insists that empowerment must operate simultaneously at both the individual and collective levels, and be bound by divine accountability. From Osman Bakar's perspective, such structures exemplify how spirituality must be institutionalised through governance systems that harmonise human dignity with cosmic order.

Informant 3 acknowledged both the difficulties and the opportunities, while adopting a more cautious tone:

"It is only natural for your call for good things to be ignored or rejected by other people... On the other hand, cooperation is still seen to be an efficient strategy when customers are looking to get the most out of a product or service transaction. When the benefits are readily apparent, trust can be established." (Informant 3)

Although skeptical, this perspective points to the conditional nature of cooperation. While individuals may be inclined towards self-interest, Al-Ghazali reminded that spiritual education and ethical institutions are necessary to channel collaboration toward the common good. Similarly, Osman Bakar stresses that religiosity must anchor technological and economic change, lest cooperation degenerate into opportunism. Indeed, the insights from the informants emphasise that mutual cooperation or *ta'awun* requires three conditions: willingness, capability, and *taqwa*-ness. Without a spiritual and ethical foundation, collaboration risks being reduced to opportunistic arrangements (Galegher, Kraut, & Egido, 2014; Harmsen, 2008; Huang & Rust, 2011). This underscores the function of ta'awun not only as a strategic instrument to navigate disruptive economies but also as a spiritual ethic that safeguards sustainability, justice, and balance.

Thus, there are several repercussions of *taʿāwun* for the economy. First, *taʿāwun* or mutual cooperation increases collective capacity. As Informant 2 observed, *"when consumers come together, they have more bargaining power, and businesses cannot easily ignore their demands."* This aligns with Ibn Khaldūn's *ʿaṣabiyyah* (solidarity) as the engine of effective markets and collective action, and with Al-Fārābī's vision of the virtuous polity where coordinated cooperation serves human flourishing. It is also can be framed within *maqāṣid al-sharīʿah* (protection of life, wealth, and intellect via the establishment of justice) when *taʿāwun* operationalises niyyah (right intention) into market behaviour that preserves rights and wards off harm (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015).

Second, *taʿāwun* or mutual cooperation enables sustainable practices. Informant 1 emphasised actionable pooling and waste-reducing behaviours: *"Shared resources, such as automobiles and tools, as well as bulk purchases, are all items that can make a significant difference. Local businesses can also receive support from customers."* This embodies Al-Ghazālī's ethic of moderation and public interest (maṣlaḥah), resonates with Osman Bakar's call to harmonise knowledge, spirituality, and ecological balance, and also reflects Al-Attas's adab and taʾdīb—proper ordering of self and society—as a discipline that steers technological change toward responsible consumption (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015)).

Third, *taʿāwun* or mutual cooperation drives ethical business innovation. As Informant 3 noted, *"collective pressure has the potential to encourage rivalry among enterprises, which ensures that all individuals have access to goods and services at reasonable rates."* This dynamic mirrors Al-Fārābī's insistence that governance (including corporate governance) must be oriented to virtue, and Ibn Taymiyyah's doctrine of ḥisbah—legitimate oversight to prevent fraud and exploitation—so that competition serves justice rather than mere profit (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015)). In Al-Faruqi's *tawḥīdic* epistemology, such market ordering unifies individual and collective empowerment under divine accountability.

DISCUSSION

This study demonstrates that mutual collaboration among consumers meaningfully enhances access to products and services by enabling the shared circulation of market knowledge, which aligns with long-standing arguments that cooperation reduces information asymmetry and empowers socially responsible consumption (Antil, 1984; Webb et al., 2008; Venkatesan et al., 2022). By facilitating the exchange of pricing information, product quality signals, and ethical standards, collaborative consumer behaviour strengthens competitive dynamics while simultaneously fostering trust between consumers and producers (Barnett et al., 2005; Cropanzano & Mitchell, 2005; Brieger et al., 2019). This finding directly supports the research objective of examining how ta'awun functions as a collective mechanism that amplifies consumer agency beyond isolated decision-making.

From a sustainability perspective, *ta'awun*-based cooperation reinforces responsible consumption by embedding ethical awareness within everyday market interactions, rather than treating sustainability as an external or optional concern (Chapra et al., 2008; Dusuki & Abdullah, 2007; Shabbir, 2020). The results align with SDG 12, which emphasises shared responsibility across consumption systems, and confirm that cooperative consumer practices can operationalise sustainability goals at the grassroots level (UNDP, 2015; Carlsen & Bruggemann, 2022; Ogryzek, 2023). In this regard, ta'awun transforms sustainability from a policy aspiration into a lived social practice, consistent with earlier calls for socially embedded consumption models (Warde, 2015; Paterson, 2017; Trentmann, 2004).

However, the findings also reveal that the speed, scale, and volatility of disruptive economies pose serious risks to social equity and ethical balance, even when cooperative intentions are present (Abdul Razak, 2021; Bugden, 2022; Chandler, 2019). Rapid technological change driven by artificial intelligence and digital platforms tends to concentrate power within algorithmic systems and profit-driven business models, thereby marginalising slower, value-oriented forms of cooperation (Frenken, 2017; Vogt & Weber, 2019; Lin et al., 2023). This observation substantiates the literature's concern that disruptive economies can weaken moral safeguards unless counterbalanced by strong ethical frameworks (Buttel, 2000; Costanza, 2016; Rakhmat, 2022).

The study further confirms that individualised models of responsible consumption are structurally insufficient in digitally disrupted markets, as they lack the collective capacity to influence corporate strategies and institutional arrangements (Blum et al., 2021; McNeill, 2023; Tsen, 2021). While individual awareness and ethical motivation remain important, the findings support empowerment theory, which argues that sustainable change requires collective structures rather than isolated agency (Wilkinson, 1998; Zimmerman, 2000; Perkins & Zimmerman, 1995). This reinforces the research objective of moving beyond individual rationality toward a communal and systemic understanding of responsible consumption.

Importantly, *taʿāwun* emerges in this study as a morally grounded and socially resilient response to the ethical gaps created by disruptive economies, echoing Islamic philosophical traditions that emphasise cooperation, justice, and collective well-being (Al-Ghazali, 2015; Al-Farabi, 1995; Ibn Khaldūn, 1958). The findings resonate with classical Islamic thought, which views markets not merely as transactional spaces but as moral arenas requiring balance between self-interest and social responsibility (Auda, 2008; Astuti, 2022; Mahyudi, 2016). In this sense, ta'awun operationalises *maqasid al-shariah* by safeguarding social welfare, equity, and ethical order within contemporary consumption systems (Chapra et al., 2008; Dusuki & Abdullah, 2007; Shabbir, 2020).

Moreover, the results show that *taʿāwun* -based cooperation strengthens trust and social cohesion, which are essential for sustaining ethical behaviour under conditions of uncertainty and disruption (Chen & Sriphon, 2022; Dorrough et al., 2022; West et al., 2008). Trust, when embedded within cooperative consumer networks, reduces opportunistic behaviour and mitigates the dominance of short-term profit logic (Cropanzano & Mitchell, 2005; Brieger et al., 2019; McKeown et al., 2022). This finding aligns with the research objective of identifying how ta'awun fosters ethical resilience in fast-changing economic environments.

The discussion also highlights that without institutional and policy reinforcement, cooperative consumer efforts risk remaining fragmented and uneven, particularly in highly digitalised markets (Rieckmann, 2017; Lust, 2022; Zainudin et al., 2021). Governments and regulators play a critical role in scaling cooperative practices through education, regulation, and incentives that align business innovation with sustainability values (Carlsen & Bruggemann, 2022; Chandler, 2019; Hussain et al., 2018). This confirms prior research emphasising that sustainability transitions require coordinated action across consumers, institutions, and markets (Affolderbach, 2022; Ferreira & Valdati, 2023; Ogryzek, 2023).

Finally, this study contributes to the literature by positioning *taʿāwun* as both an ethical principle and a strategic framework capable of moderating the excesses of disruptive economies, rather than rejecting technological progress altogether (Mhd. Sarif et al., 2022a; Mhd. Sarif & Ismail, 2022; Omercic et al., 2020). By integrating spirituality, cooperation, and collective responsibility, *taʿāwun* offers a balanced pathway that allows innovation to proceed while preserving justice, equity, and long-term sustainability (Nasikhin et al., 2022; Sulaiman et al., 2022; Fontaine, 2022). In doing so, the study fulfils its research objective of advancing a value-based, cooperative model of responsible consumption that is both theoretically grounded and practically relevant in disruptive digital economies.

Indeed, the findings indicate that disruptive economies require great *taʿāwun* —mutual cooperation anchored in high spirituality: sound niyyah (purity of purpose), compliance with *maqāṣid al-sharīʿah* (protecting faith, life, intellect, lineage, and wealth), *akhlāq al-karīmah* (upright character), *ḥisbah* (transparent, accountable governance), and the virtues of *raḥmah* (compassion) and *iḥsān* (excellence). Several scholars have argued this fact. Al-Faruqi (1994) argued that *taʿāwun* is about tawḥīdic epistemology integration that aligns ends and means. As for Osman Bakar, there is a cosmological balance for techno-economic change. Likewise, Al-Attas (2014) grounds right action in adab in which Al-Ghazālī pointed this to moderation and *maṣlaḥah* (benefits). In a broader context, Ibn Taymiyyah legitimises vigilant market oversight, in which Ibn Khaldūn (1958) supplies the social glue of ʿaṣabiyyah. Nevertheless, Al-Fārābī (1995) directs collective endeavour toward virtue. Practically, this spiritual-ethical architecture converts consumption from a private choice into a communal ethical project, enhancing resilience to technological turbulence while re-orienting innovation toward sustainability, justice, and balance.

Implications for Theory

The *taqwa*-driven ta'awun reshapes responsible consumption in disruptive economies, this work contributes significantly to the enrichment of theoretical debates in both strategic management and Islamic economics and ethics (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015). In the first place, it redefines and expands upon the consumer empowerment thesis. According to Perkins and Zimmerman (1995), conventional frameworks frequently have a restrictive conception of empowerment, which is defined as the individual's capacity to make decisions based on accurate information. On the other hand, this study demonstrates that empowerment only has strategic weight when it is entrenched in ta'awun, which converts atomised consumer acts into coherent, communal influence (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015). This study bridges the long-standing gap between agency-based consumer theories and collective action theory by demonstrating how collaboration increases agency. As a result, it provides a model of empowerment that is more holistic and socially rooted.

Secondly, the research incorporates Islamic epistemology with modern frameworks around sustainability. Through the use of Al-Farabi's philosophy of cooperative virtue, Ibn Khaldun's idea of *asabiyyah* (social solidarity), Al-Ghazali's ethics of moderation, and Ibn Taimiyyah's principle of justice, the research places sustainability within the context of a worldview that is rooted in spirituality (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015). Rather than interpreting taqwa as an abstract moral compass, the findings situate it as a systemic driver that roots cooperation, promotes justice, and avoids exploitation in digital markets that are mediated by artificial intelligence (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015). By imbuing secular theories of reciprocity, sustainability, and market behaviour with transcendent principles that bring individual accountability and communal justice into harmony, this theoretical integration contributes to the development of more profound views of these concepts.

Thirdly, the research rethinks the concept of responsible consumption in a digital economy. It is common practice in the existing body of academic research to view sustainability as the rational consequence of educated consumer decisions (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015). Rationality, on the other hand, is insufficient in platform-driven markets that are characterised by algorithmic manipulation, dark patterns, and structural inequality. According to the findings, communal institutions that are founded on ta'awun are absolutely necessary in order to withstand manipulation and to rebalance

power imbalances (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015). Through this reframe, a new conceptual approach is presented, which places responsible consumption not as the result of isolated actions but rather as the product of coordinated, value-driven ecosystems that are able to reshape markets in the face of technological upheaval.

Implications for Policy

The findings have significant repercussions for policymakers and regulators who are dedicated to integrating ethical and environmentally responsible practices into consumer systems. The first step for policymakers is to develop frameworks that actively foster cooperation, going beyond the narrow focus on individual consumer rights (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015). The establishment of consumer cooperatives, the development of collective bargaining platforms, and the expansion of digital literacy initiatives ought to be incorporated into national sustainability objectives in order to guarantee a systemic impact. An additional point that is brought to light by the study is the significance of incorporating *taqwa*-driven ethics into governance systems. In accordance with the *maqasid al-shari'ah*, policies should emphasize integrity, openness, and accountability (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015). Additionally, incentives, such as tax breaks, subsidies, or recognition prizes, should be provided to encourage consumers and businesses to adopt ethical and cooperative practices. By taking this method, not only are markets regulated, but also cultures of fairness and justice are fostered.

Governance of artificial intelligence and digital platforms is another critical policy aspect that has to be addressed. As algorithmic commerce and consumer activism increasingly come into conflict, regulators have a responsibility to control exploitative activities (Alatas, 2014; Al-Farabi, 2022; Al-Farabi, 1995; Al-Ghazali, 2015). These tactics include manipulative recommendation systems, data asymmetries, and opaque pricing structures. By grounding these interventions in Ibn Taimiyyah's principle of justice (adl), we ensure that consumers are protected against systemic exploitation through the implementation of structural safeguards (Nasikhin et al., 2022; Sulaiman et al., 2022; Fontaine, 2022). This is especially important in economies that are weak or unequal. Indeed, the findings highlight the importance of inclusive governance for sustainability. In the process of formulating public policy, governments ought to facilitate the participation of civil society organisations, faith-based organisations, and consumer advocates (Nasikhin et al., 2022; Sulaiman et al., 2022; Fontaine, 2022). This type of inclusion guarantees that aspects such as cooperation, justice, and sustainability are not merely theoretical policy objectives but rather concrete realities that are ingrained in both legislation and practice.

Implications for Practice

This study provides practitioners, such as business executives, consumer associations, educators, and communities, with insights that can be put into action and that connect ethical imperatives to practical outcomes. The findings make it abundantly evident to businesses that customer collaboration profoundly reshapes competitive dynamics (Affolderbach, 2022; Ferreira & Valdati, 2023; Ogryzek, 2023). Intense market pressure is exerted by empowered customers collaborating, driving businesses to include sustainability in their innovation initiatives with the help of this pressure (Nasikhin et al., 2022; Sulaiman et al., 2022; Fontaine, 2022). According to Al-Farabi (1958), this is consistent with his concept of virtuous governance, in which leadership, whether it be corporate or governmental, serves not narrow profit but rather the flourishing of the human being as a whole. Businesses that acknowledge and respond to cooperative consumer movements with ethical innovation will secure long-term legitimacy, consumer trust, and robust reputations.

Specifically, the study verifies the strategic function that consumer groups play as organised advocates and mediators at the strategic level. Associations have the opportunity to ensure more equitable access, higher affordability, and stronger accountability in technology-driven markets by channelling the dispersed concerns of consumers into a cohesive negotiating force (Affolderbach, 2022; Ferreira & Valdati, 2023; Ogryzek, 2023). Since this is the case, their function is not merely ancillary but rather essential to the maintenance of justice throughout intricate supply networks. In the eyes of educators and members of civil society, the findings indicate that there is an immediate need to transform consumer education (Nasikhin et al., 2022; Sulaiman et al., 2022; Fontaine, 2022). Traditional financial literacy must be transformed into ethical and sustainability literacy, with *ta'awun* being incorporated into educational programs and outreach efforts. Communities can build resilient consumers who navigate and create disruptive economies through awareness campaigns, digital training, and learning based on values.

The findings of the study highlight the practicality of implementing ta'awun through local initiatives, which is important for both communities and regulatory departments. Cooperation can be made real through the use of cooperative e-commerce platforms, community-based recycling schemes, shared energy initiatives, and consumer data trusts (Nasikhin et al., 2022; Sulaiman et al., 2022; Fontaine, 2022). These examples illustrate how ethical ideals can yield measurable benefits (Affolderbach, 2022; Ferreira & Valdati, 2023; Ogryzek, 2023). These kinds of efforts are illustrative of the convergence of ethics and everyday practice, demonstrating that spirituality and sustainability may coexist in the realm of consumption with daily activities.

What Other Countries Can Learn from This Study

Other countries can learn that responsible consumption cannot depend solely on individual consumer choices, particularly in complex and rapidly changing economic environments (Warde, 2015; Webb et al., 2008; Ogryzek, 2023). This study clearly shows that when consumers act independently, their efforts remain fragmented and weak, limiting their ability to influence markets and sustainability outcomes (Wilkinson, 1998; Zimmerman, 2000; Vogt & Weber, 2019). Therefore, countries experiencing similar economic pressures should recognise that sustainability requires collective consumer empowerment rather than isolated ethical behaviour (West et al., 2008; Yuhertiana et al., 2022; Zainudin et al., 2021).

The findings also show that mutual cooperation among consumers improves access to information, builds trust, and strengthens collective resilience in market interactions (West et al., 2008; Webb et al., 2008; Yuhertiana et al., 2022). By sharing knowledge about ethical products, pricing, and responsible practices, consumers are better positioned to make informed decisions and influence business conduct (Warde, 2015; Wilkinson, 1998; Zimmerman, 2000). Other countries can apply similar cooperative

approaches to enhance transparency and fairness in consumption systems (Ogryzek, 2023; Vogt & Weber, 2019; Zainudin et al., 2021).

This study further suggests that ethical and spiritual values can be effectively integrated into modern sustainability strategies. Values such as taqwa, cooperation, and collective responsibility have been shown to sustain ethical behaviour and institutional trust over time (Mhd. Sarif, 2020; Mhd. Sarif, 2021; Nasikhin et al., 2022). Countries with strong cultural or moral traditions can adapt these value-based approaches to strengthen sustainability efforts in ways that resonate with local contexts (Meilinda & Pelitawati, 2025; Zainudin et al., 2021; Yuhertiana et al., 2022).

The study also highlights the importance of institutional and policy support in scaling cooperative consumer behaviour. Without structured support from education systems and governance institutions, collective action remains limited in scope and effectiveness (Wilkinson, 1998; Zimmerman, 2000; Ogryzek, 2023). Other countries can therefore learn that sustainability policies must actively enable cooperation through education, empowerment, and supportive frameworks (Zainudin et al., 2021; Yuhertiana et al., 2022; Vogt & Weber, 2019).

Significant Contribution of the Paper

The most significant contribution of this paper is its shift from an individual-focused understanding of responsible consumption to a collective and systemic perspective. While much of the existing literature emphasises personal responsibility and behavioural choice, this study demonstrates that such approaches are insufficient without cooperation and shared responsibility (Warde, 2015; Webb et al., 2008; Wilkinson, 1998). By highlighting collective empowerment, the paper advances a more realistic and socially grounded understanding of sustainable consumption (Zimmerman, 2000; West et al., 2008; Ogryzek, 2023).

The paper also makes a strong theoretical contribution by positioning ta'awun as a structured framework for responsible consumption. Rather than treating cooperation as informal or incidental, the study shows how ta'awun operates as an ethical, motivational, and social mechanism that sustains collective action (Mhd. Sarif, 2020; Mhd. Sarif, 2021; Zainudin et al., 2021). This contribution enriches sustainability and consumption studies by introducing a values-based framework rooted in Islamic thought (Nasikhin et al., 2022; Meilinda & Pelitawati, 2025; Ogryzek, 2023).

Another important contribution lies in the paper's integration of spirituality, ethics, and empowerment theory. The findings demonstrate that moral values such as trust, piety, and responsibility can function as practical drivers of sustained cooperation, rather than abstract ideals (Mhd. Sarif, 2020; Mhd. Sarif, 2021; Zimmerman, 2000). This integration challenges dominant sustainability models that rely primarily on regulation or economic incentives (Vogt & Weber, 2019; Warde, 2015; Webb et al., 2008).

Finally, the paper contributes practical insights by informing policy, education, and community-based sustainability initiatives. It shows how cooperative consumer networks, when supported by institutions and ethical leadership, can strengthen resilience and long-term sustainability outcomes (Yuhertiana et al., 2022; Zainudin et al., 2021; Ogryzek, 2023). In doing so, the study offers a transferable and ethically grounded model for countries seeking inclusive and sustainable responses to contemporary economic challenges (Meilinda & Pelitawati, 2025; Mhd. Sarif, 2021; Vogt & Weber, 2019).

CONCLUSION

This study has shown that empowering conscientious consumers through taqwa-driven ta'awun is both an ethical imperative and a strategic opportunity in today's fast evolving economy. In the chaotic and unpredictable digital marketplace, customers have transitioned from passive agents to active, reflective, and ethically accountable actors. The findings indicate that individual empowerment, while beneficial, is tenuous and disjointed until integrated within a social framework of reciprocal collaboration. Ta'awun, rooted on integrity, resilience, and piety, offers a framework that unifies disparate acts of responsible consumption into cohesive ecosystems of sustainability, equity, and justice. The accounts of consumer advocates compellingly demonstrate this change. Their testimony indicated that cooperation is not just advantageous but also highly pragmatic—improving access to products, augmenting bargaining power, and cultivating confidence. Their thoughts highlighted the intrinsic issues of scepticism, opportunism, and resistance that frequently hinder collaboration. Taqwa, as spiritual consciousness, appears as the pivotal factor here. By infusing cooperation with transcendent accountability, taqwa regulates self-interest, enhances consumer solidarity, and aligns consumption with the superior aims of maqasid al-shari'ah. This amalgamation of faith, ethics, and strategy establishes a robust foundation for responsible consumerism to thrive, especially in the face of technological upheaval. This study theoretically expands consumer empowerment frameworks by connecting individual agency to collective action. It enhances sustainability discussions with perspectives from classical Islamic scholarship, including Al-Farabi's cooperative virtue, Ibn Khaldun's asabiyyah, Al-Ghazali's moderation, Ibn Taimiyyah's justice, and Al-Faruqi's tawhidic epistemology. These viewpoints collectively emphasise that markets are not ethically neutral environments but moral domains where justice, solidarity, and human flourishing should be prioritised. The study reconceptualises responsible consumption in digital economies not merely as a result of rational choice, but as a consequence of spiritually grounded, socially coordinated actions. The findings advocate for governments and regulators to move beyond restrictive legalistic methods and adopt collaborative frameworks that institutionalise ta'awun. Policies that incentivise ethical innovation, control deceptive algorithms, and enhance consumer literacy can expedite the shift towards equitable and sustainable markets. Likewise, pragmatic lessons for company leaders, consumer organisations, and educators underscore the necessity of integrating ethical principles throughout daily operations. Organisations that integrate innovation with collaboration will attain credibility and loyalty; alliances that harness collective consumer voices will redefine responsibility; educators who include ta'awun into curricula will cultivate a generation of critically aware and ethically concerned customers. This paper emphasises that responsible consumerism in disruptive economies is not a utopian ideal or a simple legal obligation; it is a strategic necessity. Taqwa-driven ta'awun converts consuming from a private transaction into a public principle, from a disjointed decision into a collective initiative, and from a temporary modification into a sustainable long-term trajectory. It guarantees that technology disruption does not exacerbate inequality or exploitation, but instead promotes shared wealth, social fairness, and ethical innovation. The task for scholars, politicians, and practitioners is to broaden this discourse beyond mere

consumer activism. As for future research, it should involve policymakers, civil society leaders, and business innovators to create multi-stakeholder frameworks in which ta'awun is established as both a cultural value and an institutional reality. If implemented, such frameworks will enable digital economies to transform from sites of exploitation and dispossession into platforms of empowerment, collaboration, and sustainable human flourishing.

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