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Constructing Islamic economic principles to control consumptive lifestyles in the digital era

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Abstract

Consumptive lifestyles are increasingly shaped by digital consumption, *self-reward*, trends, and status-oriented purchases, while previous studies tend to separate discussions of consumerism from Islamic consumption principles. This study aims to construct Islamic economic principles as boundaries and orientations for controlling consumptive lifestyles. A qualitative library research approach was employed by synthesizing literature on contemporary consumer behavior and Islamic economics, supported by an illustrative calculation of the *Average Propensity to Consume* (APC). The findings show that consumerism is determined not merely by the type or amount of expenditure, but by consumption motives, proportionality, benefit, wastefulness, and financial consequences. Five principles—*maslahah*, *wasatiyyah*, *isrāf*, *tabdhīr*, and *ḥifẓ al-māl*—are constructed to distinguish rational, moderate, consumptive, and excessive consumption. The study contributes a conceptual construction that integrates economic indicators with Islamic normative principles.

Keywords: Consumptive lifestyle; Islamic economics; Consumption; *Maslahah*; *Hifẓ al-māl*.

Abstrak

Gaya hidup konsumtif semakin berkembang melalui konsumsi digital, *self-reward*, tren, dan pembelian berbasis status, sementara kajian terdahulu cenderung memisahkan pembahasan perilaku konsumtif dari prinsip konsumsi Islam. Penelitian ini bertujuan mengonstruksikan prinsip ekonomi Islam sebagai batas dan orientasi untuk mengendalikan gaya hidup konsumtif. Penelitian menggunakan pendekatan kualitatif dengan desain studi kepustakaan melalui sintesis literatur mengenai perilaku konsumsi modern dan ekonomi Islam, yang didukung oleh perhitungan ilustratif *Average Propensity to Consume* (APC). Hasil penelitian menunjukkan bahwa konsumtivisme tidak ditentukan semata-mata oleh jenis barang atau besarnya pengeluaran, tetapi oleh motif konsumsi, proporsi, kemanfaatan, pemborosan, dan konsekuensi finansial. Lima prinsip, yaitu *maslahah*, *wasatiyyah*, *isrāf*, *tabdhīr*, dan *ḥifẓ al-māl*, dikonstruksikan untuk membedakan konsumsi yang rasional, moderat, konsumtif, dan berlebihan. Kontribusi penelitian terletak pada konstruksi konseptual yang mengintegrasikan indikator ekonomi dengan prinsip normatif Islam.

Kata Kunci: Gaya hidup konsumtif; Ekonomi Islam; Konsumsi; *Maslahah*; *Hifẓ al-māl*.

Introduction

Consumption is a fundamental component of economic activity because it enables individuals to meet their needs while allocating the resources they possess (Camacho-Otero et al., 2018). However, the development of the digital economy has significantly transformed this pattern. Consumption is no longer limited to meeting basic needs but also takes the form of *lifestyle consumption*, digital consumption, *self-reward*, trend-based purchases, *prestige consumption*, and even asset purchases presented as investments. The ease of transactions through *e-commerce*, digital wallets, and *paylater* services has further shortened the distance between desire and purchasing decisions (Alpiansyah et al., 2026). This transformation has made consumption increasingly accessible while simultaneously increasing the potential for consumptive behavior. The issue does not lie in consumption or desire itself, but in the point at which consumption loses its primary function of fulfilling needs and becomes a means of pursuing satisfaction, status, and social recognition.

Consumptive lifestyles have become an important concern because increased consumption does not necessarily correspond to increased well-being. In modern life, spending decisions are increasingly influenced by social, psychological, and symbolic factors, allowing individuals to purchase goods not because they need them, but because they want to appear successful, follow trends, or reward themselves (Moraes et al., 2019). Goods and experiences consequently possess not only functional value but are also used to construct identity and obtain social recognition (Anlamlier et al., 2025). The problem becomes more serious when expenditures are made repeatedly, disproportionately relative to income, or through financing mechanisms that impose burdens on the future. This condition demonstrates that consumerism cannot be determined solely by whether a product is expensive or inexpensive. The central issue lies in a shift in the orientation of consumption, in which desires become increasingly dominant while the ability to control expenditure weakens.

The Islamic economic perspective offers a different basis for assessing consumption because economic decisions are evaluated not only in terms of satisfaction but also in terms of benefit and the moral limits governing the use of wealth. Consumption remains permissible when directed toward needs and *maslahah*, but becomes problematic when it develops into excessive consumption and wastefulness. The principle of *wasatiyyah* provides an orientation toward balance (Ruhullah et al., 2025), while *ḥifẓ al-māl* places the sustainable management of wealth among the important objectives of economic life (Mansur et al., 2024). Therefore, controlling consumerism cannot be achieved merely by limiting the amount of expenditure. An approach is needed that can assess consumption motives, benefits, proportionality, wastefulness, and its effects on financial conditions. Such an approach is increasingly relevant as contemporary forms of consumption become more diverse and the boundaries between needs, desires, entertainment, self-reward, status, and investment become increasingly difficult to distinguish.

Research on consumer behavior and consumptive lifestyles has extensively examined the effects of income, social environments, digital media, lifestyles, and psychological factors on purchasing decisions. Hu et al. (2019) show that social media, digital promotions, and group influence can increase the tendency toward impulsive consumption, while Wu and Zhang (2026) find that *self-reward* and identity seeking also contribute to increased non-essential expenditure. Pusparini et al. (2026) likewise examine consumption from an Islamic perspective through the concepts of *maslahah*, moderation, the prohibition of excess, and *maqāṣid al-sharīʿah*. However, these discussions still tend to follow two separate paths: research on consumptive behavior focuses on the mechanisms of modern consumption, whereas research in Islamic economics largely explains consumption norms conceptually. This gap indicates the need for a construction that connects contemporary forms of consumption with Islamic principles to establish boundaries between reasonable, consumptive, and excessive consumption.

This study aims to construct Islamic economic principles for controlling consumptive lifestyles by connecting the characteristics of modern consumption with five key dimensions: *maslahah*, *wasatiyyah*, *isrāf*, *tabdhīr*, and *ḥifẓ al-māl*. Rather than merely explaining that consumption should be moderate, this study formulates how motives, benefits, proportionality, wastefulness, and financial consequences can be used to distinguish rational consumption from consumptive behavior. The urgency of this study lies in the increasingly blurred boundary between needs and desires within the digital consumption environment, particularly as *self-reward*, trends, *paylater* services, and FOMO-driven investments are increasingly regarded as normal economic decisions. Through this construction, the study seeks to provide a more explicit conceptual framework for understanding consumerism while extending the discussion of Islamic economics beyond consumption norms toward mechanisms for controlling contemporary consumption behavior.

Method

This study employs a qualitative approach with a library research design to examine consumptive lifestyles from an Islamic economic perspective (Connaway & Radford, 2021). The research data were obtained from academic books and journal articles relevant to consumer behavior, consumptive lifestyles, *consumer behavior*, and Islamic consumption principles. The literature was selected based on its substantive relevance to the research focus and its ability to explain the relationships among consumption motives, needs, desires, resource use, and Islamic economic values. Data collection involved literature searches, critical reading, recording key concepts, and organizing information according to themes related to modern forms of consumption and Islamic economic principles. The forms of consumption examined include needs-based consumption, *lifestyle consumption*, *prestige consumption*, digital consumption, *experiential consumption*, *self-reward*, social-media-driven consumption, credit-based consumption, and investment-related purchases. Quantitative data on income and consumption expenditure were also used illustratively to calculate the *Average Propensity to Consume* (APC) using the formula APC = C/Y.

Data analysis was conducted through three interrelated stages (Miles et al., 2019). The first stage identified the characteristics and motives underlying each form of consumption to determine whether expenditure was primarily directed toward needs, desires, experiences, status, trends, or financial objectives. The second stage interpreted these patterns based on five Islamic economic principles: *maslahah*, *wasatiyyah*, *isrāf*, *tabdhīr*, and *ḥifẓ al-māl*. *Maslahah* was used to assess the benefits of consumption, *wasatiyyah* to assess proportionality, *isrāf* to identify excess, *tabdhīr* to assess wasteful resource use, and *ḥifẓ al-māl* to assess the sustainability of wealth management. The third stage synthesized these interpretations with income, expenditure, APC, consumption proportions, and financial consequences to formulate conceptual boundaries between rational, moderate, consumptive, and excessive consumption. This process produced an argumentative construction of how Islamic economic principles can be used to control consumptive lifestyles in a proportional and sustainable manner.

Results and Discussion

Transforming consumption patterns and identifying consumptive behavior in modern economics

Consumption is an economic activity that determines how individuals allocate their income to obtain goods and services. Keynes (1936) explains that consumption is closely related to income, such that changes in income affect an individual's capacity to spend. Engel (1857) shows that increases in income also alter the composition of expenditure, particularly the proportion allocated to certain needs. However, developments in the modern economy indicate that consumption is no longer limited to basic needs. Higher incomes, increasingly diverse product choices, and easier access have expanded the scope of consumption toward lifestyles, experiences, entertainment, and even asset purchases. Therefore, consumption should not be assessed solely based on the amount of expenditure. The purpose, motive, and function of expenditure must also be considered to distinguish rational consumption from consumption that is beginning to lose its proportionality. Based on the synthesis of the literature, modern forms of consumption can be classified as presented in Table 1.

Table 1. Classification of consumption forms in modern economics

Form of consumption	Main purpose	Dominant motive	Characteristics	Consumptive indication
Consumption for needs	Fulfilling needs	Functional needs	Expenditure is directed toward primary needs and is consistent with financial capacity	Low
Lifestyle consumption	Supporting lifestyle	Preference and convenience	Influenced by preferences, trends, and social environment	Moderate
Prestige consumption	Demonstrating status	Prestige and recognition	Symbolic value is more dominant than functional value	High
Digital consumption	Entertainment and convenience	Entertainment, convenience, and trends	Transactions are easy, fast, and can be repeated	Moderate–high
Experiential consumption	Obtaining experiences	Satisfaction and experience	Includes travel, concerts, culinary activities, and recreational activities	Moderate
Self-reward consumption	Self-reward	Psychological satisfaction	Consumption is undertaken as a form of self-reward	Depends on frequency and proportion
Social-media-driven consumption	Following trends	FOMO and social influence	Influenced by influencers, content, and digital trends	High
Credit-based consumption	Obtaining goods/services	Convenience and access	Uses *paylater*, credit, or installment payments	High when exceeding financial capacity
Investment-related purchase	Future returns	Financial gain and security	Asset purchases oriented toward investment	Not automatically consumptive

Source: Author's synthesis based.

Table 1 shows that not all forms of consumption have the same tendency toward consumerism. *Consumption for needs* has the lowest level because its primary function is to fulfill needs, whereas *prestige consumption* and *social-media-driven consumption* have higher tendencies because purchasing decisions are more strongly influenced by status, recognition, trends, and social pressure. Duesenberry (1949) explains that individuals may increase their consumption by comparing themselves with the social groups around them. Campbell (1987) also shows that modern consumption is increasingly driven by desires for experiences and objects capable of generating satisfaction. Thus, the problem of consumerism does not lie in the existence of desire itself, but in the point at which desire begins to replace need as the primary basis of economic decisions. This shift is what allows consumption to develop into a consumptive lifestyle.

Consumption becomes increasingly problematic when goods and services are used as instruments of status and identity. Veblen (1899) describes conspicuous consumption as consumption undertaken to demonstrate wealth and social position. Under such conditions, the value of a product is no longer determined primarily by its functional utility but by its ability to generate social recognition. Belk (1988) extends this understanding through the concept of the *extended self*, which indicates that possessions can become part of an individual's identity. Consequently, purchases of branded goods, the latest gadgets, vehicles, or exclusive products may be motivated not by functional needs but by the consumer's desire to construct a particular image. This phenomenon demonstrates that the function of consumption has shifted from fulfilling needs to serving as a means of social communication. When symbolic functions become increasingly dominant and expenditure is no longer aligned with needs or financial capacity, consumption begins to exhibit stronger consumptive characteristics.

This transformation in the function of consumption subsequently develops into the characteristics of a consumer society. Bauman (2007) explains that in modern society, individual identity is increasingly associated with the ability to select, acquire, use, and replace various objects of consumption. Consumption becomes a process that never truly ends because trends and preferences continually change. Ritzer (2010) shows that the development of modern means of consumption has also made consumption increasingly accessible, attractive, and organized. Shopping centers, delivery services, commercial platforms, and various payment systems reduce barriers to purchasing. This condition is important because greater ease of consumption does not necessarily mean greater well-being. When easier access instead encourages repeated purchases that are not based on needs, the consumption system can reinforce consumptive behavior. Thus, a consumptive lifestyle results from the interaction between individual motivations and an economic environment that continually expands opportunities for consumption.

Digitalization further strengthens this mechanism by combining promotion, social interaction, information, and transactions within a single space. Kotler and Keller

(2016) explain that consumer decisions involve the processes of need recognition, information search, evaluation of alternatives, and purchase decisions. In a digital environment, these processes become faster because consumers are continuously exposed to advertisements, recommendations, reviews, and personalized offers. Schiffman and Wisenblit (2015) identify motivation, perception, learning, and social influence as important factors in consumer behavior. Social media reinforces these factors through influencers, algorithms, promotional content, and *fear of missing out* (FOMO). As a result, consumers may make spontaneous purchases because they feel compelled to follow trends or fear falling behind their social groups. In this context, digital technology does not merely change how consumption occurs but also accelerates the formation of desires that are subsequently translated into purchasing decisions.

This transformation has produced increasingly diverse forms of consumption, as mapped in Table 1, ranging from *lifestyle consumption*, *digital consumption*, and *experiential consumption* to *self-reward consumption*. *Self-reward* is particularly noteworthy because it provides psychological legitimacy for purchasing: individuals may feel entitled to buy something after working hard or achieving a particular goal. However, this justification does not automatically make consumption rational. When *self-reward* occurs too frequently, uses resources that are not available, or becomes a reason to continue purchasing, the function of reward can turn into a justification for consumption. The same applies to purchases described as investments. Purchases of gold, stocks, digital assets, or collectibles cannot be categorized as consumptive merely because they involve expenditure. However, when such decisions are driven by FOMO, trends, status, or the use of debt without consideration of financial capacity, their orientation needs to be questioned. Therefore, consumption classification must consider purpose, motive, frequency, proportion, source of financing, and financial consequences.

Identifying consumptive behavior subsequently requires the integration of quantitative measures with expenditure characteristics. One initial indicator that can be used is the *Average Propensity to Consume* (APC), calculated using the formula APC = C/Y, which represents the ratio of total consumption expenditure (C) to income (Y). For example, an individual with an income of IDR 5,000,000 and consumption expenditure of IDR 4,000,000 has an APC of 0.80 or 80%. However, a high APC does not automatically indicate consumptive behavior because the structure of expenditure must also be examined. An individual with an APC of 80% who allocates most of their expenditure to basic needs differs from an individual with the same APC who allocates a substantial portion of their income to *prestige consumption*, *self-reward*, and digital consumption. Therefore, this article argues that consumerism is better understood as an imbalance between needs, desires, resource capacity, and consumption motives rather than simply as a high expenditure-to-income ratio. This framework provides the basis for assessing consumption patterns through Islamic economic principles in the subsequent discussion.

Constructing Islamic economic principles to control consumptive lifestyles

Consumptive lifestyles do not arise solely from high income, but from changes in how individuals perceive consumption. When goods, experiences, and social recognition are treated as primary sources of satisfaction, consumption shifts from fulfilling needs to becoming part of the pursuit of identity and lifestyle. Kahf (1978) places Muslim consumer behavior within an orientation that differs from the mere maximization of material satisfaction because consumption decisions must remain within the boundaries of Islamic values and objectives. This perspective becomes increasingly relevant when *self-reward*, trend-based consumption, *prestige consumption*, and digital purchases offer immediate satisfaction but do not always generate commensurate benefits. The issue is not whether individuals may enjoy the fruits of their income, but when desires begin to control economic decisions. This question requires clearer boundaries than expenditure levels alone can provide.

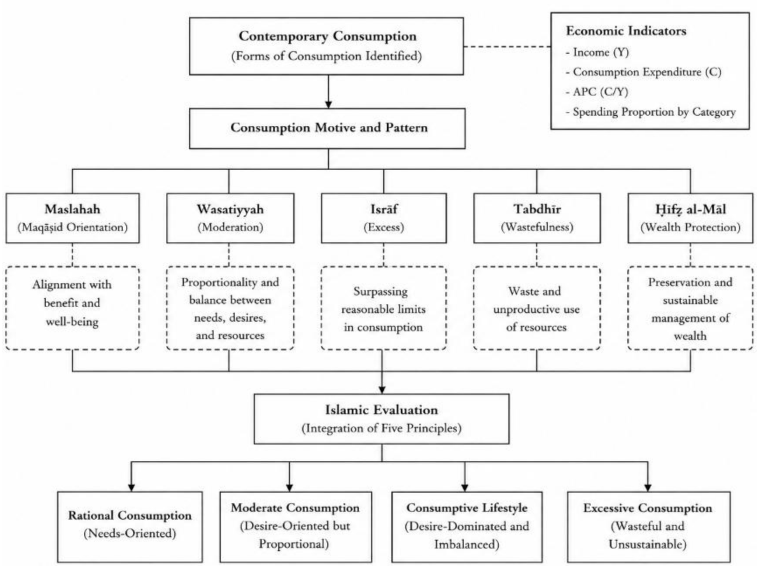

Figure 1. Constructing Islamic economic principles to control consumptive lifestyles

Source: Author's synthesis.

Figure 1 is constructed to demonstrate that consumptive lifestyles cannot be assessed through a single measure. Five principles are positioned as complementary branches because each addresses a different issue: *maslahah* determines the orientation toward benefit, *wasatiyyah* assesses balance, *isrāf* identifies excess, *tabdhīr* assesses wastefulness, and *ḥifẓ al-māl* examines the sustainability of wealth management. Kahf (1978) places Muslim consumption behavior within value-based boundaries, while Mannan (1986) emphasizes that consumption must consider needs as well as social responsibility. Therefore, these five principles are not positioned as stages that must be followed sequentially, but as dimensions that are applied simultaneously. This position makes consumption assessment more precise: an expenditure may provide satisfaction yet remain problematic if it lacks meaningful benefit, is disproportionate, wasteful, or undermines the sustainability of wealth.

The first dimension is *maslahah*, which shifts the orientation of consumption from merely obtaining satisfaction toward achieving benefit. Al-Ghazali (1993) situates the fulfillment of needs within the broader context of human welfare, while Al-Shatibi (1997) develops *maslahah* within the framework of *maqāṣid al-sharīʿah*. From this perspective, a consumption decision cannot be adequately answered by asking, “Do I want it?” but must instead be examined through the question, “What benefit does this expenditure generate?” Muhamed et al. (2019) show that Muslim consumption decisions can be influenced by considerations of values and benefits rather than material satisfaction alone. This finding reinforces the position of *maslahah* as the starting point for controlling consumption. *Self-reward*, travel, entertainment, or lifestyle-oriented purchases therefore cannot automatically be considered problematic. However, the legitimacy of such consumption weakens when its benefits are not commensurate with the resources expended. Thus, maslahah serves as the first filter for distinguishing consumption that generates benefit from consumption that merely amplifies desire.

An orientation toward benefit does not guarantee that consumption remains within appropriate limits. Even beneficial consumption can become excessive when undertaken without balance, making *wasatiyyah* the second dimension for determining proportionality. Al-Qaradawi (1995) positions moderation as an important characteristic of Muslim life, while Chapra (2008) emphasizes that well-being cannot be equated with unlimited increases in material consumption. Bortolotti et al. (2026) show that consumptive tendencies may increase when consumption is treated as a measure of success and life satisfaction. This perspective clarifies that *wasatiyyah* does not require consumption to be reduced as much as possible. Rather, moderation requires consistency among needs, desires, income, and life priorities. Accordingly, *self-reward* may remain acceptable when practiced proportionately, whereas a luxurious lifestyle is not automatically justified simply because an individual can afford it. Financial capacity provides purchasing power, but it does not by itself provide moral justification for every expenditure.

When proportionality begins to disappear, the concept of *isrāf* becomes a means of determining the boundaries of consumption. Al-Qaradawi (1995) associates *isrāf* with exceeding appropriate limits in the use of resources. This concept is important because excessive consumption is not always characterized by a single high-value transaction. Repeated purchases of inexpensive goods, for example, can produce accumulated expenditure that far exceeds the cost of a single expensive purchase. Azhar et al. (2025) found that lifestyle, social status, and trend-related motivations can increase the tendency to purchase goods that are not actually needed. This finding reinforces the argument that *isrāf* should be understood through patterns rather than transaction values alone. *Prestige consumption*, *social-media-driven consumption*, and *self-reward* become problematic when their intensity causes desires to displace essential priorities. Thus, *isrāf* is not merely a matter of whether something is "expensive or inexpensive," but whether consumption exceeds reasonable limits in relation to needs, financial capacity, and the purpose for which resources are used.

Unlike *isrāf*, which emphasizes exceeding limits, *tabdhīr* highlights the use of resources in ways that are futile or fail to produce adequate benefits. Mannan (1986) positions responsible resource use as part of Islamic economic behavior, while Choudhury (1992) relates consumer behavior to resource allocation within a value-based framework. Faraz and Anjum (2025) show that digital consumption and impulsive purchases can generate small but repeated expenditures, meaning that their economic burden is often not recognized at the time of transaction. This is where *tabdhīr* becomes particularly relevant. Rarely used subscriptions, repeated in-game purchases, wasted food, or goods purchased because of promotions but left unused illustrate situations in which resources are expended without adequate benefit. Wastefulness is not always visible in the size of a transaction; it can be concealed in the frequency of small but unproductive expenditures. Therefore, consumption control must assess the effectiveness of resource use rather than merely the quantity of goods acquired.

The five principles then acquire a more concrete economic dimension through *ḥifẓ al-māl*. Al-Shatibi (1997) places the protection of wealth among the objectives of the Sharīʿah, while Chapra (2008) connects wealth management with the achievement of sustainable human well-being. Tan (2022) shows that *paylater* services and consumer credit can increase purchasing capacity in the short term while simultaneously shifting payment burdens into the future. This condition demonstrates why consumption ratios such as APC should not be interpreted separately from expenditure structures and financial capacity. The same applies to asset purchases described as investments. Investment can support wealth management, but decisions driven by FOMO, debt, or social pressure may instead undermine this objective. Thus, *ḥifẓ al-māl* provides a measure of sustainability: consumption that sacrifices the ability to meet future needs cannot be considered financially sound merely because it provides satisfaction in the present. This principle brings the economic and moral dimensions directly together.

Applying these five principles produces clearer boundaries for various forms of consumption. Basic-needs consumption tends to fall within the rational domain when it provides benefits, remains proportional, avoids waste, and does not interfere with wealth management. *Lifestyle consumption*, *experiential consumption*, and *self-reward* occupy a conditional domain because they may constitute reasonable consumption or become consumptive depending on their motives, frequency, and proportion.

Verplanken and Orbell (2022) show that social and psychological factors can transform consumption choices that are initially individual into repeated habits. Kahf (1978) reinforces this perspective by placing Muslim consumer behavior within normative boundaries that extend beyond material satisfaction. Conversely, *prestige consumption*, FOMO-based consumption, and the use of credit to satisfy desires carry greater risks when they fail to fulfill *maslahah*, lose *wasatiyyah*, lead to *isrāf* or *tabdhīr*, or threaten *ḥifẓ al-māl*. Thus, the type of goods is not the primary determinant of consumerism; what matters is the motive, proportion, boundaries, and economic consequences.

This construction demonstrates that controlling consumptive lifestyles requires the integration of economic and ethical considerations. Naqvi (1994) positions ethical values as an integral component of economic behavior, meaning that economic choices cannot be regarded as entirely value-neutral. Mirakhor and Askari (2010) likewise emphasize the importance of ethical foundations in shaping responsible economic behavior. Karankot and Thangeda (2025) show that approaches to consumer behavior often emphasize income, preferences, and purchasing decisions, while moral and sustainability dimensions are not always placed at the core of assessment. This is where the proposed construction differs. *Maslahah* determines whether consumption is worthwhile, *wasatiyyah* determines whether it is proportional, *isrāf* and *tabdhīr* determine whether consumption has exceeded appropriate limits or become wasteful, while *ḥifẓ al-māl* determines whether the decision preserves economic capacity. The integration of these five principles produces three main conditions: consumption that is aligned with Islamic principles, consumption that requires control, and consumption that should be avoided because it is excessive or undermines the sustainability of wealth.

Ultimately, this construction demonstrates that Islamic economics does not oppose consumption or human desires. What it rejects is the point at which desires become the primary driver of economic decisions and displace needs, benefit, proportionality, and responsibility toward wealth. Al-Ghazali (1993) and Al-Shatibi (1997) provide the foundation of *maslahah*, Al-Qaradawi (1995) clarifies the principles of moderation and the limits of *isrāf* and *tabdhīr*, while Kahf (1978), Mannan (1986), Chapra (2008), Choudhury (1992), Naqvi (1994), and Mirakhor and Askari (2010) extend these principles into economic rationality and behavior. The main conceptual finding of this section is that consumptive lifestyles cannot be determined solely by the amount of expenditure or the type of goods purchased. Consumerism emerges when needs and desires become unbalanced, resources are used without adequate benefit, and consumption begins to threaten the sustainability of wealth. Thus, these five principles function both as boundaries and as directions toward consumption patterns that are beneficial, moderate, and sustainable.

Conclusion

This study demonstrates that consumptive lifestyles cannot be determined solely by the amount of expenditure or the type of goods purchased, but primarily by a shift in the orientation of consumption from fulfilling needs toward satisfying desires, seeking social recognition, and engaging in repeated consumption. This condition explains why *self-reward*, digital consumption, *prestige consumption*, and purchases presented as investments cannot be immediately categorized as consumptive based solely on their outward form. The study constructs five Islamic economic principles as boundaries for consumption: *maslahah* as an orientation toward benefit, *wasatiyyah* as a principle of proportionality, *isrāf* as a boundary against excessive consumption, *tabdhīr* as an indicator of resource waste, and *ḥifẓ al-māl* as a principle of sustainable wealth management. Through this construction, consumption is assessed based on motives, proportions, benefits, and consequences for financial resources, allowing rational and moderate consumption to be distinguished from consumptive lifestyles and excessive consumption.

This study contributes conceptually by integrating economic indicators, including income, consumption expenditure, and *Average Propensity to Consume* (APC), with normative dimensions of Islamic economics that have generally been discussed separately. This framework shifts the assessment of consumerism from the quantitative question of how much is spent toward a multidimensional assessment of why consumption occurs, its benefits, proportionality, wastefulness, and sustainability of wealth. However, this study is limited by its conceptual nature and reliance on theoretical synthesis and illustrative calculations, and therefore does not empirically test the proposed framework against actual consumer behavior. Future research should operationalize these five principles into measurable indicators and test them using individual- or household-level data, particularly among consumers who are highly active on digital platforms. Empirical testing is also needed to determine whether the framework produces different classifications of consumption behavior across income levels, age groups, and forms of digital consumption.

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