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Critiques of Modern Consumerism in the Qur'an: A Study to the Concepts of *Israf* and *Tabdhir* in Tafsir al-Wajiz

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Abstract

Consumerism that influences modern society has social, psychological, and spiritual implications. The Qur'an as the main source of Islamic teachings contains verses that condemn excessive lifestyles and waste of wealth. This study aims to examine the concept of consumerism through the study of *isrāf* and *tabdzīr* in the perspective of the Qur'an. This study uses a qualitative approach based on literature with the thematic interpretation method (*maudhu'i*), by collecting verses related to consumption (QS. Al-Isra' [17]: 26-27, QS. Al-A'raf [7]: 31, and QS. Al-Furqan [25]: 67), then analyzing them based on the explanations in Tafsir Al-Wajiz by Wahbah Az-Zuhaili and related to the perspective of Islamic psychology. The results of this study indicate that the Tafsir Al-Wajiz emphasizes the prohibition of excess (*isrāf*), condemnation of wastefulness (*tabdzīr*), and the importance of an afterlife orientation in consumption practices. The novelty of this study lies in the use of the Tafsir Al-Wajiz compiled using the *tahlili* method as the main reference in the thematic analysis of consumption verses, as well as its integration with an Islamic psychological perspective to interpret the impact of modern consumerism. Thus, this study offers a balanced and applicable Qur'anic consumption paradigm as a critique of the consumptive lifestyle.

Keywords: Consumerism, Al-Quran, Consumption Ethics, Tafsir Al-Wajiz, Wahbah Az-Zuhaili

Abstrak

Konsumerisme yang mempengaruhi masyarakat modern memiliki dampak sosial, psikologis, dan spiritual. Al-Qur'an sebagai sumber utama ajaran Islam mengandung ayat-ayat yang menentang gaya hidup berlebihan dan pemborosan harta. Penelitian ini bertujuan untuk mengkaji konsep konsumerisme melalui kajian *isrāf* dan *tabdzīr* dalam perspektif Al-Qur'an. Penelitian ini menggunakan pendekatan kualitatif berbasis kepustakaan dengan metode tafsir tematik (*maudhu'i*), yaitu menghimpun ayat-ayat yang berkaitan dengan konsumsi (QS. Al-Isra' [17]: 26-27, QS. Al-A'raf [7]: 31, dan QS. Al-Furqan [25]: 67), kemudian penggunaannya berdasarkan penjelasan dalam Tafsir Al-Wajiz karya Wahbah Az-Zuhaili dan dikaitkan dengan perspektif psikologi Islam. Hasil penelitian ini menunjukkan bahwa Tafsir Al-Wajiz menegaskan larangan *isrāf*, kecaman terhadap pemborosan (*tabdzīr*), dan pentingnya orientasi akhirat dalam praktik konsumsi. Kebaruan penelitian ini terletak pada penggunaan Tafsir Al-Wajiz yang disusun dengan metode tahlili sebagai rujukan utama dalam analisis tematik ayat-ayat konsumsi, serta integrasinya dengan perspektif psikologi Islam untuk menafsirkan dampak konsumerisme modern. Dengan demikian, penelitian ini menawarkan paradigma konsumsi Al-Qur'an yang seimbang dan aplikatif sebagai kritik terhadap gaya hidup konsumtif.

Kata kunci: Konsumerisme, Al-Qur'an, Etika Konsumsi, Tafsir Al-Wajiz, Wahbah Az-Zuhaili.

Introduction

Consumption is a central aspect of modern life, impacting economic, social, and spiritual values. Without considering the long-term impact on the environment and themselves, many people become trapped in a cycle of accumulating wealth (Almakki, 2024). Consumerism is a lifestyle that uses the consumption of goods and services as a measure of happiness, success, and social status. In Jean Baudrillard's view, consumerism is not solely oriented towards needs, but rather towards the symbolic meaning of an item. (Baudrillard, 1980) George Ritzer asserts that consumerism is part of the modern rationalization process that makes consumption efficient, standardized, and predictable. (Ritzer, 1993) Meanwhile, according to John De Graaf's book, *Affluenza*, the relentless pursuit of wealth and consumption has led to a social disease known as "affluenza," which lowers life satisfaction and increases stress levels in modern society. (Graaf, Wann, Naylor, & H, 2014)

Beyond simply fulfilling basic needs, consumerism drives people to continually purchase new products, often motivated by a desire to rise in society or to fulfill a self-image shaped by advertising and popular culture. According to George Ritzer's book, *The McDonaldization of Society*, globalization and technological advancements have accelerated the rise of consumerism, which began with the industrial revolution. Advances in payment systems such as buy-now-pay-later services and highly personalized digital marketing algorithms have further accelerated the rise of consumerism. (Ritzer, 1993) Consumption has become increasingly efficient, impulsive, and uncontrollable. This has led to an interconnected global economy and often unsustainable economic growth. This phenomenon has resulted in complex consequences for the environment, social justice, and personal well-being (Eisenring, 2007).

A growing trend in contemporary society is the emergence of a materialistic lifestyle, defined by an excessive focus on material goods as a means of success and pleasure. This tendency focuses more on collecting luxury goods and status symbols, often flaunted, than on meeting basic needs. This phenomenon is reflected in people's behavior, which often buys branded goods on installments to follow social media trends, regularly replaces devices even when they are still usable, and utilizes pay-later services to fulfill a consumptive lifestyle. Consumption is often carried out for the sake of social validation through posts on digital platforms, rather than based on real needs. Social pressure, extensive media exposure, and a culture of constant consumption that pushes people to buy more, often beyond their means, are the main causes of this materialistic lifestyle. Furthermore, peer pressure and the fear of missing out (FOMO) phenomenon on social media encourage individuals to constantly follow the latest consumption trends. This phenomenon can be observed in digital content trends such as haul shopping, unboxing, and massive promotions on platforms like TikTok, Instagram, and YouTube, which indirectly shape new consumption norms among the younger generation. It is not uncommon for individuals, especially teenagers and young adults, to make impulsive purchases through paylater or digital credit facilities to build self-image, even though they are often not commensurate with their financial capabilities. As a result, the increasing materialistic lifestyle leads to a number of problems, including increased personal debt, environmental damage, and decreased psychological health (Sandimula & Syarifuddin, 2024).

The Qur'an, as a fundamental reference for Muslims, is regarded as the primary guide for behavior and conduct, including matters related to consumption ethics and the phenomenon of consumerism in society. Therefore, understanding the Qur'anic perspective on consumerism is essential for countering the culture of consumerism within contemporary society.(Fatah, 2023). Several studies have examined consumerism from the perspective of Islam and the Qur'an. they are : excessive consumption contradicts Islamic ethical values. (Rohayedi & Maulina, 2020). the Qur'an critiques excessive consumption prevalent in modern society. (Fathrul Quddus, 2021). that consumerism and hedonism are incompatible with the ethical teachings of the Qur'an and Hadith. (Nadhifah & Syakur, 2025) However, the findings and focus of these studies differ from the present research. This study examines consumerism from perspective of Wahbah Az-Zuhaili's Tafsir Al-Wajiz, written using the tahlili method, as the primary reference for interpreting certain verses on *isrāf* and *tabdzīr*. This study also incorporates an Islamic psychological perspective to analyze the impact of modern consumerism. In this way, the study is expected to combine the tafsir approach with psychological studies, resulting in a more comprehensive Qur'anic critique of the consumerist lifestyle of modern society .

Theoretical Studies

The word "*Israf*" comes from the Arabic root "*sara*," which means "to go beyond." When anything is used excessively or beyond what is needed or allowed, it is referred to as *Israf* in Islamic language.(Mandur, 1993) This idea includes many facets of life, including the management of money, time, energy, and other resources, and is not just restricted to the intake of food and beverages.

Israf can manifest itself in various forms of behavior, including: 1) *Israf* in Consumption: Consuming food or drink excessively, both in terms of quantity and quality. Examples include eating more than the body needs or spending money on unnecessary luxury foods. 2) *Israf* in Wealth: Unwise use of wealth, such as buying unnecessary items, living a wasteful lifestyle, or squandering money solely for the sake of luxury and social status. 3) *Israf* in Time and Energy: Wasting time on unproductive activities, such as excessive play or laziness, also falls under the category of *Israf*. This contradicts Islamic teachings, which teach us to use time wisely. 4) *Israf* in Natural

Resources: Excessive use of natural resources such as water, energy, or fuel is also a form of *Israf*. In Islam, humans are commanded to care for the earth and use resources wisely as a form of responsibility to Allah (Wijaya, Aisyah, Masse, & Sapa, 2025).

Tabdzir comes from the Arabic word (*badzara*), which means to waste or squander something irresponsibly. In Islamic terminology, *Tabdzir* is defined as the act of wasting or spending wealth and resources on things that are useless or unnecessary. *Tabdzir* differs from *Israf*. While *Israf* refers to excessive actions (exceeding the limits of necessity), *Tabdzir* more specifically refers to the waste of wealth or resources on things that are not beneficial (Rachmat et al., 2023).

Method

This research is a qualitative research with a library research approach (Moleong, 2007). Primary data comes from Wahbah Az-Zuhaili's interpretation in *Tafsir Al-Wajiz*. This book is compiled using the *tahlili* method, namely interpreting the verses of the Qur'an sequentially according to the order of the *mushaf* (Ariyadi, 2017). However, this study does not interpret the entire contents of the book, but uses Wahbah Az-Zuhaili's explanation as the main reference for analyzing certain verses with the theme of consumption. Therefore, the research method used is thematic interpretation, namely by collecting verses relevant to *israf* and *tabdzir*, especially QS. Al-Isra' [17]: 26-27, QS. Al-A'raf [7]: 31, and QS. Al-Furqan [25]: 67, then studied based on Wahbah Az-Zuhaili's explanation (Nazhifah & Karimah, 2021). Secondary data was obtained from other tafsir books, journal articles, and previous research relevant to the theme of consumerism and Islamic psychology (Embong & Hanapi, 2017). The analysis was carried out descriptively-analytically by connecting Wahbah Az-Zuhaili's interpretation of these verses with the behavioral context consumerism in modern society and an Islamic psychological perspective (Rokim & Triana, 2021).

Result

Understanding Isrāf and Tabdzīr: Definitions and Differences

Isrāf, as used in tafsir literature, refers to the act of exceeding permissible limits in using God's bounties, whether in terms of food, clothing, or wealth. *Tabdzīr*, on the other

hand, refers to wasting money on prohibited or useless things that have no value in this world or the hereafter. In Tafsir Al-Wajiz, Wahbah Az-Zuhaili highlights that *tabdzir* is wastefulness that makes its perpetrators one of the "*ikhwan ash-shayātīn*" (brothers of Satan) because they follow their desires without considering their benefits, while *isrāf* is a form of excessive use that eliminates the value of gratitude.

The main difference between the two is that *tabdzir* tends to be wasteful and useless, even forbidden, expenditure, while *isrāf* can occur on items that are generally permissible but are carried out excessively (Amananti, 2024). According to Ibn Kathir's view, Ibn Abbas is of the opinion that *tabdzir* is "spending wealth in the wrong way" and *israf* is "exceeding the limits in all things." (al-Quraisyi, 1999)

Quranic and Hadith Basis

The prohibition on *isrāf* is contained in QS. Al-A'raf [7]:31: "Eat and drink, but do not overdo it. Indeed, Allah does not like those who overdo it." The prohibition on *tabdzir* is confirmed in the QS. Al-Isra' [17]:26–27. Rasulullah said: "Eat, drink, give alms, and dress without *isrāf* and without being arrogant" (HR. Ibnu Majah, no. 3605). This hadith emphasizes how important it is to maintain balance in all aspects of life, including consumption (Usman, 2021). In today's modern world, *isrāf* and *tabdzir* behavior is often seen in a lifestyle driven by consumerism, where people feel pressured to meet excessive expectations due to the influence of social media and advertising.

Isrāf and Tabdzir in the Era of Modern Consumerism

The practice of purchasing luxury items to show off on social media, throwing lavish parties beyond one's means, or ordering excessive food that results in waste are all examples of the modern phenomenon of *isrāf*. Spending on clearly harmful things, such as online gambling, purchasing forbidden goods, or wasting money on harmful entertainment, are examples of *tabdzir*.

In today's digital age, *tabdzir* is exacerbated by the ease of access to fast transactions through pay later or digital credit, while *israf* is often fueled by the trend of overspending and FOMO. The fundamental principles of the Qur'anic teachings, *qana'ah* (contentment) and *tawāzun* (balance), are eroded by these two practices (Maulana, 1385).

Islamic Psychology Perspective on Isrāf and Tabdzīr

From an Islamic psychology perspective, *isrāf* arises from the tendency to show off (show off) and a lack of awareness of the role of wealth as a trust (Hidayat, 2022). In competitive social environments, individuals often feel pressured to demonstrate their status and success through excessive spending. This tendency can lead to ungrateful behavior, where a person spends wealth to meet social demands, even though this can harm themselves and others.

On the other hand, *tabdzīr* reflects the weak ability to control oneself (*tahakkum al-nafs*) and the dominance of desires. The inability to restrain desires can cause individuals to spend wealth on things that are not useful or even detrimental (Jalaluddin, 2023). Wahbah Az-Zuhaili emphasized that the blessing of wealth does not lie in the amount, but in the correct and beneficial way of using it. Therefore, self-control and orientation to the afterlife are the main defenses in facing a consumer culture that encourages *isrāf* and *tabdzīr*, and encourages individuals to use their wealth wisely and responsibly.

Discussion

The Meaning of Consumerism in the Perspective of Al-Wajiz's Interpretation

Tafsir Al-Wajiz by Wahbah az-Zuhaili pays great attention to the ethics of consumption in Islam. Consumerism, in his view, is not just an economic issue, but concerns the spiritual, moral and social dimensions of a Muslim. An excessively consumptive lifestyle is criticized as a deviation from the principles of balance and justice in the use of wealth. Consumption in Islam is not only assessed by quantity, but also by intention, method of acquisition and purpose of use (Rizal, 2024). In Tafsir Al-Wajiz, Az-Zuhaili emphasizes the importance of avoiding wasteful attitudes (*isrāf*) and miserliness (*taqtīr*), because both are contrary to the principle of balance taught by the Qur'an (SILAEN, 2024). He is of the view that blessings in wealth lie in their proper and proportional use, not in their mere amount. Consumerism in the form of excessive behavior is seen as being able to obscure a Muslim's *ukhrawi* orientation, as well as

opening up opportunities for social damage, economic inequality and a moral crisis (Violita & Sos, 2023).

Furthermore, Wahbah az-Zuhaili explained that uncontrolled consumption reflects a lack of self-control (*nafs*) and the dominance of desires. In this context, consumerism is a symptom of a loss of spiritual awareness of human responsibility as caliphs in managing wealth (Nadhifah & Syakur, 2025). Therefore, consumption should be directed towards supporting the values of social justice, concern for others, and the sustainability of life in this world and the hereafter.

The consumption paradigm in Tafsir Al-Wajiz is based on the principles of balance, moral awareness, and social responsibility. Consumerism based solely on worldly desires is rejected because it ignores the essence of Islamic teachings, which emphasize *tazkiyatun nafs* (purification of the soul) and *taḥqīq al-maṣlaḥah* (realization of the common good). Thus, Tafsir Al-Wajiz offers a theological foundation for rejecting modern consumerism and establishing an Islamic consumption culture oriented toward benefit and blessings (Baharuddin, n.d.).

Interpretation of QS. Al-Isra' [17]: 26–27 in Tafsir Al-Wajiz

Surah Al-Isra' verses 26–27 emphasize two important principles in consumer ethics: social obligations in the use of wealth and the prohibition of wasteful behavior. Wahbah Az-Zuhaili in Tafsir Al-Wajiz explains that the phrase “*wala tubadzir tabdzīran*” (and do not squander (your wealth) wastefully) is a warning against using wealth beyond real needs. Furthermore, Az-Zuhaili interprets that wasteful people are likened to *ikhwan ash-shayāṭīn* (brothers of Satan) because they act according to their desires and do not consider their social interests and responsibilities (Al Zuhaili, 2014).

In a contemporary context, overconsumption is also criticized by John de Graaf in his work, "Affluenza: The All-Consuming Epidemic." He stated that the modern human tendency to purchase luxury goods for the sake of social image is a form of cultural disease (De Graaf, 2002). From an Islamic psychological perspective, excessive consumer behavior often stems from inner anxiety and a weak orientation towards the afterlife. According to Baharuddin, overconsumption can be a form of escape from identity crises and spiritual instability (Hasan, 2019). This verse also touches on the social aspect: that

wealth is not the absolute property of the individual, but has a social dimension that must be fulfilled, such as giving to relatives, the poor and travelers (Qardhawi, 2021).

Interpretation of QS. Al-A'raf [7]: 31 in Tafsir Al-Wajiz

QS. Al-A'raf [7]: 31 reads:

"O children and grandchildren of Adam, wear your beautiful clothes every time (entering) the mosque and eat and drink, but do not be excessive. Indeed, He does not like excessive people."

This verse emphasizes that consumption, both in terms of food and clothing, must not exceed reasonable limits. Wahbah Az-Zuhaili, in his Tafsir Al-Wajiz, explains that the prohibitions in this verse include wasteful behavior in consuming food, dressing to show off, and disproportionately using wealth (Al Zuhaili, 2014). Allah condemns excess because it reflects arrogance, ingratitude, and leads to destructive behavior.

In modern life, symptoms of this overconsumption are evident in the habit of purchasing luxurious clothing for prestige, as well as the habit of excessively buying food, which leads to waste. Fast fashion culture and the trend of food waste are reflections of this phenomenon (Greenpeace International, 2017). Basic needs are often misused as a means of excessive image building and self-actualization, especially in the era of social media. This phenomenon not only impacts the environmental crisis and wastes resources, but also reflects spiritual emptiness. From an Islamic psychological perspective, consumption is no longer functional but has become a destructive emotional outlet (Violita & Sos, 2023).

Interpretation of QS. Al-Furqan [25]: 67 in Tafsir Al-Wajiz

The Quran explicitly calls for balance in spending wealth, as reflected in Surah Al-Furqan [25]: 67: "And those who, when they spend (wealth), are neither excessive nor stingy, but are in the middle between these." This verse emphasizes that consumption patterns in Islam must be based on the principle of moderation. Wahbah Az-Zuhaili, in his Tafsir al-Wajiz, explains that moderation means not wasting wealth on unnecessary things, while non-strangeness means not withholding wealth from what should be spent, especially for the common good and welfare (Fitriani, 2022).

This approach demonstrates that consumption is not only about fulfilling physical needs, but also relates to moral, social, and spiritual dimensions. Unbalanced consumption, whether excessively wasteful or stingy, is seen as a deviation from the value of justice, a fundamental principle of Islam (Ghofur & Samsuri, 2024). Therefore, consumption in Islam is not only measured by quantity, but also by its usefulness and the intention behind it. Thus, Islam encourages its followers to spend their wealth wisely and proportionally according to their needs, while also paying attention to social welfare.

The Construction of Islamic Consumption Ethics: Balanced and Responsible Consumption

Islam views consumption as an activity that is not only economic in nature, but also fraught with ethical values and spiritual responsibility. Various verses of the Quran and the explanations of commentators emphasize that consumption should not be driven by lust, but rather by an awareness of the function of wealth as a trust and a means of worship to Allah SWT. The basic principles of consumption in Islam are balance (*tawāzun*), sufficiency (*kifāyah*), and social responsibility towards others (Shihab, 2007).

Consumption ethics in Islam emphasize the importance of avoiding two extremes: wastefulness (*isrāf*) and stinginess (*bukhl*). Allah condemns both because they contradict the wisdom of the creation of wealth, which is to adequately meet the needs of life without exceeding limits (RAHMAN, 2023). Balanced consumption means using wealth proportionally, according to real needs, not exceeding one's means, and not neglecting social obligations such as almsgiving, charity, and zakat. Furthermore, consumption in Islam must reflect moral integrity and ecological awareness (Barakah, Suitra, & Najiha, 2020). Consuming something obtained through unlawful means or harming others is considered a form of injustice. Within this framework, responsible consumption involves awareness of the origins of wealth, its impact on the environment, and the role of consumption in creating justice and social solidarity.

This is confirmed in the word of Allah SWT. in QS. Al-Furqan [25]: 67:

"And those who when they spend (wealth), they are not excessive, and are not (also) stingy, and are (spending) in the middle between those things."

To prevent modern civilization from descending into consumerism, this verse provides relevant economic management guidelines. While Islam prohibits stinginess that hinders social cohesion and economic circulation, it also prohibits wasteful lifestyles that drain resources without benefit. Therefore, social justice, sustainability, and the efficient use of wealth are all reflected in balanced consumption (Sugiarto, 2025).

Islam also emphasizes the importance of intention in consumption. Even seemingly ordinary acts of consumption, such as eating or dressing, can be considered acts of worship if they are intended to support obedience to Allah and maintain personal healthy (Rizqi, 2025). This distinguishes Islamic consumption from secular consumption patterns, which often aim only to satisfy personal desires or follow social trends. Thus, the construction of Islamic consumption ethics forms a value system that encourages people to consume consciously, responsibly, and with a focus on the common good. This ethic provides an important alternative in addressing the spiritual and social crises posed by modern consumer culture (Syaulia, 2024).

Consumerism and Psychological Health: An Islamic Psychological Approach

In contemporary psychology, excessive consumerism is associated with increased mental stress, anxiety disorders, depression, and life dissatisfaction. A consumerist lifestyle encourages individuals to continually pursue material possessions as a source of happiness, but in reality, the higher the level of consumption, the lower the perceived level of life satisfaction (Katharina, 2012). This phenomenon is known as the paradox of consumption, where material attainment is not in line with psychological well-being. This aligns with Al-Ghazali's theory in *Ihya' Ulumu'ddin* that humans will overindulge in wealth, clothing, or eating habits if the *nafs ammarah* (the urge to do evil) is allowed to dominate their lives (Hanafi, 2022). He emphasized that self-control, or *mujahadah al-nafs*, is crucial for maintaining spiritual balance. Therefore, the Qur'anic prohibition against *israf* and *tabdzir* can be interpreted as both a moral imperative and a spiritual-psychological remedy to avoid the suffering and emptiness that arise from a consumerist lifestyle.

An Islamic psychological approach provides a more holistic perspective on this issue. From this perspective, excessive consumer behavior can be interpreted as an escape from spiritual emptiness and a weak awareness of life's true purpose (Jemiwi & Dharma,

2025). People who lack an afterlife orientation tend to base their self-worth on worldly objects and social validation, thus becoming trapped in anxiety stemming from social comparison and the need to constantly appear perfect.

Modern consumerism often manipulates basic human psychological needs such as recognition, security, and self-esteem through brand symbols and digital lifestyles (Firmansyah & Subandiyah, 2025). This results in a dissonance between one's true identity and the self-image formed through social media and pop culture. In the long term, this dissonance leads to mental stress and a sense of existential emptiness (Azhima & Jannah, 2025).

Islamic psychology offers a solution through strengthening the values of *tazkiyah al-nafs* (purification of the soul), *qana'ah* (sufficiency), and *tawakkal* (trust in God's will) (Jalaluddin, 2023). Individuals who instill these values in their lives will be better able to manage desires, accept limitations, and avoid using material possessions as a measure of happiness. Thus, the Islamic psychological approach provides a strong foundation in building mental health amidst the pressures of consumer culture (Amidah, n.d.).

Israf and Tabdzir in Social Reality

The terms *israf* (excessive luxury) and *tabdzir* (wastefulness) can be used to understand the phenomenon of consumerism from an Islamic perspective, as explained in the Tafsir Al-Wajiz. While *tabdzir* refers to wasting money on unproductive goods and squandering blessings, *israf* signifies exceeding limits, even in permissible situations. Both are emphasized in the Quran. For example, excess is prohibited (Quran 7:31), and those who waste are warned that they are “brothers of Satan” (Quran 17:27). Luxurious living, purchasing branded products for status, or the tendency to buy more than necessary are examples of *israf* practices in social reality. On the other hand, *tabdzir* is demonstrated through the indiscriminate use of natural resources, wasting food at events and restaurants, and consumer behavior through credit or pay later services. This phenomenon demonstrates how contemporary materialism and the Islamic prohibition against *israf* and *tabdzir* are essentially parallel.

Furthermore, consumerism has been criticized in Western philosophy. According to Jean Baudrillard, contemporary society now consumes products for their symbolic

meaning rather than for their utility or necessity.(Baudrillard, 2016) George Ritzer describes how consumption has become monotonous and lost its significance in his concept of "McDonaldization."(Ritzer, 2021). Tim Kasser found in psychological research that psychological well-being is inversely correlated with materialistic attitudes (Kasser, 2003). The impact of *israf* and *tabdzir* in society is not only economic in the form of debt and inequality, but also socially, through the loss of solidarity due to a culture of showing off, and psychologically, through anxiety and dissatisfaction. In reality, excessive and wasteful behavior never brings true happiness but instead creates a void of meaning in life (Nuridin, 2025). Criticisms from Western sociologists echo this, but Islam offers a more comprehensive solution. The principles of *qana'ah* (sufficiency), *wasathiyah* (balanced living), and wealth management through *zakat*, *infaq*, and *sadaqah* are concrete solutions offered by Islam. These values guide people towards a meaningful, balanced, and just lifestyle.

Social and Theological Implications in a Modern Context

The phenomenon of consumerism in modern society not only impacts the economic and psychological aspects of individuals but also has broad social consequences. Unequal access to consumer goods and services creates a social gap between economic classes, exacerbates feelings of envy and social inferiority, and fuels consumer behavior as a means of gaining recognition (Ulfa, 2012). In this context, consumption is no longer a means of fulfilling needs, but rather a tool of social differentiation rife with symbolic competition.

From an Islamic theological perspective, this consumption pattern contradicts the principles of justice and moderation that are at the heart of Quranic teachings. The Quran also emphasizes that wealth is a trust that must be managed with social responsibility (Syauqi Yunilhamri & Mawardi, 2025). Consumerism, born of ego and hedonism, damages the spiritual relationship between humans and God by treating this world as an end in itself, rather than a means of worship.

Another theological implication is the shifting meaning of *ubudiyyah* (servitude) in consumer behavior. When life's orientation centers on the satisfaction of material desires, transcendental values such as gratitude, contentment, and *tawakkul* (relief) lose

their place (Dannur, 2021). This has the potential to distance people from an awareness of their responsibilities in the afterlife, which should be the primary foundation for shaping attitudes toward wealth. Consumption is also evident among state officials and the political elite in modern Indonesia. The House of Representatives (DPR) has become the target of widespread public anger due to their lavish lifestyles, their insensitivity to public criticism, and the phenomenal benefits they receive amid the current economic crisis (Dumar, Wahyuni, Jumatrin, & Fujianti, 2024). The tragic death of an online motorcycle taxi driver who was hit by a tactical vehicle during a demonstration culminated in this tragedy. This tragedy is a clear indication of the widening gap between the people and those in power, and a symbol of the people's suffering. This case demonstrates that elite consumerism is not only a personal moral issue but also structurally affects political legitimacy and public trust (Violita & Sos, 2023). Therefore, the Quranic criticism of *isrāf* and *tabdzīr* should not only be directed at specific individuals but also serve as a moral code that enables those in power to carry out their duties fairly and honestly for the good of the people (Hakim, n.d.).

An Analysis of the Concepts of Israf and Tabdzir in the Interpretation of Al-Wajiz and Their Relevance in the Modern Era

An examination of the verses of the Quran, as analyzed through the Tafsir Al-Wajiz, shows that consumerism is not merely an economic or social issue, but is also closely related to the moral and spiritual aspects of human life. The Quran explicitly warns humanity against excessive behavior (*isrāf*) and wastefulness (*tabdzīr*), as both are deviations from the principles of a balanced and responsible life (Rhain, Azizah, Salam, AN, & ..., 2024). From the three main verses interpreted (Quran 17:26–27, Quran 7:31, and Quran 25:67), it can be concluded that consumption in Islam is not merely an activity to fulfill needs, but also part of an ethical responsibility as a servant of God and a member of society. Balanced consumption (*wasathiyyah*) is a Quranic ideal that prevents humans from greed, excessive love of the world, and social inequality (Dahlania et al., 2024).

In the context of modern life, this teaching has become increasingly relevant. Consumerism has transformed into a culture driven by social media, a capitalist economic system, and self-image. Phenomena such as impulsive shopping, unwise use of

paylater services, and a hedonistic lifestyle are clear evidence that modern humans are vulnerable to losing control when shopping (Qaida & Rhain, 2024). In this regard, the Qur'anic perspective offers a solution, namely, returning the intention of consumption to the values of utility, social responsibility, and awareness of the afterlife. This study also reveals that Wahbah Az-Zuhaili's interpretation consistently emphasizes the values of balance, simplicity, and social concern as the foundation of consumption patterns. Thus, this research provides a new understanding that consumerism is not merely an external problem, but a reflection of the inner state of humankind. The Qur'an not only prohibits excessive consumer behavior but also directs humanity to reorient its life so that it remains connected to divine and social values in every act of consumption (Nurrohim, 2019).

This research demonstrates that the thematic interpretation of Quranic verses examined in Wahbah Az-Zuhaili's Tafsir Al-Wajiz provides a holistic and normative perspective on the phenomenon of consumerism. The emphasis on prohibiting excess (*isrāf*), warnings against wastefulness (*tabdzīr*), and encouragement to live a balanced lifestyle provide a strong ethical framework for Muslim communities in confronting contemporary consumer culture. These findings reinforce the relevance of Islamic teachings in providing spiritual and social solutions to the challenges of today's materialistic lifestyle (Al Zuhaili, 2014). Furthermore, this study demonstrates that Qur'anic values can be operationalized within empirical contexts to address and resist consumerism, which has produced widespread negative consequences in society. (Fatah & Karim, 2021)

However, this research has several limitations. First, the analysis focuses on only one tafsir book, the Tafsir Al-Wajiz. Although this book is authoritative and comprehensive, the use of a single primary source may limit the diversity of interpretive perspectives that may emerge from other commentators, such as al-Qurṭubī, Ibn 'Āshūr, or M. Quraish Shihab (Wartini, n.d.). Second, this research is more conceptual and normative in nature, so it has not empirically measured the impact of Quranic teachings on the consumer behavior of Muslims in specific social contexts. Therefore, it is not yet clear how understanding these verses translates into the practices of everyday life. Third, the Islamic psychology approach used remains theoretical and has not been supplemented with case studies or direct interviews with individuals experiencing

extreme consumerism. This is an important consideration for further research to reconcile normative interpretations with the psychosocial realities of the Muslim community (Abdul, 2005). Recognizing this limitation, the researchers hope for further development through interdisciplinary collaboration between Quranic studies, psychology, and sociology to produce a more comprehensive and applicable understanding of the challenges of modern consumerism.

Conclusion

Consumerism as a modern social phenomenon not only impacts the economic aspect, but also has serious consequences for the spirituality, psychology, and social order of society. Through a thematic study of QS. Al-Isra' [17]: 26–27, QS. Al-A'raf [7]: 31, and QS. Al-Furqan [25]: 67 as interpreted in Tafsir Al-Wajiz by Wahbah Az-Zuhaili, it was found that the Qur'an condemns wasteful (*tabdzīr*) and excessive (*isrāf*) behavior and emphasizes the importance of balance in consumption as a form of spiritual and social responsibility. Methodologically, the book of Tafsir Al-Wajiz is the main source, focusing analysis on a particular theme, namely consumption in Islam. Tafsir Al-Wajiz emphasizes that consumption is not merely the fulfillment of worldly needs, but also part of the manifestation of piety and Islamic morals. Amidst the currents of globalization and digital culture that encourage a consumerist lifestyle, the Qur'anic values extracted from the Tafsir Al-Wajiz are highly relevant as normative critiques and offered solutions. Responsible, frugal, and environmentally conscious consumption patterns are a reflection of Islamic ethics that should be internalized in everyday life. Consumption from an Islamic perspective rejects hedonistic attitudes and rather directs the proportional use of wealth for the benefit of oneself and the community. Besides applying to individuals, these Qur'anic principles also serve as moral standards for leaders and public officials in maintaining public trust. Leaders can maintain social justice and restore public trust damaged by their luxurious lifestyles by avoiding *isrāf* and *tabdzīr*. Therefore, this Qur'anic consumption paradigm is important to develop to face the challenges of modern consumerism, which often plunges individuals into a crisis of values and identity.

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