

The Anatomy of Digital Waste: A Qualitative Study of Contemporary Consumer Culture from an Islamic Economic Perspective

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Abstract: This study aims to provide a structural (anatomical) analysis of the conceptualisation of excessive behaviour (*israf*) mediated by modern technological architecture in the digital age. Under the sway of algorithmic capitalism, contemporary consumerist phenomena—such as the manipulation of live-shopping features, personalised advertising, and the ease of instant credit (pay-later schemes)—have eroded the rationality of consumption amongst Muslim communities. This qualitative study employs a literature review (library research) using a descriptive-analytical approach. The results of this literature review have successfully identified three layers of the anatomy of digital *israf*. Firstly, the structural-technological layer, in which digital platforms are deliberately designed to create a false sense of urgency (the scarcity effect) in order to trigger impulsive purchases. Secondly, the sociological layer, in which the digital space amplifies the culture of showing off (flexing) and social anxiety (FOMO), which radically reverses the scale of Sharia consumption priorities by elevating the status of desires (*tahsiniyat*) as if they were primary needs (*dharuriyat*). Thirdly, the spiritual-cognitive layer, which reveals a disconnect between normative religious understanding regarding the prohibition of *israf* and actual behaviour, due to the fragile internalisation of the concept of simplicity (*qana'ah*) in cyberspace. This study concludes that digital *israf* is a pathology of the modern economy that requires a rethinking of the financial literacy paradigm. The theoretical implications of this study offer a mitigation model in the form of strengthening cyber-spiritual resilience as a mechanism for regulating the consumption of contemporary Muslims.

Keywords: Contemporary consumerism; excessive behaviour; fragile internalization; flexing; impulsive buying.

Introduction

The culture of consumerism is currently sweeping through modern society. Consuming excessively on items that are not needed serves as an indicator of this consumerism culture. Naturally, there are many factors driving today's consumerism culture, which consequently leads to the widespread behavior of 'flexing' on social media—showcasing luxury items being used or even conducting room tours of luxury homes from various angles.

Currently, flaunting wealth in digital spaces aims to gain recognition, honor, and social status—and it is even possible that the wealth being showcased does not necessarily belong to one's own asset ownership (Khayati et al., 2022).

Furthermore, the effects of consumerist behavior give rise to various problems, which include financial issues, social inequality, and environmental damage caused by excessive waste (Faiza et al., 2025). The effects of this consumerism culture apparently do not only create behaviors toward certain shopping patterns, but also turn out to influence the outlook on life and values held by Generation Z (Setiadi et al., 2024).

According to Veblen, consumption is not only carried out to fulfill needs, but is also a way to demonstrate social status and prestige to others. This behavior can be seen when individuals tend to use luxury goods, adopt certain lifestyles, or engage in activities of symbolic value as a form of social recognition. In the digital era, this behavior has become increasingly conspicuous and can be witnessed on social media, where individuals showcase branded items, luxurious places, or specific experiences that indicate symbols of social status (Febiani et al., 2026).

Another fact is that a consumerist lifestyle is one of the main factors driving irresponsible borrowing, alongside easy digital access and low financial literacy. Furthermore, Generation Z tends to use online loans for non-productive needs, coupled with a lack of consideration regarding their ability to repay the loans, which consequently leads to personal financial crises (Poernama et al., 2025).

Conducting an analysis of the factors that construct the anatomy of *israf* (extravagance) or consumerism is a highly crucial area of research in order to resolve the problems caused by a consumerist lifestyle—which is no longer just a lifestyle choice, but a tangible behavior present in our daily lives.

Utilizing various perspectives to examine the components of the anatomy of *israf* or consumerism is a combination of ideas worth discussing in this study. It is expected to contribute to deconstructing the anatomy of consumerism, which must be immediately unraveled.

Method

This research employs a qualitative approach through a literature review. The literature review is utilised in this study with the aim of analysing the content and root causes (anatomy) of the wasteful lifestyle of society in the current digital age, and subsequently assessing this phenomenon from the perspectives of morality and Islamic economic principles. The literature review in this study comprises a process of activities relating to the collection of bibliographic data, reading accompanied by note-taking, as well as the objective, systematic, analytical and critical management of research data concerning the factors of consumerism in the digital age. The data collected and analysed consists of secondary data in the form of research findings from journals, articles, websites, and other sources relevant to the issues (anatomy) of society's wasteful lifestyle in the current digital age. The data analysis technique used in this study is content analysis. The stages of data analysis are as follows: first, reviewing and analysing relevant research findings; second, selecting the most recent studies published within the last three years; third, reading the abstracts of each study and focusing on the findings and implications of the research; and finally, taking notes on key sections relevant to the research problem.

Results and Discussion

1. Structural-technological layer

The development of technology in the economic sector is currently accelerating and continuously evolving. The shift in transaction patterns from in-person (offline) shopping to online shopping across various marketplace platforms reflects a transformation in the economic behavior of modern society as a result of the development and advancement of digital technology.

However, with every change come negative consequences left in its wake, which can go as far as altering individual behavior and mindsets. Just as technological changes bring about serious impacts on individual behavior, it is particularly evident in consumerist behavior.

The following research findings demonstrate how technological change alters individual behaviour, as illustrated in Hartono's study, which shows that technological advances not only facilitate easier and more efficient transactions but also reinforce consumerist tendencies through the effectiveness of social media advertising. Social media advertising, combined with cashless payments, plays a crucial role in shaping perceptions and consumer behaviour (Hartono et al., 2024). The findings of this study highlight that the ease of conducting transactions actually encourages individuals to readily engage in inefficient, excessive or wasteful spending. This ease of transaction encourages individuals to spend their money on shopping without giving further consideration to their actual needs.

Another pattern that traps individuals into cancelling their purchase during a transaction is the 'dark pattern'. The growth of the digital economy has driven an increase in the use of digital platforms for electronic transactions through the practice of dark patterns. Dark patterns are interface designs created to subconsciously influence consumer decisions. This practice has the potential to harm consumers by reducing their freedom of choice and concealing important information. This leads to a purchasing decision that could actually have been avoided had the consumer not been misled by dark patterns. This implies that the emergence of this pattern of consumerism is driven by technological innovations whose purpose, from the outset, was indeed to deceive consumers (Gayatri et al., 2026).

Dark patterns that manipulate consumer behaviour have now become a widespread feature of the digital marketplace. Depending on the choice architecture employed, these patterns can influence the perceptions, behaviour and purchasing patterns of online consumers (Zac et al., 2025).

Furthermore, there is another trend in technological development that is used to steer individual decision-making in digital environments through persuasive system design (PSD), which is a powerful tool. PSD is a design element that can have undesirable negative (side) effects, such as causing cognitive and emotional strain (e.g. loss of motivation) or behavioural strain (e.g. obsessive tendencies) in individuals. Although some forms of PSD, such as digital nudging, are based on libertarian paternalism and are generally considered ethically acceptable, other forms have been criticised for infringing on user autonomy or causing harm to users (Clausen et al., 2022).

The effects of technological advancement are demonstrated by the design of acceleration and speed. As shown in Paharizal's research, technological progress has tightened the relationship between producers and consumers, allowing consumers to directly select the goods they need through e-commerce systems equipped with marketplaces that offer various types and models that are continuously innovated, alongside ongoing promotional offers. The results indicate that this acceleration and speed (dromology) have caused humans to live in a culture of consumerism. People become "frenzied" buyers, even though the consumer goods they purchase are not things they actually need, but rather items bought simply because they want them (Paharizal, 2024).

Based on several research results above, it is shown that consumerist behavior is an excess of digital platforms that are deliberately designed to create a false sense of urgency (scarcity effect) in order to trigger impulsive buying, which is a behavioral pattern of consumerism.

2. Sociologic layer

Another aspect of wasteful consumption stems from sociological factors that develop within society. Excessive consumption behaviour does not arise solely from individual preferences, but is also influenced by social constructs, group norms, consumer culture, and the pressure to gain recognition and social status. In the context of contemporary digital society, constant exposure to lifestyles portrayed through the media and social interactions further reinforces the tendency towards wastefulness by shaping the perception that consumption serves as a means of building identity and enhancing self-worth in the eyes of the public.

Research findings indicate that 'flexing' is often driven by the need to gain social recognition and validation from one's social circle. Furthermore, this behaviour is also linked to feelings of insecurity and social pressure experienced by individuals. Furthermore, this behaviour is also linked to feelings of insecurity and social pressure experienced by individuals. 'Flexing' is not merely a display of wealth, but also reflects a broader form of self-disclosure, aimed at gaining the attention of an audience on social media (Kasuda & Mahendra, 2025).

Another study has shown that students view 'flexing' as part of personal branding, but also as a form of social pressure. 'Flexing' can boost self-confidence and motivation, but it can also cause anxiety and feelings of insecurity as a result of social comparison (Chairunnisak et al., 2025).

Selain itu informasi tentang flexing juga ditunjukkan oleh riset Saragih, bahwa perilaku *flexing* didorong oleh keinginan mendapatkan pengakuan sosial, dipengaruhi oleh media sosial, pengaruh peer group, dan motivasi pribadi seperti self-reward. Praktik ini memperkuat stratifikasi sosial, menciptakan ilusi kekayaan, serta menimbulkan dampak psikologis seperti iri hati dan ketidakpuasan (Saragih et al., 2026).

Furthermore, research by Saragih also reveals that flexing behaviour is driven by a desire for social recognition and is influenced by social media, peer pressure and personal motivations such as self-reward. This practice reinforces social stratification, creates an illusion of wealth and gives rise to psychological effects such as envy and dissatisfaction (Hanna et al., 2025).

The tendency toward flexing behavior leading to a competitive movement is demonstrated in other research findings. Users of this online platform compete with one another to show off luxury, wealth, and a glamorous lifestyle to gain popularity (Rojiati & Afifah, 2024). The digital era has given rise to a new phenomenon, namely "flexing" on social media. Users of these online platforms compete with one another to show off their luxury, wealth, and glamorous lifestyles to gain popularity (Rojiati & Afifah, 2024).

Another role of social media is shifting use value into sign value, as shown in the following research results. Social media shapes a space of simulacra that shifts consumption orientation from use value to sign value, a condition worsened by the instant gratification of financial technology (Astuti, 2026). Identity and lifestyle have undergone total commodification. Consumption is now driven by sign value (prestige) rather than use value. It is this shift that perpetuates the hegemony of digital capitalism, where online lending services are highly sought after not to meet urgent needs, but to purchase symbolic status for the sake of image worship (Astuti, 2026). This is corrupted by the findings of Pohan, which state that the flexing phenomenon should be avoided because it gives rise to the trait of *riyah* (showing off). The trait of *riyah* is highly discouraged for Muslims as it brings negative impacts on both oneself and others (Pohan et al., 2023).

In fact, 'flexing' behaviour is linked to an individual's need for recognition, a sense of self, or self-actualisation within society. From an Islamic perspective, such behaviour is acceptable if carried out as an expression of gratitude and positive motivation, without any element of showing off or arrogance. However, with the advent of social media, this need seems to have found a specific space for self-actualisation. Sania states that excessive flexing has the potential to lead to consumerist behaviour, social anxiety, a fear of being left behind, and a lack of moral and spiritual values (S. Manhatus Sania, 2026).

Several studies above indicate that the digital space plays a role in amplifying the culture of showing off (flexing) and social anxiety (fear of missing out / FOMO) through continuous and massive exposure mechanisms. The intensity of interaction on digital platforms drives individuals to compare themselves with the consumption standards displayed by others, thereby generating an urge to consume not based on real needs, but for the sake of gaining social recognition and maintaining self-image. From the perspective of Sharia consumption, this condition significantly shifts the hierarchy of needs by blurring the line between needs and wants, causing consumerist desires to elevate in status as if they were primary needs that must be immediately fulfilled.

3. Spiritual-cognitif layer

Another layer in the anatomical construction of wastefulness is the spiritual-cognitive layer. According to the Kamus Besar Bahasa Indonesia (Definition of 'Cognitive' – Kamus Besar Bahasa Indonesia (KBBI) Online, n.d.), 'cognitive' refers to anything related to or involving cognition, based on empirical knowledge. Cognitive learning theory is a theory that emphasises the importance of internal mental processes in understanding, storing and using information (Haironi et al., 2026). In a spiritual context, this cognitive process is not only related to intellectual activity, but also encompasses the internalisation of values, self-reflection, and the development of spiritual awareness, which influences the way individuals interpret their actions and make decisions. Thus,

spiritual learning is understood as a process of cognitive transformation that enables a person to adopt religious values as a framework for thinking and a guide for behaviour, so that the knowledge acquired does not stop at the level of understanding, but develops into moral awareness and a way of life that is in harmony with spiritual goals. Through tazkiyatun nafs (purification of the soul), it is effective in fostering noble character, religious awareness, and spiritual closeness to Allah the Almighty (Kurnianingsih et al., 2025).

In the context of consumerism, spiritual cognition shapes individual behavior. An understanding of consumption from an Islamic perspective allows individuals to comprehend the true purpose of consumption. According to Fahim Khan, *maslahah* (public interest/benefit) is connected to needs, while utility is connected to wants (Afrina, 2018).

In consuming anything, Islam prohibits excessive behavior (*israf*) and squandering (*tabdhir*/wastefulness). Sharia-wise, Islam never forbids or restricts the ownership and consumption of material goods by an individual. Based on an esoteric spiritual and moral perspective (*haqiqah*), holy people are those who are able to distance and restrain themselves from engaging in *israf* and *tabdhir*. Materialism that is not conquered to build the afterlife—by utilizing it for the benefit of others—can distance one's spiritual identity from its original purpose, which is God. Materialism is a consumption phenomenon that gives birth to consumerism and has become a part of today's modern lifestyle (Abdurrahman, 2005).

Wasteful behavior serves as evidence of being controlled by one's desires. Digital consumerism, which drives wasteful behavior, contradicts Islamic ethics (Yusgiantara, 2024). The behaviors of *israf* (excessiveness) and *tabdhir* (squandering) reflect a wasteful, excessive attitude that tends to be indifferent to the surrounding environment. Individuals who exhibit hedonistic behavior (*israf* and *tabdhir*) constantly seek purely worldly pleasures, giving little consideration to their impact in the afterlife (Adi et al., 2023). A consumer who maximizes their utility operates within four dimensions: moderation, excessiveness (*israf*), squandering (*tabdhir*), and stinginess (Khan, 2020).

According to Quraish Shihab, *israf* (excessiveness) can manifest as either an excessive quantity or an inappropriate quality of consumption. Meanwhile, according to Ibn Kathir, *israf* is any action that exceeds the boundaries permitted by Sharia and brings no benefit to the perpetrator (Luthfiah Al Asbin Ulyani et al., 2025).

Regarding this matter, Umar said, "Be moderate in your food; for indeed, moderation is closer to self-rectification, further from wastefulness, and more strengthening in the worship of Allah Almighty." A rational and believing Muslim should have greater consumption expenditure for their worship compared to their worldly consumption expenditure. Maximizing the achievement of success (*falah*) is their life purpose. Conversely, the more irrational a person becomes, the more they tend to show ingratitude (*kufir*), leading to greater consumption expenditure on worldly matters. This ultimately deviates them from achieving the goal of *falah* (Makky & Yazid, 2025).

This phenomenon highlights a disconnect between normative religious understandings regarding the prohibition of *israf* and actual consumption behaviour in everyday life. Although individuals conceptually understand that Islam emphasises the principle of moderation and prohibits wastefulness, this understanding is not always internalised as a guide to behaviour in their consumption practices within the digital sphere. This situation indicates the fragility of the internalisation of the value of simplicity (*qana'ah*) within a cyber ecosystem that systematically promotes exposure to a consumerist lifestyle, a culture of showing off, and the urge to follow trends. Consequently, consumption patterns have shifted from the fulfilment of proportionate needs towards the fulfilment of desires influenced by social validation and the construction of one's self-image in the digital sphere.

Islam sets out guidelines for all economic actors to ensure they always act with full accountability—both towards their fellow human beings and, above all, towards Allah SWT. In the Qur'an, Surah An-Nisa' verse 29, which reads:

'O you who believe, do not consume one another's wealth unjustly, except through trade conducted by mutual consent amongst you. And do not kill yourselves; indeed, Allah is Most Merciful to you.'

Fraud in the design of a system to encourage a transaction—which is indirectly carried out unconsciously—constitutes a violation of the above verse, as a breach of ethical standards in transactions. A specific pattern created to steer a person into acting by concealing or making it difficult to cancel a transaction is one such example.

Islam also forbids showing off, as stated in a hadith by Muslim: 'Whoever shows off (seeking the attention of others), Allah will expose his faults; and whoever acts with hypocrisy, Allah will expose his hypocrisy'; and in a hadith by Abu Daud: 'No one whose heart contains even a speck of arrogance will enter Paradise.' (Ulfa, 2025).

Strengthening spiritual resilience through Tazkiyatun Nafs is not only relevant for stemming moral decline, but is also strategic in shaping a younger generation that is resilient academically, psychologically and spiritually. Tazkiyatun Nafs is not merely understood as a form of moral education or a set of ethical teachings, but is a process of spiritual strengthening and purification that takes place gradually and contributes to building an individual's mental resilience and moral integrity in the face of various social dynamics and psychological pressures (Yakin & Pangesti, 2026).

Conclusion

To address the root causes of wasteful spending in the digital age, the solution cannot rely solely on improving financial literacy. Whilst financial literacy plays a vital role in enhancing individuals' ability to manage their income, understand the risks of consumption, and make rational economic decisions, this approach alone is insufficient to address the complexities of consumer behaviour shaped by the digital ecosystem. The current phenomenon of excessive consumption is influenced not only by limited financial knowledge, but also by psychological, social and technological dynamics that drive the creation of artificial needs and continuous consumerist behaviour.

From a structural perspective, there is a need to strengthen the ethical framework of digital platforms to curb exploitative digital design practices that manipulate users' attention and behaviour. Various features, such as algorithmic personalisation, urgency-based promotions (fear of missing out), repetitive notifications, and marketing techniques that encourage impulsive purchases, need to be guided by the principles of social responsibility and sustainable consumption. On the other hand, fostering social awareness is also a key factor in shifting society's value orientation away from a culture of image-consciousness and material symbols towards an appreciation of a more substantive quality of life. Consequently, an individual's identity and self-esteem are no longer determined by their ability to display their consumption in the digital sphere, but rather by their social contribution, productivity and the meaning they find in life.

From an Islamic perspective, resolving the issue of israf requires a solid spiritual foundation upon which to base a change in consumption behaviour. Spirituality serves to realign consumption with the objectives of Sharia (maqāṣid al-sharī'ah), whereby economic activity is understood not merely as the fulfilment of individual desires, but as an instrument of worship and a means of realising the collective good. Consumption based on the principles of sufficiency, balance and social responsibility is expected to foster more moderate patterns of behaviour, so that digital technology does not become a catalyst for wastefulness, but rather a medium that supports the creation of sustainable social welfare.

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