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# The Phenomenon of Scroll, Checkout, Repeat from the Perspective of Hadith: A Thematic Study of the Concept of Israf and Consumption Control

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## ABSTRACT

The rapid growth of e-commerce has transformed modern consumption patterns into increasingly instant, spontaneous, and repetitive behaviors, a phenomenon aptly described as "scroll, checkout, repeat." This behavior is no longer driven solely by genuine need. However, it is heavily shaped by digital algorithms, promotional stimuli, lifestyle trends, and emotional impulses such as Fear of Missing Out (FOMO), raising critical questions about the ethical boundaries of consumption from an Islamic perspective. This study aims to analyze the "scroll, checkout, repeat" phenomenon through a thematic study (maudhu'i) of the Prophet's hadith, specifically examining the concepts of israf (excess) and consumption control as ethical frameworks relevant to contemporary digital consumption culture. This study employs a qualitative approach with a library research design, using the thematic hadith method (maudhu'i) as its primary analytical tool. Hadith related to the themes of consumption, israf, tabdzir (wastefulness), qana'ah (contentment), and self-control were collected from primary sources including Sahih al-Bukhari, Sahih Muslim, Sunan at-Tirmidhi, Sunan Ibn Majah, and Musnad Ahmad and systematically analyzed through the stages of data inventory, classification, content analysis, and contextualization. The findings reveal that the Prophet's hadith does not prohibit consumption as a fulfillment of human needs, but establishes clear ethical boundaries to prevent it from descending into waste, squandering of wealth, and the servitude of desire. The concept of israf in the hadith operates on three layers: (1) violation of reasonable limits in the use of blessings, (2) desire untrained in contentment, and (3) failure of responsibility toward wealth. Correspondingly, consumption control encompasses: control of measure (sufficiency over appetite), control of attention (abandoning what is not beneficial), and control of inner orientation (cultivating qana'ah). These concepts prove directly relevant to the digital consumption culture of the e-commerce era, where israf no longer manifests as single large expenditures but as small, repetitive, and emotionally driven purchases perpetuated by algorithmic systems. The hadith ultimately offers an ethical solution — grounded in balance, conscious decision-making, and spiritual responsibility — that remains profoundly contextual in addressing contemporary challenges of digital consumption.

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## 1. INTRODUCTION

The development of digital technology in recent years has significantly changed people's consumption patterns. Data Reportal Report [1], this indicates that people's digital activity continues to increase, impacting changing consumption patterns. This aligns with data from the Ministry of Communication and Information Technology, which shows that e-commerce growth in Indonesia has reached 78 percent, making it among the highest in the world [2]. The presence of various e-commerce platforms such as Shopee, Tokopedia, and TikTok Shop has not only facilitated buying and selling activities but also created new consumption patterns that are fast, instant, and repetitive. This phenomenon is often described as the "scroll, checkout, repeat" pattern, in which users continuously view products, make impulsive purchases, and repeat the cycle without careful consideration. This pattern indicates a shift from consumption driven by needs to consumption driven by desires and momentary impulses [3].

In the context of the modern economy, such behavior cannot be separated from the influence of digital algorithms, massive promotions, and the growing trend culture on social media. Consumers no longer act entirely rationally, but are instead influenced by psychological factors such as Fear of Missing Out (FOMO), the desire to follow trends, and emotional impulses amplified by digital systems [4]. As a result, consumption activities often exceed the limits of needs and have the potential to lead to uncontrolled consumer behavior. From an Islamic perspective, consumption behavior is not only an economic issue, but also closely related to ethical and spiritual values. Islam provides clear guidelines for managing wealth and fulfilling needs in a balanced manner.

From an Islamic perspective, consumption behavior is not merely an economic issue, but also closely related to ethical and spiritual values. Islam provides clear guidelines on how humans should manage their wealth and meet their needs in a balanced manner. One important concept in the Prophet's hadith is the prohibition against excess and the encouragement to maintain balance in consumption. The Prophet Muhammad (peace be upon him) said:

God willing يَزِيدُ بْنُ هَارُونَ، أَنبَأَنَا هَمَّامٌ، عَنْ قَتَادَةَ، عَنْ Quotes: قَالَ رَسُولُ اللَّهِ ﷺ: "كُلُوا وَاشْرَبُوا، وَتَصَدَّقُوا، وَالْبَسُوا، مَا لَمْ

"

Has told us Abu Bakr bin Abi Syaibah, has told us Yazid bin Harun, has told us Hammam, from Qatadah, from 'Amr bin Syuaib, from his father, from his grandfather, he said: Rasulullah SAW said: "Eat, drink, give alms and dress, as long as it is not mixed with excessiveness (israf) and arrogance (makhīlah)." [5]

Apart from that, the Prophet also emphasized the human tendency never to feel that they have enough wealth, as in the hadith:

God willing الله عليه وسلم قَالَ: لَوْ أَنَّ لِإِنْسَانٍ آدَمَ وَإِدْيَا مِنْهُ God willing قَالَ: حَدَّثَنِي أَنَسُ بْنُ مَالِكٍ أَنَّ رَسُولَ اللَّهِ ﷺ

يَمْلَأُ فَاهُ إِلَّا التُّرَابَ، وَاللَّهُ يَتُوبُ عَلَى مَنْ تَابَ willing



1 5 Ya'qub told us, my father told us, from Salih, Ibn Shihab said: Anas bin Malik told me that the Messenger of Allah said: If the son of Adam had a valley full of gold, he would wish to have two valleys. And nothing would fill his mouth except dust. And Allah accepts the repentance of those who repent [6].

8 This hadith demonstrates that the uncontrolled urge to consume is part of human desires that need to be controlled. In the modern context, this tendency is reinforced by digital systems that continually encourage individuals to consume without limits. On the other hand, Islam also provides the principle of self-control through the concept of abandoning what is not beneficial, as the Prophet said: "One of the signs of a person's good Islam is that he abandons things that do not benefit him." [7].

41 This hadith can serve as a foundation for understanding the importance of self-control in consumption, particularly amid the endless flow of information and shopping temptations in the digital age. However, most previous research still positions Islamic values and hadith as normative complements in analyzing modern economic phenomena. In fact, hadith has great potential to be studied as a primary source in developing a concept of consumption ethics relevant to the contemporary context. Therefore, this study aims to position hadith as the primary object of study by conducting a thematic review of hadiths on the concepts of israf and consumption control.

50 18 Furthermore, the results of this study serve as an analytical tool for understanding the "scroll, checkout, repeat" phenomenon in the e-commerce era. Thus, this research is expected to contribute to integrating hadith studies with modern economic realities and offer an ethical perspective in addressing today's challenges of digital consumption.

## 30 2. METHOD

17 This study uses a qualitative approach with library research, drawing on written literature, including hadith books, scientific journals, and other scholarly works relevant to the research theme. The qualitative approach was chosen because this study aims to understand the meaning, values, and concepts of consumption ethics in the Prophet's hadith, rather than measuring numerical or statistical data.

46 The method used in the study of hadith is the thematic method (maudhu'i). The thematic method is a way of understanding hadith by compiling all hadith related to a particular theme, then analyzing them thoroughly to produce a complete understanding. In this study, the themes examined are israf (excessiveness), tabdzir (wastefulness), and consumption control from a hadith perspective.

18 20 The data sources in this study are divided into two types: primary and secondary. Primary sources include hadith books such as Sahih al-Bukhari, Sahih Muslim, Sunan At-Tirmidhi, Sunan Ibn Majah, and Musnad Ahmad. Meanwhile, secondary sources include books, journals, scientific articles, and previous research discussing digital consumption behavior, e-commerce, and Islamic economics.

12 Data collection techniques were conducted through documentation, namely tracing, collecting, and reviewing various literature related to the research topic. Relevant hadiths were collected based on keywords such as israf, tabdzir, qanaah, harta, and konsumsi. The hadith were then selected based on their thematic relevance and the validity of their sources.

The data analysis technique was carried out in several stages. First, a data inventory: collecting hadiths that fit the theme. Second, data classification, namely grouping hadiths based on sub-themes such as prohibitions on excess, recommendations for a simple life, and self-control in consumption. Third, content analysis of the meaning of the hadith, taking into account the hadith commentary and the explanations of scholars. Finally, contextualization, namely linking the values of the hadith to the "scroll, checkout, repeat" phenomenon in the e-commerce era.

Through these steps, this research is expected to produce a comprehensive understanding of the concept of consumption in the Prophet's hadith, while also offering an Islamic ethical perspective on the culture of instant consumption in the digital era.

### 3. RESULTS AND DISCUSSION

#### **The phenomenon of scroll, checkout, repeat as a form of instant consumption behavior in the e-commerce era.**

The development of the digital economy has brought about significant changes in Indonesian consumption patterns. Shopping activities that once required lengthy processes, such as visiting stores, comparing prices in person, and carefully considering needs, have now become incredibly fast and simple. With a simple gadget, someone can browse thousands of products, find promotions, read reviews, and make payments in just minutes. This convenience provides efficiency, but it has also given rise to new consumption patterns that tend toward instant gratification. In this context, the phenomenon of scroll, checkout, repeat has emerged: the habit of opening a shopping app, browsing products without a clear purpose, making an impulsive purchase, and then repeating this behavior over and over again.

This phenomenon demonstrates that modern consumption is no longer solely driven by rational needs but is increasingly influenced by digital stimuli. Modern marketplaces are designed not just as transaction venues but also as spaces that retain users' attention for as long as possible. Product recommendation features, discount notifications, free shipping, flash sales, live shopping, video-based product reviews, and promotional countdowns are effective tools in encouraging quick purchasing decisions. Research by Roos Nana Sucihati, Usman, and Rana Ewin Aprilindia (2019) on consumer behavior in online shopping among college students shows that website display quality, customer reviews, and promotional stimuli positively influence consumer impulse buying [8].

In practice, many users initially intend to browse products but end up purchasing unplanned items. This indicates a shift from need-based consumption to impulse-based consumption. Research on Generation Z found that increased e-commerce usage correlates with increased impulsive buying behavior, primarily due to ease of access, attractive promotions, and enjoyable shopping experiences [9]. The younger generation is the most vulnerable group because they are so closely connected to technology, digital trends, and a fast-paced culture.

Besides promotional factors, lifestyle also plays a significant role in shaping the scroll, checkout, and repeat phenomenon. Online shopping is not always about fulfilling needs, but often transforms into entertainment. Some people open marketplace apps when

bored, stressed, or simply to fill their free time. The act of viewing new items, adding them to their cart, and then receiving the package is considered emotionally satisfying. Research on impulse buying shows that shopping lifestyle has a significant influence on impulsive buying behavior, even stronger than discounts alone [10]. This means that current consumption patterns have shifted to become part of our daily lifestyle.

Digital algorithms further amplify this phenomenon. Products previously searched for will reappear through personalized ads, "similar product" recommendations, or content creators running promotions. In other words, digital systems continually remind consumers to buy. Users are given little room to pause because the app constantly presents new temptations. Research on digital marketing strategies shows that visual design, paid advertising, and influencer influence can reinforce spontaneous purchasing decisions due to repeated visual and emotional stimuli in consumers [11].

From an economic perspective, instant consumption patterns do increase transactions and digital market turnover. However, from an individual perspective, this phenomenon has the potential to lead to financial problems such as overspending, decreased savings, unnecessary purchases, and post-transaction regret. Research on self-control and impulsive behavior shows that low self-control is a major factor in people's tendency to repeat e-commerce purchases. This suggests that the main problem is not simply the existence of marketplaces, but rather the individual's weak ability to control their consumer desires [12].

In a broader social context, the scroll, checkout, and repeat culture also fosters an instant mentality. Satisfaction is derived not from effort or planning, but from quick transactions and fleeting pleasures. If left unchecked, society can become accustomed to measuring happiness through possessions, rather than their usefulness. Therefore, this phenomenon needs to be interpreted not only from an economic perspective but also from the perspectives of values and consumer ethics. This is where the perspective of the hadith becomes crucial, providing moral boundaries to ensure consumption activities remain within the boundaries of balance, awareness, and responsibility, without adding new references beyond those already mentioned.

### **The Concept of Israf and Consumption Control in the Hadith of the Prophet Muhammad SAW through a Thematic Study Approach**

In a thematic study approach, hadiths on consumption are not read in isolation but compiled into a single broad theme to create a clear picture. In this context, the theme explored is not only the general prohibition of wastefulness, but also how the Prophet Muhammad (peace be upon him) established the ethics of consumption: what its limits are, how to control it, and what kind of inner attitude a Muslim should have when dealing with wealth and desires. Thematic hadith study itself is understood as a method that collects hadiths related to a single topic, then analyzes them comprehensively to obtain a holistic understanding, not a piecemeal one, as explained in thematic hadith studies [13].

If the hadith on consumption is read thematically, it is clear that the Prophet never rejected consumption as part of human life. Islam does not teach asceticism hostile to the world. However, Islam also does not allow consumption to run wild without limits. This is where the concept of israf becomes important. Within the framework of Islamic economics, as emphasized in the study of consumer behavior theory from a sharia economic perspective,

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consumption is not directed merely to maximize satisfaction, but to achieve *maslahah*, namely goodness that impacts personal, social, and spiritual life. Therefore, controlling consumption in the *hadith* is not merely an invitation to save, but a form of moral discipline so that humans are not enslaved by desires [14].

The first very basic *hadith* is the words of the Prophet:

God حَدَّثَنَا أَبُو بَكْرُ بْنُ أَبِي شَيْبَةَ، حَدَّثَنَا يَزِيدُ بْنُ هَارُونَ، أَنْبَأَنَا هَمَّامٌ، عَنْ قَتَادَةَ، عَنْ عَمْرِو بْنِ شُعَيْبٍ، عَنْ أَبِيهِ، عَنْ جَدِّهِ، قَالَ: قَالَ رَسُولُ اللَّهِ ﷺ: "كُلُوا وَاشْرَبُوا، وَتَصَدَّقُوا، وَالْبَسُوا، مَا لَمْ يُخَالِطْهُ إِسْرَافٌ، أَوْ مَخِيلَةٌ"

Has told us Abu Bakr bin Abi Syaibah, has told us Yazid bin Harun, has told us Hammam, from Qatadah, from 'Amr bin Syu'aib, from his father, from his grandfather, he said: Rasulullah SAW said: "Eat, drink, give alms and dress, as long as it is not mixed with excess (*israf*) and arrogance (*makhilah*)."[15].

People are welcome to eat, drink, dress, and even give alms, but all must be done without arrogance. This *hadith* is significant because it directly demonstrates that the primary problem with consumption lies not in the act of consuming itself, but in the loss of boundaries. In other words, this *hadith* does not prohibit pleasure, but rather prohibits excess, which transforms consumption from a necessity into an outlet for lust.

If the *hadith* talks about general limits, then the next *hadith* talks about very practical control techniques:

حَدَّثَنَا سُؤْدَةُ، أَخْبَرَنَا عَبْدُ اللَّهِ بْنُ الْمُبَارَكِ، أَخْبَرَنَا إِسْمَاعِيلُ بْنُ عِيَّاشٍ، حَدَّثَنِي أَبُو سَلَمَةَ الْجُمَيْسِيُّ وَخَبِيبُ بْنُ صَالِحٍ، عَنْ بَحْبِيِّ بْنِ جَابِرٍ الطَّائِي، عَنْ مَقْدَمِ بْنِ مَعْدِي كَرَبٍ، قَالَ: سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ: "مَا مَلَأَ أَدَمِيَّ وَغَاءَ شَرًّا مِنْ بَطْنِهِ، يَحْسِبُ ابْنُ آدَمَ أَكَلَاتِ يَقْمَنَ صُلْبُهُ، فَإِنْ كَانَ لَا مَحَالَةَ، فَتَلَّتْ لِبَطْنِهِ وَتَلَّتْ لِشَرِّهِ وَتَلَّتْ لِنَفْسِهِ"

"Has told us Suwaid, has told us Abdullah bin AlMubarak, has told us Ismail bin 'Ayyasy, has told me Abu Salamah AlHimshi and Habib bin Salih, from Yahya bin Jabir AthTha'i, from Miqdam bin Ma'di Karib, he said: I heard the Messenger of Allah sallallaahu 'alaihi wa sallam say: 'No child of Adam fills a vessel worse than "A few bites are enough for the child of Adam to straighten his spine. But if it cannot be avoided, then one third is for his food, one third is for his drink, and one third is for his breath."

The same *hadith* explains that a few mouthfuls are sufficient for the children of Adam to keep their backs straight, and if more is needed, then a third for food, a third for drink, and a third for breath. This *hadith* seems simple, but it actually contains a very powerful logic of consumption control: the measure of consumption is not determined by endless appetite, but by sufficiency. In a thematic study, this *hadith* makes it clear that consumption control in Islam does not begin only after someone becomes wasteful, but rather before excess occurs, namely by accustoming oneself to recognizing the point of sufficiency.

The next dimension is responsibility for assets:

حَدَّثَنِي زُهَيْرُ بْنُ حَرْبٍ، حَدَّثَنَا جَرِيرٌ، عَنْ سُهَيْلٍ، عَنْ أَبِيهِ، عَنْ أَبِي هُرَيْرَةَ، قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: إِنَّ اللَّهَ يَرْضَى لَكُمْ ثَلَاثًا، وَيَكْرَهُ لَكُمْ ثَلَاثًا، فَيَرْضَى لَكُمْ أَنْ تَعْبُدُوهُ وَلَا تُشْرِكُوا بِهِ شَيْئًا، وَأَنْ تَعَصِمُوا بِحَبْلِ اللَّهِ جَمِيعًا وَلَا تَفْرُقُوا، وَيَكْرَهُ لَكُمْ قِيلَ وَقَالَ، وَكَثْرَةُ السُّؤَالِ، وَإِضَاعَةُ الْمَالِ

"Has told me Zuhair bin Harb, has told us Jarir, from Suhail, from his father, from Abu Hurairah, he said: Rasulullah shallallahu 'alaihi wa sallam said: 'Indeed, Allah is pleased with you three things, and hates you three things. So He is pleased with you so that you worship Him and do not associate anything with Him, so that you all hold fast to the rope of Allah and are not separated. And He hates you. his words and words, asking a lot of questions, and squandering his wealth.'"

Allah hates the act of wasting wealth. This editorial demonstrates that wealth in Islam should not be treated merely as a means to satisfy personal desires. Wealth has a trustworthy value. Therefore, Israf does not stop at lifestyle issues but also touches on the ethics of managing blessings, as explained in the consumption factor in Islamic economics. When money is spent on unnecessary, repetitive, impulsive, or unproductive things, the issue is no longer merely economic but also moral. At this point, thematic studies show that consumption control in the hadith is always connected to responsibility [16].

However, the Prophet's hadith does not stop at external rules. It goes deeper, to the psychological roots of consumer behavior. The Prophet said:

حَدَّثَنَا عَبْدُ الْعَزِيزِ بْنُ عَبْدِ اللَّهِ، حَدَّثَنَا إِبْرَاهِيمُ بْنُ سَعْدٍ، عَنْ صَالِحٍ، عَنْ ابْنِ شِهَابٍ، قَالَ: أَخْبَرَنِي أَنَسُ بْنُ مَالِكٍ، أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: لَوْ أَنَّ لِابْنِ آدَمَ وَادِيًا مِنْ ذَهَبٍ أَحَبَّ أَنْ يَكُونَ لَهُ وَادِيَانِ، وَلَنْ يَمْلَأَ فَاهُ إِلَّا التُّرَابَ، وَاللَّهُ يَتُوبُ عَلَى مَنْ تَابَ

"Abdul Aziz bin Abdullah has told us, he has told us Ibrahim bin Sa'd, from Salih, from Ibn Shihab, he said: he has told me Anas bin Malik, that Rasulullah shallallahu 'alaihi wa sallam said: 'If the son of Adam had one valley of gold, he would surely want to have two valleys. And nothing would fill his mouth except land. And Allah accepts the repentance of those who repent.'"

If a son of Adam had a valley of gold, he would desire two. This hadith is crucial for thematic reading, as it demonstrates that excessive consumption stems from the inherently insatiable structure of human desire. The problem of consumption lies not only in external goods but also in the inner drive to feel inadequate constantly. Therefore, israf in the hadith cannot be understood simply as an economic error, but also as a spiritual symptom: a heart that is not trained to feel content will always seek more, even if it already has much.

From this point, the concept of consumption control in the hadith becomes clearer. This control not only means restraining one's hand from purchasing, but also regulating attention and interest. The Prophet said:

حَدَّثَنَا مُوسَى بْنُ دَاوُدَ، حَدَّثَنَا عَبْدُ اللَّهِ بْنُ عُثْمَرَ، عَنْ ابْنِ شِهَابٍ، عَنْ عَلِيِّ بْنِ الْحُسَيْنِ، عَنْ أَبِيهِ رَضِيَ اللَّهُ عَنْهُ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: مَنْ حَسَنَ إِسْلَامَ الْمَرْءِ تَرْكُهُ مَا لَا يَنْفَعُهُ

"It has been told to us by Musa bin Dawud, it has been told to us by Abdullah bin Umar, from Ibn Shihab, from Ali bin Husain, from his father, may Allah be pleased with him, he said: Rasulullah shallallahu 'alaihi wa sallam said: 'One of the good things in Islam is to abandon what is not beneficial to him.'"

One sign of a person's good Islam is abandoning things that are not beneficial to them. On the surface, this hadith seems commonplace. However, in the context of



consumption, it is highly relevant. Many consumerist actions do not stem from need, but from the habit of paying attention to things that are actually unnecessary. A person continues to look, compare, become interested, and then become tempted, even though the item was not their primary need in the first place. Therefore, controlling consumption, as stated in the hadith, also begins with controlling attention. Not everything attractive should be pursued, not everything available should be owned, and not everything that appears before one's eyes is worthy of being desired.

حَدَّثَنَا أَحْمَدُ بْنُ يُونُسَ: حَدَّثَنَا أَبُو بَكْرٍ: حَدَّثَنَا أَبُو حَاصِبٍ، عَنْ أَبِي صَالِحٍ عَنْ أَبِي هُرَيْرَةَ، عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ: لَيْسَ الْغِنَى عَنْ كَثْرَةِ الْعَرَضِ، وَلَكِنَّ الْغِنَى غِنَى النَّفْسِ  
Bakr, has told us Abu Hashin, from Abu Salih, from Abu Hurairah, from the Prophet sallallaahu 'alaihi wa sallam, he said: 'Wealth is not because of the abundance of material possessions, but true wealth is the wealth of the soul.'

Wealth is not about having an abundance of possessions, but rather about being rich in one's soul. In thematic studies, this hadith serves as a kind of closing point. While previous hadiths set limits, prohibit wastefulness, and expose the roots of desire, this hadith offers an inner foundation for truly controlling consumption. As long as the quantity of possessions determines wealth, humans will easily fall into israf (indulgence). However, when the measure of wealth is moved within the soul, consumption becomes calmer, more conscious, and less easily controlled by external impulses.

If all the hadiths are put together, then the concept of israf in the Prophet's hadith actually has three layers of meaning, as can be seen in the framework of thematic hadith studies, which place hadith as a source of consumption ethics [13], [14].

First, israf violates the limits of reasonableness in the use of blessings. Second, israf arises from an untrained desire for contentment. Third, israf results in the destruction of human responsibility towards wealth. Conversely, consumption control in the hadith also presents three layers. First, control of measure, namely, sufficient and not excessive. Second, control of attention, namely abandoning unnecessary things. Third, control of inner orientation: cultivating a sense of sufficiency and avoiding basing self-esteem on numerous possessions. This reading aligns with Islamic economic studies that position consumption as a means to achieve maslahah (benefit), not the worship of desires [16].

Thus, through a thematic study approach, it can be understood that the Prophet's hadith does not discuss consumption merely in technical terms, but also in ethical and spiritual terms. Consumption in Islam is permitted and even recognized as a human need. However, the hadith provides clear guidelines: avoid excess, do not waste wealth, do not let desires dominate, and train the soul to feel content. This is precisely where the power of the hadith's teachings lies. It does not simply say "don't be wasteful," but rather develops individuals who can control themselves before they fall into waste. In this context, israf is not just about large expenditures; rather, it is a failure to maintain a balance between needs, benefits, and spiritual awareness.

### **The Relevance of the Concept of Israf and Consumption Control in the Hadith to the Phenomenon of Scroll, Checkout, Repeat in the E-Commerce Era**

The "scroll, checkout, repeat" phenomenon is not just a slang term for online shopping, but a concrete illustration of the changing way humans interact with goods, desires, and satisfaction. In this pattern, consumption activities no longer always begin with need, but rather with continuous exposure, viewing, interest, purchase, and then repeating. This is where the concept of israf in the hadith becomes highly relevant. The Prophet's hadith not only speaks of the prohibition of excess in quantity, but also of the loss of reasonable measure in the use of wealth. When someone shops not because of need but because purchase decisions repeatedly drive their behavior, consumption shifts from necessity to consumptive habits. Findings on student Shopee users indicate that purchasing decisions within the ecommerce ecosystem significantly influence consumptive behavior, so that the digital space is indeed not just a place for transactions, but also a space for shaping modern consumer desires [17].

The relevance of the hadith becomes even clearer when today's digital culture is supported by a system designed to keep consumers engaged. Products once viewed reappear through online customer service, recommendations, live streaming, and content-based promotions. As a result, a person does not just see an item once, but is continually "pursued" by the same item in a more compelling form. In this context, the hadith about abandoning useless things (tarku ma lā ya'nīh) feels very real. Because modern consumption problems do not always start with immediate spending of money, but with prolonged attention given to something that was not originally a necessity. Studies of TikTok Shop users in Indonesia show that online customer reviews and live streaming significantly influence impulsive buying among Generation Z. This suggests that the digital environment has a powerful ability to shift consumers from "just looking" to "feeling compelled to buy." [18].

In addition to visual exposure, scrolling, browsing, and repeating are supported by a psychological atmosphere that makes people feel they must make purchases immediately. The fear of missing out on a particular promotion, trend, or momentum makes it difficult for consumers to pause between desire and action. In today's language, this is called **Fear of Missing Out**, or **FOMO**. In the language of the hadith, this is closely related to the failure to restrain the urge always to be satisfied immediately. Therefore, the concept of consumption control in the hadith is relevant not only as a normative prohibition but also as a therapy for consumer anxiety produced by the digital market. Research by **Putri Ratna Sari, Nasrul Efendi, and Sherly Joe (2025)** in the *Wira Ekonomi Mikroskil Journal* shows that **FOMO and shopping lifestyle have a positive and significant effect on impulsive buying among Shopee users**, even simultaneously explaining 61.9% of the variation in this behavior. This suggests that in the e-commerce era, the urge to buy often arises not from objective needs, but from psychological pressures and a continuously shaped lifestyle [19].

If we look further, the hadith about israf is also very suitable for reading digital marketing strategies that make purchases seem light, fun, and seemingly harmless. Free shipping vouchers, viral marketing, and shopping lifestyles make consumers feel like they are engaging in waste, when in fact they are slowly being accustomed to buying more often than necessary. Herein lies the danger, israf in the digital era does not always appear in the

form of a large, one-time expenditure, but can appear in small purchases that continue to accumulate. Research in the Investment Journal shows that shopping lifestyle, free shipping vouchers, and viral marketing all have a positive and significant influence on impulsive buying in Shopee users. Interestingly, the article also emphasizes that from an Islamic economic perspective, excessive consumption behavior has the potential to lead to israf and tabdzir, so the principle of simplicity must still be maintained [20].

This phenomenon is further amplified when e-commerce sells more than just goods, but also atmosphere. Live streaming makes shopping feel like entertainment, discounts make prices seem urgent, and product reviews make consumers feel secure even when they do not truly need the item. Ultimately, purchasing decisions arise not from careful consideration but from a combination of simultaneous stimuli. It is at this point that the hadith about the prohibition of wasting wealth (īdā'at almal) becomes very relevant. Because money is no longer spent on clear, large transactions, but rather on small, seemingly trivial, yet repetitive habits. Research by Menara Ekonomi shows that live streaming, discounts, and product reviews all have a positive and significant impact on impulsive buying behavior among Shopee users. This means that the scroll, checkout, and repeat pattern has a strong empirical foundation; there is a digital system that actively keeps consumers engaged in the cycle of desire [21].

However, the hadith does not stop at criticism. It also offers a solution: building self-control before consumer impulses become habits. This is where the concept of qana'ah, or a sense of sufficiency, becomes crucial. People who are not trained to feel content will always be easily lured by discounts, trends, and the thrill of quick shopping. Research in Psychodynamics: Journal of Psychological Literacy shows that self-control has a significant influence on impulsive buying in college students, contributing 60%.

Furthermore, the same study also shows that flash sales and shopping experiences have a positive effect on impulsive buying, while self-control, as a moderating variable, is not always strong enough to curb these impulses. These two findings are interesting to read alongside the hadith: controlling consumption cannot rely solely on fleeting intentions but must be shaped into character. Thus, the hadith's relevance here is profound. It does not just label digital behavior "wasteful," but also fosters individuals who can stop before their fingers reach the checkout button [22].

Therefore, the phenomenon of scrolling, checking out, and repeating can be read as a new form of an old problem that the hadith has warned about from the beginning: human desires tend to move faster than our judgment. The difference is that today, this urge is aided by algorithms, promotions, reviews, live streaming, and a digital culture that makes purchasing feel natural, fast, and even pleasurable. In conditions like these, the concept of israf in the hadith becomes crucial not only as a moral prohibition but as a tool for understanding how modern consumption works. The hadith teaches that wealth must be used consciously, attention must be guarded, impulses must be controlled, and a sense of sufficiency must be cultivated. Therefore, the faster the digital world encourages people to buy, the more important it is for the hadith to act as an ethical brake to ensure consumption remains within the limits of benefit, rather than falling into excessive habits.



## The Prophet's Hadiths Ethical Solution to the Culture of Instant Consumption in Modern Society

Today's culture of instant consumption is very subtle. It does not always appear in a glamorous way, but often manifests itself through seemingly ordinary, seemingly trivial things, such as briefly opening an app, seeing a cute item, being tempted by a promotion, and then buying without hesitation. Therefore, the solution of the hadith cannot be understood simply as a rigid prohibition. Instead, the hadith offers something deeper, such as a way to educate people not to be easily controlled by desires that move faster than reason. In this context, the ethical solution offered by the hadith is not simply "don't be wasteful," but rather to re-establish the awareness that consumption must be subject to measures of benefit, responsibility, and balance in life. Studies on the ethical values of Islamic consumption emphasize that modern consumer culture has long been criticized in Islamic economics for its tendency to view consumption as a sign of identity and happiness rather than as a means of proportionately fulfilling needs [23].

The first solution offered by the hadith is to restore consumption to its proper measure. The Prophet Muhammad said:

كُلُوا وَاشْرَبُوا، وَتَصَدَّقُوا، وَالْبَسُوا، مَا لَمْ يُخَالِطْهُ إِسْرَافٌ، أَوْ مَخِيلَةٌ

This hadith is interesting because the Prophet did not condemn the pleasures of life. Eating, drinking, dressing, and even giving alms are permissible. But all must be done without israf (israf) and without arrogance. This means that the hadith does not eliminate consumption, but rather provides a moral barrier to it. In the modern world, this barrier is crucial, as e-commerce often makes people feel that everything that looks attractive is worth having. This is where the hadith acts as an ethical brake, asking before making a purchase, "Is this a necessity, or just a momentary impulse?" The study of mindful consumption in Islamic economics emphasizes that healthy consumption must be based on real needs, ethical balance, and sustainability, not just instant gratification [24].

The second solution is to instill contentment as an inner fortress. The Prophet said:

لَيْسَ الْغِنَى عَنْ كَثْرَةِ الْعَرَضِ، وَلَكِنَّ الْغِنَى غِنَى النَّفْسِ

This hadith seems to reverse the logic of the modern market. The digital world teaches humans that wealth means having a lot, buying quickly, and always being able to follow trends. The Prophet actually taught that true wealth lies not in having many things, but in a soul that feels content. At this point, contentment is not a passive attitude of resignation, but rather the ability to not panic just because you do not have what others are currently having. His study of contentment in Islamic economics shows that the higher the attitude of contentment, the lower the level of consumer behavior, whereas a hedonistic lifestyle actually increases consumer tendencies. Therefore, the hadith provides a very relevant solution: the problem of instant consumption will not be solved simply by closing the application, but must be healed from within the heart that continues to feel lacking [25].

A third solution is to teach humans to control attention before controlling spending. The Prophet SAW said:

مَنْ حُسِّنَ إِسْلَامُ الْمَرْءِ، تَرَكَهُ مَا لَا يَغْنِيهِ

This hadith is highly relevant today. Impulsive shopping often stems not from need, but from paying too much attention to things that are actually unimportant. Initially, people simply browse, but through continued staring, comparing, and following, a desire eventually arises that was not there before. Interestingly, research on Generation Z Muslims in Mojokerto District, Mojokerto, showed that some respondents preferred to put items in their cart before purchasing to avoid impulsive decisions [26]. Small habits like this are actually in line with the ethics of the hadith, which states that not everything that appears before one's eyes must be responded to immediately. Sometimes the ethical solution is simple: allowing time to prevent immediate desire from turning into a checkout.

The fourth solution is to view wealth as a trust, not merely a means of self-gratification. The Prophet also reminded us that Allah hates *īdā'at almal*, namely, wasting wealth. In digital culture, wasting wealth does not always appear as a major extravagance. Instead, it often slips through small, seemingly trivial, but recurring and unplanned expenses. Therefore, the hadith demands responsibility in every consumption decision. Research on Islamic financial literacy shows that Islamic financial literacy, religiosity, and lifestyle influence consumer behavior in college students, while another study on e-wallet users confirms that Islamic economic literacy and digital literacy can encourage more conscious and selective consumption patterns. In other words, the ethical solution outlined in the hadith doesn't stop at moral lectures; it must be translated into the ability to manage money, understand priorities, and recognize consumption traps disguised as convenience [27].

The fifth solution is aimed not only at buyers but also at sellers and other market participants. The Prophet's hadith not only educates consumer desires but also fosters economic morality. Therefore, a culture of instant consumption will be unhealthy if the entire burden of control is placed on consumers, while the market is left free to exploit emotions, haste, and the illusion of need. In this context, promotional ethics becomes crucial. Studies on Islamic promotion show that promotions in accordance with Islamic values must be honest, not deceptive, not manipulate facts, and not psychologically coerce consumers. Therefore, the ethical solution from the hadith not only teaches "you must be strong in controlling your spending," but also demands a fairer, more honest market ecosystem that does not intentionally foster human weaknesses for the sake of profit [28].

Ultimately, the Prophet's hadith offers a very humane solution. It does not demand that humans become angels devoid of appetite, but rather teaches how appetite should be guided by morality. The hadith teaches measure, contentment, pause, trustworthiness, and honesty in the marketplace. All of this makes consumption no longer a spontaneous reaction to temptation, but rather a conscious decision for which one is accountable before oneself, society, and God. In today's fast-paced modern society, the ethical solution of the hadith feels even more relevant: not to stifle progress, but to ensure that progress does not diminish human control over oneself. So, if the culture of instant consumption operates on the logic of "see, want, buy," the hadith offers a calmer counter-logic: "see, evaluate, consider, then decide." [23].

#### 4. CONCLUSION

This study confirms that the Prophet's hadith provides a comprehensive and contextually relevant ethical framework for understanding and responding to the culture of instant consumption in the e-commerce era, specifically the "scroll, checkout, repeat" phenomenon. Through a thematic study (maudhu'i) approach, it is established that the concept of *israf* operates across three interconnected dimensions transgressing the limits of reasonableness, desire left untrained in contentment (*qana'ah*), and the failure of responsibility toward wealth while consumption control in the hadith correspondingly manifests through three layers: control of measure (sufficiency), control of attention (abandoning the unnecessary), and control of inner orientation (cultivating *qana'ah*). These principles demonstrate that *israf* in the digital era is no longer confined to large one-time expenditures, but accumulates through small, repetitive, emotionally driven purchases encouraged by algorithmic systems, a pattern the hadith addressed long before the digital marketplace existed.

The implication of this study extends across three domains. Academically, this research repositions the hadith not as a normative complement to Islamic economics, but as a primary analytical source capable of independently producing a theory of consumption ethics that is empirically coherent with contemporary behavioral research on impulsive buying. Educationally, Islamic educational institutions, including schools and universities, are urged to integrate hadith-based consumption ethics into the curriculum, particularly in Islamic economics and character education courses, equipping students with Islamic financial literacy tools to resist digital consumption pressures. For the general public, particularly Generation Z, as the most digitally exposed demographic, this research offers a practical ethical lens: evaluating every purchase through the criteria of *maslahah* (benefit), sufficiency, and spiritual accountability, rather than yielding to algorithmic stimuli and FOMO-driven impulses.

This study, however, is bounded by its qualitative library research design, which relies exclusively on hadith texts and secondary literature without empirical data such as consumer surveys, behavioral interviews, or digital transaction analysis. As such, its findings describe ethical principles and their conceptual relevance rather than measuring actual behavioral change among Muslim consumers. The generalizability of the conclusions to specific cultural, demographic, or regional contexts, including the Indonesian e-commerce ecosystem, requires further empirical validation.

Future research is therefore encouraged to adopt mixed-methods or quantitative approaches, for instance, empirically testing the influence of hadith-based consumption literacy programs on impulsive buying behavior among university students and e-commerce users on platforms such as Shopee, Tokopedia, or TikTok Shop. Longitudinal studies examining how *qana'ah* and self-control interventions grounded in hadith affect actual spending patterns would significantly strengthen both the academic and practical contributions of this field. Additionally, comparative studies between Muslim and non-Muslim consumers, or across different generational cohorts, could enrich the cross-disciplinary dialogue between Islamic studies, behavioral economics, and digital consumer psychology.

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