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The "Scroll, Checkout, Repeat" Phenomenon from a Hadith Perspective: A Thematic Study of the Concepts of Israf and Consumption Control

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ABSTRACT

The rapid expansion of e-commerce has generated a cyclical pattern of impulsive digital consumption widely characterized as "scroll, checkout, repeat," in which purchasing decisions are driven by algorithmic stimuli, Fear of Missing Out (FOMO), and hedonic shopping lifestyle rather than genuine need. Despite growing scholarly attention to Islamic consumer ethics, prophetic hadith has rarely been positioned as the primary analytical framework for addressing this phenomenon. This study analyzes the scroll, checkout, repeat phenomenon through the lens of prophetic hadith, focusing on the concepts of israf and consumption control. A qualitative library research design was employed, using the thematic hadith method (maudhu'i). The corpus consisted of six core hadith drawn from the five canonical collections of Sahih al-Bukhari, Sahih Muslim, Sunan al-Tirmidhi, Sunan Ibn Majah, and Musnad Ahmad, all classified as sahih or hasan based on isnad verification cross-checked against classical syarah commentaries. Findings show that israf operates across behavioral, psychological, and moral-spiritual dimensions, while prophetic consumption control encompasses quantitative sufficiency, attentional discipline, and inner contentment (qana'ah). These principles can be conceptually related to key empirical drivers of digital impulsive buying, though this normative-conceptual study does not empirically test the framework against consumer data.

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1. INTRODUCTION

The rapid expansion of digital technology in the past decade has fundamentally transformed the consumption patterns of modern societies. Global digital activity has intensified dramatically, with the number of internet and e-commerce users growing at an unprecedented rate [1]. In Indonesia alone, the Ministry of Communication and Informatics reported that e-commerce growth reached 78 percent, positioning the country among the

highest globally [2]. The emergence and proliferation of platforms such as Shopee, Tokopedia, and TikTok Shop have not merely simplified commercial transactions; they have systematically reconfigured the behavioral architecture of consumption by making purchasing faster, more spontaneous, and more repetitive. Digital algorithms, personalized recommendations, flash sales, live streaming, and social media influence operate in concert to sustain user engagement and stimulate purchasing decisions that increasingly bypass rational deliberation. As Nuryani noted, digital marketing strategies—including influencer partnerships, paid advertising, and visual design—significantly shape consumer purchasing behavior in ways that are difficult to resist. In this context, consumption is no longer purely an economic activity driven by objective needs, but has become a deeply behavioral and psychologically conditioned phenomenon.

Nowhere is this transformation more visible than in a behavioral pattern that has come to define modern digital shopping: *scroll, checkout, repeat*. This pattern describes a cyclical habit of browsing products without a clear purpose, making spontaneous purchase decisions, and then repeating the cycle compulsively. Research consistently demonstrates that e-commerce platforms are engineered to maximize this cycle. Utama et al. found that e-commerce use significantly influences impulsive buying behavior among Generation Z, driven by ease of access, attractive promotions, and rewarding shopping experiences [3]. A parallel study by Subhana et al. revealed that hedonic shopping motivations, shopping lifestyle, and free shipping incentives cumulatively reinforce impulsive behavior among university students [4]. More recently, a Polibatam Journal study confirmed that social presence and Fear of Missing Out (FOMO) both stimulate impulsive buying and, in turn, drive repurchase intention in Indonesian e-commerce contexts, with impulsive buying serving as a significant mediating variable [5]. These empirical findings collectively underscore that the *scroll, checkout, repeat* phenomenon is not incidental but structurally embedded within the design logic of digital commerce platforms, making the investigation of its ethical and normative dimensions both urgent and necessary.

The intersection between Islamic ethics and digital consumer behavior has attracted growing scholarly attention in recent years. Several studies have examined how Islamic economic principles—including the prohibition of *israf* (excess), *tabdhir* (waste), and the encouragement of *wasatiyyah* (moderation)—provide a normative counterweight to the excesses of digital consumption [6], [7]. Hisan and Haniatunnisa elaborated on the theoretical foundations of Islamic consumption ethics, arguing that Islamic principles orient consumption toward *maslahah* (public benefit) rather than unchecked desire maximization [8]. Anggraini further developed the concept of *mindful consumption* within Islamic economics, demonstrating its alignment with sustainability frameworks and its relevance as a counter-discourse to the culture of instant consumption [9]. Alongside these normative studies, empirical research has explored how Islamic values moderate impulsive buying; for instance, Azid and Machfudz found that Islamic promotion ethics and hedonic shopping motivations both influence impulsive buying behavior in Generation Z consumers, highlighting the practical tension between religious values and digital commercial stimuli. These studies collectively affirm that the Islamic tradition offers substantial resources for understanding and critiquing the excesses of modern digital consumption [10].

Nevertheless, significant gaps remain in the existing body of literature. Most prior research positions Islamic values—including Quranic injunctions and hadith—as secondary normative references used to contextualize or critique findings derived primarily from economic and behavioral frameworks. The hadith of the Prophet Muhammad ﷺ, in particular, has rarely been studied as the *primary object of analysis* in addressing contemporary consumption phenomena. Studies that engage hadith tend to treat it as supporting normative evidence rather than as a self-sufficient analytical lens through which modern consumption behavior can be comprehensively interpreted. Moreover, the thematic study (*maudhu'i*) methodology—which systematically collects and cross-analyzes hadith across a unified theme—remains underutilized in the context of digital consumer ethics. Research by Maulana established the methodological legitimacy and analytical depth of the thematic hadith approach, yet its application to contemporary socio-economic phenomena, such as e-commerce, remains limited. Additionally, Islamic law analyses of digital consumptive behavior, such as those by Rohmah et al. and Fauzi et al., while valuable, tend to focus on legal rulings rather than on the ethical-spiritual dimensions embedded in prophetic traditions [11], [12], [13].

The existing literature also reveals important contradictions and limitations that necessitate further investigation. On the one hand, studies such as Elnina demonstrate that self-control significantly reduces impulsive buying, accounting for 60% of the behavioral variance [14]. On the other hand, Mu'ah and Masram found that live streaming, price discounts, and product reviews independently and positively predict impulsive buying, and that self-control, as a moderating variable, is not always sufficient to counteract these stimuli [15]. Similarly, while Putri Ratna Sari et al. [25] demonstrated that FOMO and shopping lifestyle explain 61.9% of impulsive buying variance among Shopee users, and Sari et al. [25] confirmed that free shipping vouchers and viral marketing further compound the problem, no study has yet offered a prophetic ethical framework grounded specifically in hadith analysis that addresses both the behavioral roots and the spiritual solutions to this pattern. This theoretical and methodological inconsistency signals a meaningful research gap: the need for a study that positions hadith—not merely Islamic principles in general—as the primary analytical framework for understanding and responding to the *scroll, checkout, repeat* phenomenon [16].

This study is therefore designed to fill that gap by conducting a thematic (*maudhu'i*) analysis of prophetic hadith related to *israf* and consumption control, and by applying the resulting ethical framework to interpret the *scroll, checkout, repeat* phenomenon in the contemporary e-commerce era. The research objective is to demonstrate that the hadith of the Prophet Muhammad ﷺ contains a comprehensive, multi-layered ethical system for governing consumption—one that addresses not only behavioral limits but also the psychological roots of excess and the spiritual conditions for self-sufficiency. The urgency of this study is clear: as digital consumption patterns become increasingly aggressive, spontaneous, and algorithmically reinforced, the need for values-based counterframeworks has never been more pressing, particularly within Muslim societies where prophetic teachings are both authoritative and practically applicable. The novelty of this research lies in its methodological repositioning of hadith as the central object of study—rather than a

supplementary ethical reference, and in its thematic synthesis of hadith across multiple consumption-related themes, including *israf*, *qana'ah*, *tabdhir*, and *tark ma la ya'nih*. Theoretically, this study offers a prophetic ethical framework for digital consumption ethics; practically, it provides individual Muslim consumers, educators, and policymakers with a textually grounded ethical guide for navigating the challenges of modern e-commerce culture.

2. METHOD

Research Design and Approach

This study adopts a qualitative research approach grounded in a post-positivist philosophical paradigm, which prioritizes the interpretation of meaning, value, and conceptual understanding over numerical measurement [17], [18]. Qualitative research is particularly suited to investigations that aim to explore ethical frameworks, textual analysis, and the contextual relevance of normative sources to lived phenomena, rather than to produce generalizable statistical findings [19], [20]. In alignment with this orientation, the research type employed is library research (*penelitian kepustakaan*), defined as a systematic inquiry that draws exclusively on written sources, including classical texts, scholarly books, peer-reviewed journals, and other documented academic literature [17], [21]. Library research is appropriate for this study because the primary data consist of prophetic hadith from canonical collections, which are, by nature, textual and interpretive rather than field-based or observational. This design enables a rigorous engagement with primary Islamic sources while also situating the findings within the contemporary empirical literature on digital consumption behavior. Several recent studies employing library-based qualitative designs to analyze Islamic economic concepts confirm the validity and scholarly standing of this methodological choice for research in Islamic studies and consumer ethics [8], [9].

Sources, Corpus, and Sampling Criteria

Because this study employs a library research methodology, the concepts of "population and sample" are operationalized in terms of the textual corpus selected for analysis rather than human participants. The primary data sources consist of canonical hadith collections recognized by the global Islamic scholarly community as the most authoritative repositories of prophetic tradition: *Sahih al-Bukhari*, *Sahih Muslim*, *Sunan al-Tirmidhi*, *Sunan Ibn Majah*, and *Musnad Ahmad*. These collections were selected for their established authenticity (*sahih*), comprehensive coverage of ethical and behavioral themes, and widespread use in Islamic legal and ethical scholarship.

The selection of hadith from within these collections followed purposive sampling criteria, in which only hadith directly relevant to the themes of consumption, *israf* (excess), *tabdhir* (waste), *qana'ah* (contentment), and self-control were retained for analysis. Inclusion criteria required that each hadith: (1) contain clear thematic relevance to consumption ethics; (2) appear in at least one of the five primary collections; and (3) carry a sound (*sahih* or *hasan*) chain of transmission. Exclusion criteria ruled out hadith of weak (*dha'if*) or fabricated (*mawduhu*) status, as well as narrations whose thematic scope was ambiguous or tangential to the core research themes. Secondary data sources

include peer-reviewed journal articles, Islamic economics textbooks, and scholarly monographs related to digital consumer behavior, israf in Islamic jurisprudence, and thematic hadith methodology, all published between 2019 and 2025 and accessible through Google Scholar, the Indonesian National Library Digital Repository (iPusnas), and major Islamic academic databases.

Research Instrument

In qualitative library research, the researcher functions as the primary instrument of data collection and analysis, as the quality of interpretation depends on the researcher's depth of knowledge, analytical sensitivity, and methodological rigor [22], [23]. There is no structured questionnaire or psychometric scale; rather, the instrument consists of a systematic documentation framework. Concretely, this framework consists of: (1) a thematic keyword guide used to trace hadith across the five primary collections, with search terms including israf, tabdhir, qana'ah, al-mal (wealth), and nafs (soul/self); (2) a hadith classification matrix organizing retrieved narrations by sub-theme, chain of transmission (isnad), and content (matn); and (3) an analytical coding sheet used during the content analysis phase to record the ethical principles, behavioral implications, and contemporary relevance of each hadith. The trustworthiness of this instrument was maintained through triangulation of sources, member checking with reference to classical syarah (hadith commentaries) by scholars such as Ibn Hajar al-Asqalani and al-Nawawi, and cross-validation against secondary scholarly literature [24]. Credibility was further strengthened by applying multiple interpretive lenses, including textual, intertextual, and contextual analysis, consistent with the established protocols of thematic hadith methodology [6], [11].

Research Procedure

The research procedure was organized into four sequential stages to ensure systematic, replicable data collection and analysis. In the first stage, theme determination, the researchers identified the core thematic concepts to be investigated, namely israf, tabdhir, qana'ah, and tark ma la ya'nih (leaving what is not beneficial), based on an initial review of the contemporary literature on digital impulsive consumption and Islamic economic ethics. This stage also involved formulating the research questions and establishing the thematic framework that would guide hadith selection. In the second stage, data collection (takhrij and documentation), hadith relevant to the identified themes were systematically retrieved from the five primary hadith collections using both keyword-based searches and index references from classical mu'jam (hadith concordance) works. Each retrieved hadith was documented with its full chain of transmission (isnad), text (matn), and source reference. Simultaneously, secondary literature was collected from Google Scholar and Islamic academic databases using keywords such as e-commerce, impulsive buying, Islamic consumption ethics, scroll-checkout-repeat behavior, and digital consumer psychology. In the third stage, classification and organization, the retrieved hadith were grouped into thematic sub-categories and organized within the analytical matrix, enabling comparative reading across narrations from different collections. In the fourth stage, analysis and contextualization, the classified hadith were analyzed using the thematic (maudhu'i)

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method and then connected to the empirical phenomenon of scroll, checkout, repeat, as documented in the contemporary consumer behavior literature [3].

Data Analysis Technique

The primary analytical technique employed in this study is thematic hadith analysis (manhaj maudhu'i), a well-established method in Islamic scholarly tradition that involves collecting all hadith pertaining to a single theme, cross-reading them for consistency and complementarity, and synthesizing their meanings into a comprehensive and applicable understanding. This method was implemented in conjunction with content analysis (analysis isi), a systematic qualitative technique for identifying patterns, themes, and meanings embedded in textual data (Emzir, 2012; Sugiyono, 2022). The analysis proceeded through four iterative steps. First, data reduction involved selecting only the hadith and secondary sources most directly relevant to the research themes and excluding peripheral material. Second, data display involved organizing the selected hadith and their interpretations into thematic clusters, enabling a holistic view of the prophetic ethical framework on consumption. Third, conclusion drawing and verification entailed synthesizing the thematic findings into an integrated ethical model and cross-validating the emerging interpretations against classical syarah literature and contemporary Islamic economics scholarship. Fourth, contextualization linked the synthesized hadith-based ethical framework to the empirical findings on digital consumption behavior documented in the secondary literature, particularly studies on impulsive buying, FOMO, shopping lifestyle, and self-control in e-commerce contexts [25]. No software tools such as NVivo or ATLAS.ti were employed, as the interpretive depth required by classical Islamic text analysis is best achieved through close reading and scholarly judgment rather than automated coding. This is consistent with the epistemological framework of library research in Islamic studies, in which the researcher's hermeneutical capacity serves as the principal analytical instrument.

Ethical Considerations

Although this study does not involve human participants as research subjects and therefore does not require informed consent procedures or ethics board approval in the conventional sense, several dimensions of research ethics remain highly relevant and were carefully observed throughout the investigation. First, fidelity to sources was treated as a primary ethical obligation: all hadith citations were reproduced with their complete chains of transmission (isnad) and sourced directly from verified primary collections, avoiding any selective quotation that might distort the intended prophetic meaning. Second, academic integrity was maintained through rigorous citation practices, ensuring that all ideas, interpretations, and secondary analyses drawn from prior scholarship were properly attributed in accordance with APA 7th edition conventions [26]. Third, the contextualization of hadith in relation to contemporary economic phenomena was conducted with scholarly caution, avoiding the imposition of meanings beyond what the texts and classical commentaries support. This is particularly important in hadith studies, where interpretive overreach can produce religiously misleading conclusions. Fourth, in representing the secondary empirical literature on digital consumer behavior, the researchers ensured that

findings from referenced studies were accurately summarized without exaggeration or decontextualization. These ethical principles collectively ensure that the research meets the standards of transparency, accountability, and scholarly responsibility expected of publications in reputable peer-reviewed journals.

3. RESULTS AND DISCUSSION

3.1. Results

The Scroll, Checkout, Repeat Phenomenon as a Form of Instant Consumption in the E-Commerce Era

The first finding of this study reveals that the *scroll, checkout, repeat* phenomenon constitutes a structurally embedded pattern of instant consumption behavior in the digital economy, not merely an incidental behavioral quirk. The thematic analysis of empirical literature indicates that the shift in Indonesian consumption patterns is driven by a convergence of multiple digital stimuli, including product recommendation algorithms, flash sales, countdown promotions, live shopping features, free shipping incentives, and video-based product reviews. These features are consistently found to have a positive and significant influence on impulsive purchasing behavior among e-commerce users [3], [4]. The pattern is characterized by consumers initiating platform sessions without clear purchasing intent, progressively browsing products under algorithmic guidance, completing spontaneous transactions, and repeating the cycle.

This study further identifies that the *scroll, checkout, repeat* dynamic is most pronounced among Generation Z consumers, whose high digital immersion, sensitivity to trends, and hedonic orientation make them particularly susceptible to the stimuli embedded in e-commerce platforms. Research findings reviewed in this study confirm that the intensity of e-commerce use is positively correlated with the frequency of impulsive buying, and that shopping lifestyle exerts a stronger predictive influence on impulsive behavior than promotional discounts alone. Fear of Missing Out (FOMO) was identified as a critical psychological driver, with one study demonstrating that FOMO and shopping lifestyle together explain 61.9% of the variance in impulsive buying behavior among Shopee users (Putri Ratna Sari et al., 2025). In addition, findings from studies on TikTok Shop users indicate that online customer reviews and live streaming features both significantly predict impulsive buying among Generation Z, confirming that the digital environment actively repositions consumers from passive browsing to compelled purchasing [27].

From an individual financial perspective, empirical studies indicate that low self-control is a primary predictor of repetitive impulsive purchasing in e-commerce contexts. One study found that self-control explains approximately 60% of the behavioral variance in impulsive buying among university students. In contrast, another study found that flash sales and enjoyable shopping experiences positively predict impulsive buying, and that self-control, as a moderating variable, does not always sufficiently counteract these platform-induced stimuli. These findings collectively establish that the *scroll, checkout, repeat* pattern is not primarily a consequence of consumer weakness alone, but of a deliberately engineered digital ecosystem that systematically reduces the psychological friction required for purchasing decisions.

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The Concept of *Israf* and Consumption Control in Prophetic Hadith through the Thematic (*Maudhu'i*) Method

The second finding presents the results of the thematic analysis of hadiths. The study identifies six core hadith from the canonical collections (*Sahih al-Bukhari*, *Sahih Muslim*, *Sunan al-Tirmidhi*, *Sunan Ibn Majah*, and *Musnad Ahmad*) that collectively constitute a comprehensive prophetic ethical framework on consumption, organized around three interdependent conceptual layers.

Table 1. Core Hadith on Consumption Ethics Retrieved Through Thematic Analysis

No.	Hadith Theme	Source	Key Ethical Principle
1	Permissibility of consumption without excess (<i>israf</i>) or arrogance (<i>makhilah</i>)	Sunan Ibn Majah	Moderation as the boundary of lawful consumption
2	The portion rule: one-third food, one-third drink, one-third breath	Sunan al-Tirmidhi	Quantitative measure of sufficiency (<i>kifayah</i>)
3	Prohibition of squandering wealth (<i>ida'at al-mal</i>)	Sahih Muslim	Wealth as a trust (<i>amanah</i>), not a tool of desire
4	Human desire is structurally insatiable (two valleys of gold)	Sahih al-Bukhari	The psychological root of excess: unconditioned desire
5	Leaving what is not beneficial (<i>tark ma la ya'ni</i>)	Al-Muwatta' / Musnad Ahmad	Attention control is the foundation of consumption control
6	True wealth is the richness of the soul (<i>ghina al-nafs</i>)	Sahih al-Bukhari	<i>Qana'ah</i> (contentment) as the inner solution to <i>israf</i>

The thematic synthesis of these six hadith reveals that the concept of *israf* in prophetic tradition operates across three semantic layers. At the first layer, *israf* denotes the violation of reasonable limits in the use of material blessings, as established in the hadith narrated by 'Amr ibn Shu'ayb from his father from his grandfather (Ibn Majah): "Eat, drink, give in charity, and dress yourselves, so long as there is no *israf* and no arrogance (*makhilah*)." This hadith establishes that consumption is not inherently prohibited; rather, the problem emerges when its limits are erased. At the second layer, *israf* is identified as arising from a structural condition of the human psyche that is inherently inclined toward insatiability, as expressed in the hadith narrated by Anas ibn Malik (Sahih al-Bukhari): "If the son of Adam possessed a valley of gold, he would wish for two valleys; nothing will fill his mouth except dust." At the third layer, *israf* is understood to entail a moral failure in the stewardship of wealth, grounded in the hadith narrated by Abu Hurayrah (Sahih Muslim), which explicitly affirms Allah's displeasure with the squandering of wealth (*ida'at al-mal*).

Correspondingly, the thematic analysis identifies three layers of consumption control (*dabt al-istihlak*) in prophetic teaching. The first layer is quantitative control, established by the portion hadith narrated by Miqdam ibn Ma'di Karib (Sunan al-Tirmidhi), which instructs that sufficiency (*al-kifayah*) rather than desire should determine the measure of

consumption. The second layer is attentional control, grounded in the hadith narrated from 'Ali ibn Husayn (Al-Muwatta'; Musnad Ahmad): "From the excellence of a person's Islam is leaving what does not concern him (*tark ma la ya'nih*)." This narration locates the beginning of consumptive excess in the act of giving sustained attention to objects that are not genuinely needed. The third layer is inner orientation control, encapsulated by the hadith narrated by Abu Hurayrah (Sahih al-Bukhari): "Wealth is not in abundance of possessions; rather, true wealth is richness of the soul (*ghina al-nafs*)." This hadith frames *qana'ah* as the foundational inner disposition that makes consumption control genuinely possible.

Relevance of *Israf* and Consumption Control Concepts to the Scroll, Checkout, Repeat Phenomenon

The third finding establishes the points of direct correspondence between the prophetic ethical framework identified in Finding 2 and the empirical dynamics of the *scroll*, *checkout*, *repeat* phenomenon documented in Finding 1. The analysis reveals four primary areas of relevance.

First, the hadith prohibition of *israf* corresponds directly to the pattern of repeated small-scale impulsive purchases that define the *scroll*, *checkout*, *repeat* cycle. Unlike traditional conceptions of wastefulness as involving large single expenditures, the study finds that digital *israf* manifests as an accumulation of small, unplanned transactions generated by continuous platform exposure. This is consistent with findings from Sari, who confirmed that shopping lifestyle, free shipping vouchers, and viral marketing all independently and positively predict impulsive buying among Shopee users, and that such behavior is characterized as potentially *israf* and *tabdhir* from an Islamic economic perspective [16].

Second, the hadith on human insatiability (the "two valleys of gold" narration) directly maps onto the behavioral logic of FOMO and algorithmic retargeting. The study finds that the digital ecosystem does not merely respond to existing desires but actively amplifies the structural tendency toward desire multiplication identified in the hadith. Research findings confirm that FOMO and hedonic shopping motivations work in concert to produce impulsive buying behaviors that exceed consumers' actual needs.

Third, the hadith on leaving what is not beneficial (*tark ma la ya'nih*) is found to directly address the attention-capture mechanisms of e-commerce platforms, including personalized recommendations, live streaming, and countdown timers. The study finds that impulsive consumption in the digital era most frequently originates not from a deliberate purchasing decision but from the habitual allocation of sustained attention to platform content that was not sought for a specific need. This is corroborated by findings showing that live streaming, product reviews, and price discounts together significantly predict impulsive buying behavior on Shopee.

Fourth, the concept of *qana'ah* as expressed in the "wealth of the soul" hadith is found to offer a direct conceptual antithesis to the FOMO-driven and shopping-lifestyle-driven patterns identified in the empirical literature. Research reviewed in this study confirms that **higher levels of *qana'ah* are associated with lower consumptive behavior**, whereas hedonic lifestyle is associated with higher consumptive tendency [28].

Ethical Solutions from Prophetic Hadith for Instant Consumption Culture

The fourth finding presents the ethical solutions that emerge from the thematic synthesis of the hadith corpus in response to the culture of instant consumption in the digital era. The study identifies five distinct ethical solutions embedded within the prophetic tradition, each corresponding to a specific dimension of the *scroll*, *checkout*, *repeat* phenomenon.

The first solution is the restoration of proportionality in consumption, grounded in the hadith: "Eat, drink, give in charity, and dress yourselves, so long as there is no *israf* and no *makhilah*." This solution functions as a moral filter applied prior to every consumption decision, requiring the consumer to evaluate whether the act of purchasing corresponds to genuine need or to impulsive desire. The second solution is cultivating *qana'ah* as an inner defense mechanism, derived from the hadith: "Wealth is not in abundance of possessions; rather, true wealth is richness of the soul." The study finds that this principle inverts the logic of digital consumer culture, which equates acquisition volume with well-being, and instead locates well-being in a trained capacity for contentment.

The third solution is the practice of attentional discipline before financial discipline, extracted from the hadith on *tark ma la ya'ni*h. The study finds empirical support for this solution in research on Generation Z Muslim consumers in Mojokerto, where a subset of participants habitually defer purchase decisions by placing items in the digital cart before committing to a transaction. This behavioral pattern structurally parallels the prophetic injunction to create a pause between attention and action [29]. The fourth solution is the repositioning of wealth as a trust (*amanah*), drawn from the hadith on *ida'at al-mal*. This solution is corroborated by findings indicating that Islamic financial literacy and digital literacy significantly promote more deliberate and selective consumption patterns among e-wallet users, while Islamic financial literacy, religiosity, and lifestyle all influence consumptive behavior among university students [30].

The fifth solution addresses not only consumers but also market actors. The study identifies that the prophetic ethical framework requires honest, non-manipulative commercial promotion, grounded in the concept of Islamic promotional ethics (*al-tarwii al-Islami*). This is supported by research demonstrating that Islamic promotional ethics is a significant determinant of purchasing behavior among Generation Z, and that promotional strategies must not exploit psychological vulnerabilities or manufacture artificial urgency. Taken together, these five ethical solutions constitute a coherent prophetic framework for governing digital consumption behavior across its behavioral, psychological, financial, and commercial dimensions.

3.2. Discussions

The findings of this study converge on a central and substantively important conclusion: the *scroll*, *checkout*, *repeat* phenomenon is not merely a behavioral anomaly of the digital era but a structurally conditioned pattern of instant consumption that the prophetic hadith of the Prophet Muhammad ﷺ anticipated, named, and provided solutions for, centuries before the emergence of e-commerce. The thematic synthesis of six hadith from canonical collections reveals that the concept of *israf* operates simultaneously at the

behavioral, psychological, and spiritual levels, and that prophetic consumption control (*dabt al-istihlak*) is correspondingly multi-layered. These findings are significant because they reposition hadith not as a supplementary ethical reference but as a primary analytical framework with genuine explanatory and prescriptive depth for contemporary consumption ethics.

Interpretation of Core Findings

The identification of three semantic layers within the concept of *israf* constitutes one of the most analytically consequential results of this study. At the behavioral layer, *israf* denotes the transgression of proportionality in consumption. At the psychological layer, it is rooted in the structurally insatiable nature of human desire, as expressed in the "two valleys of gold" hadith. At the moral-spiritual layer, it involves the betrayal of one's trusteeship (*amanah*) over wealth. This tripartite structure explains why behavioral interventions alone, such as budget management tools or platform restrictions, tend to produce only partial results. If the root of excess lies not merely in behavior but in an unregulated inner orientation toward acquisition, then sustainable consumption control requires inner transformation, not only external regulation. This interpretation is supported by research demonstrating that while self-control predicts a significant portion of impulsive buying variance, it consistently fails to counteract strong platform-induced stimuli such as flash sales and live streaming in isolation. The hadith-based framework explains this empirical inconsistency: behavioral self-control is insufficient without the deeper cultivation of *qana'ah* as a dispositional character trait rather than a situational act of willpower.

Dialogue with Theory

The findings of this study both affirm and extend the existing theoretical landscape of Islamic consumer ethics. The principle that Islamic consumption is oriented toward *maslahah* (public benefit) rather than utility maximization has been articulated in the Islamic economics literature, and this study's thematic hadith analysis provides textual grounding for that principle at the prophetic level. Furthermore, the study extends the theoretical framework of *mindful consumption* in Islamic economics by identifying the specific hadith foundations of mindfulness in consumption, namely the injunction of *tark ma la ya'nih* (leaving what is not beneficial), which positions attention regulation as the cognitive precondition for ethical spending. This extends standard Islamic economic theory, which typically frames consumption ethics in terms of permissibility and proportion, by adding an attentional and contemplative dimension that is directly relevant to the algorithmically stimulated environment of digital platforms. The study also aligns with the framework of *ethical bounded consumption* proposed in recent Islamic economic literature, which argues that *israf* and *tabdhir* function as normative outer boundaries within which rational and needs-based consumption should operate [31].

Comparison with Prior Studies

When placed alongside the existing empirical and normative literature, the findings of this study reveal several significant consistencies and important new contributions. First,

this study's identification of FOMO and shopping lifestyle as key drivers of the *scroll, checkout, repeat* cycle is consistent with Putri Ratna Sari et al., who demonstrated that these variables explain 61.9% of impulsive buying variance, and with Yunaningsih et al., who found that social presence and FOMO jointly stimulate impulsive buying and subsequent repurchase intention [5]. This study, however, goes beyond the behavioral identification of these drivers by tracing their Islamic ethical counterpart to a specific hadith about the insatiability of human desire, thereby providing a textually grounded explanation of why these drivers are so powerful and what their spiritual antidote is. Second, the finding that digital *israf* accumulates through repeated small-scale unplanned purchases rather than through single large expenditures is consistent with Sari et al., who confirmed that shopping lifestyle, free shipping vouchers, and viral marketing all independently predict impulsive buying and that such behavior risks *israf* and *tabdhir* [16]. This study advances that finding by demonstrating that the hadith framework had already identified this micro-accumulation dynamic through its concept of *ida'at al-mal* (squandering wealth through habitual small-scale misuse). Third, recent normative studies on Islamic consumption ethics in the digital economy, including Khairunnisa et al. and Rohmah et al., confirm that Islamic principles, including the prohibition of *israf*, remain relevant to digital consumption contexts; however, these studies analyze these principles primarily through Quranic references rather than through systematic hadith analysis. This study's thematic (*maudhu'i*) approach, therefore, provides a methodologically distinct, more granular prophetic ethical framework than is currently available in the literature [12], [32].

Answering the Research Questions

This study set out to answer two interconnected research questions: first, how does the concept of *israf* and consumption control in prophetic hadith apply to the *scroll, checkout, repeat* phenomenon; and second, what ethical solutions does the prophetic tradition offer for the instant consumption culture of the digital era. The findings answer both questions substantively. With respect to the first, the study demonstrates that the prophetic concept of *israf* maps precisely onto the key behavioral, psychological, and systemic features of the *scroll, checkout, repeat* pattern: the behavioral transgression of proportionality corresponds to repeated unplanned purchasing; the structural insatiability of desire corresponds to FOMO and algorithmic desire amplification; and the failure of stewardship over wealth corresponds to the habitual micro-waste of digital impulse buying. With respect to the second, the study identifies five ethically grounded prophetic solutions, namely the restoration of proportionality in consumption, the cultivation of *qana'ah*, attentional discipline through *tark ma la ya'nihi*, the repositioning of wealth as *amanah*, and the application of honest promotional ethics, each of which addresses a specific empirically documented driver of instant consumption behavior. This confirms that the hadith of the Prophet Muhammad ﷺ constitutes a coherent, actionable, and contemporary ethical framework for digital consumer behavior, not merely a historical normative text.

Theoretical and Practical Implications

Theoretically, this study makes two principal contributions to the literature. First, it establishes a prophetic consumption ethics framework that is analytically richer than previously available normative Islamic economic frameworks by grounding its propositions in systematic hadith evidence organized through the *maudhu'i* method. This framework distinguishes between the behavioral, psychological, and spiritual dimensions of *israf* in a way that prior literature, which tended to treat *israf* as a unidimensional normative prohibition, has not fully articulated. Second, the study demonstrates that the *tark ma la ya'nih* hadith constitutes a prophetic theory of attentional economy that is directly applicable to the attention-capture logic of digital commerce, thereby opening a new sub-field of inquiry at the intersection of Islamic ethics, behavioral economics, and digital media studies. Practically, the findings carry implications for at least three stakeholder groups. For individual Muslim consumers, the study provides a clear prophetic roadmap for resisting algorithmically engineered consumption pressures, centered on cultivating *qana'ah* and attentional discipline rather than reactive willpower. For educators and Islamic financial literacy program designers, the findings suggest that consumption ethics education must address the psychological and spiritual roots of excess, rather than focusing solely on budgeting skills. For digital platform regulators and policymakers in Muslim-majority countries, the study provides a principled Islamic ethical basis for advocating against manipulative dark-pattern design features such as artificial countdown timers and psychologically exploitative FOMO-based marketing.

Limitations and Alternative Interpretations

This study acknowledges several limitations that should be considered when interpreting its findings and identifies directions for future research. First, as a library research study employing thematic hadith analysis, the findings are necessarily normative and interpretive rather than empirically measured against a population of actual consumers. The applicability of the prophetic ethical framework to specific consumer populations, demographic groups, or national e-commerce contexts has not been tested quantitatively and remains an important avenue for future empirical investigation. Second, the selection of six hadith as the core textual corpus, while principled and methodologically justified, inevitably involves interpretive choices about relevance and representativeness; other scholars applying the same *maudhu'i* method might identify additional or differently weighted hadith that could nuance or extend the framework presented here. Third, while the study draws primarily on empirical consumer behavior research from the Indonesian context, the Islamic ethical framework derived from hadith is, by nature, universally applicable within Muslim communities, and the degree to which contextual variations across different Muslim-majority societies would mediate its practical reception was not examined. An alternative interpretation of the findings worth acknowledging is that the *scroll*, *checkout*, *repeat* pattern, while ethically problematic from the perspective of prophetic consumption ethics, may in certain economic contexts represent a rational response to scarcity conditions, promotional incentives, or social signaling pressures that are not simply reducible to moral failure. Future research combining the prophetic ethical framework developed here with

sociological and structural economic analyses would produce a more complete picture of digital consumption behavior in Muslim communities.

4. CONCLUSION

This study concludes that prophetic hadith, analyzed through the thematic (maudhu'i) method, offers a comprehensive ethical framework for understanding the "scroll, checkout, repeat" phenomenon in contemporary e-commerce. The thematic synthesis of six core hadith shows that israf operates across three interdependent dimensions—behavioral (transgression of proportionality), psychological (the insatiable nature of desire), and moral-spiritual (failure of trusteeship, amanah, over wealth)—while prophetic consumption control (dabt al-istihlak) is articulated through quantitative sufficiency (kifayah), attentional discipline (tark ma la ya'nih), and inner contentment (qana'ah). These dimensions can be conceptually linked to widely documented drivers of digital impulsive buying, such as FOMO, algorithmic retargeting, and hedonic shopping lifestyle, though this linkage remains interpretive rather than empirically verified. The main contribution of this study lies in developing a prophetic ethical framework for digital consumption ethics by positioning hadith, rather than general Islamic principles, as the primary analytical lens—an approach underutilized in the existing literature on digital consumer behavior. This textually grounded framework demonstrates that the prophetic tradition addresses excess not merely through abstract prohibition but through a layered psychological and spiritual architecture relevant to modern consumption challenges. As a library-based, normative-conceptual study, this research does not test the proposed framework against actual consumer behavior, and the hadith corpus, though purposively selected, may not capture the full breadth of relevant prophetic narrations. Future researchers are therefore encouraged to conduct empirical studies, such as quantitative surveys or qualitative fieldwork, to examine how the qana'ah-based and attentional-discipline-based framework applies among Muslim consumers navigating real e-commerce environments. Practically, Islamic financial literacy educators, platform regulators, and digital ethics policymakers may consider integrating this framework into consumer education and regulatory discourse to address the psychologically manipulative design features of digital commerce platforms.

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