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Prophetic Ethics in the Digital Economy: Integrating Qanāʿah and Key Hadith Foundations for Regulating Consumptive Desire

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ABSTRACT

Digital consumer environments increasingly operate as low-friction choice architectures in which e-commerce, social commerce, live-streaming commerce, and buy-now-pay-later (BNPL) mechanisms compress deliberation time and amplify persuasive cues through algorithmic curation, social proof, and time-limited promotions. Under these conditions, consumer judgment is frequently displaced from reflective evaluation toward affect-laden, desire-driven purchasing, normalizing impulsive micro-transactions and debt-enabled consumption. While digital consumption literacy is often framed as a technical or informational competence, this framing remains inadequate for addressing the ethical and motivational dynamics that sustain non-satiative desire and recurrent overconsumption. Consequently, there is a need for an evaluative framework that can regulate preference formation and provide a stable welfare anchor in digitally mediated markets, particularly one that can translate normative commitments into operational competencies for decision-making. **The study purpose was** *to formulate a coherent hadith-based framework for digital consumption literacy by operationalizing qanāʿah (contented sufficiency) as a mode of preference governance in the digital economy, where e-commerce, social commerce, live-streaming commerce, and buy-now-pay-later (BNPL) services reduce transactional friction and intensify persuasive stimuli. The study also aimed to clarify how Prophetic ethics can function as an evaluative anchor for consumer decision-making amid algorithmic curation, social proof, and promotional time pressure that frequently precipitate impulsive buying and desire-driven consumption.* *This research employed a qualitative text-based design with a focused thematic reading of selected Prophetic reports as the primary corpus. Analytical procedures included (i) segmenting each hadith into propositional meaning units, (ii) identifying normative diction and the internal logic of claims (premiseimplication), (iii) deriving core themes related to insatiability and sufficiency, and (iv) constructing a conceptual model that translates these themes into measurable competencies of digital consumption literacy. Contemporary scholarly literature on digital persuasion and consumer behavior was used as contextual support rather than as a determinant of textual meaning. The analysis indicates that the "valley of gold" narration provides a normative diagnosis of non-satiative desire that is readily amplified by status competition and platform affordances, while the "daily provision" narration compresses welfare into observable sufficiency benchmarks (security, bodily well-being, and daily provision). Synthesizing both, qanāʿah emerges as a value-informed stopping rule that recalibrates evaluation from maximization toward kifāyah-oriented adequacy, constraining isrāf and tabdhīr and internalizing social externalities. The proposed framework positions Prophetic ethics as an actionable architecture for digital consumption literacy by specifying competencies such as needwant differentiation, scrutiny of persuasive tactics, BNPL risk appraisal, and attention governance. This model advances a conceptually rigorous pathway for ethically resilient consumer behavior in digitally mediated markets.*

Keywords: *Digital consumption literacy, Qanāʿah (contented sufficiency), Prophetic ethics, Buy-now-pay-later (BNPL), Algorithmic curation*

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INTRODUCTION

The development of digital consumption ecosystems such as e-commerce, social commerce, live streaming commerce, and the penetration of buy now pay later (BNPL) services are slowly changing the way individuals evaluate their needs, compare alternatives, and execute purchasing decisions in an increasingly frictionless choice architecture. In the context of live streaming commerce, there are indications that marketing stimuli, streamer characteristics, and platform interface design can activate impulsive responses through complex affective cognitive mechanisms (Li et al., 2025). Empirically, the Indonesian market confirms the dynamics of impulsive buying in the digital ecosystem triggered by external stimuli, including paylater promotional schemes and social pressure, which can be explained through the Stimulus Organism Response (SOR) framework, where platform stimuli affect users' internal conditions (affect, self-control, evaluation), then eliciting spontaneous purchasing responses in both BNPL users and non-users (Juita et al., 2024). The escalation of digital

persuasion deepens consumers' vulnerability to irrational decisions, which manifests in impulsive purchases, repetition of microtransactions, and the normalization of satisfying momentary desires. The literature on impulsive buying in the realm of live streaming is still scattered, requiring a more coherent conceptual framework to map the causal path from stimulus to response (Li et al., 2025). This urgency is even more relevant in the Indonesian context, where aggressive BNPL promotions and social pressure have proven to be dominant stimuli that demand more contextual digital consumption literacy interventions.

Redefining digital consumption literacy is therefore insufficient if it stops at technical-operational competencies. Evaluative acuity is required in several areas: (first) dissecting persuasion tactics, (ii) verifying the validity of commercial information, (iii) implementing attention governance, and (iv) linking consumption choices with long-term well-being. Theoretically, low-friction and time pressure conditions increase the likelihood of a shift from reflective judgment to affect- and heuristic-guided decisions, especially when the system reinforces social proof and scarcity-based promotion (scarcity cues). The relevance of this evaluative-critical dimension is confirmed in the Indonesian e-commerce ecosystem: the ability to filter information plays an important role in controlling consumptive behavior (Fadila et al., 2025).

Consumption is placed on a normative horizon that links economic activity with moral responsibility, welfare, and self-control; consumption is not understood as the fulfillment of unlimited desires. The ethical framework of consumption emphasizes moderation (wasatiyyah), avoidance of waste, and value-based preference setting (Ezzati, 2020). Islamic economic studies also place the moral dimension as embedded ethics that distinguishes Islamic economic behavior from mere utility optimization, especially in human relations with wealth, needs, and life goals (Mirakhor et al., 2020). When the principle of moderation is ignored, deviations arise that distort the normative order into destructive behavior at the individual and social levels.

Islam views two deviations that are often highlighted: isrāf (extravagance in permissible matters but beyond the limits of propriety) and tabdhīr (wastefulness in matters that have no value/benefit). Islamic economic literature emphasizes that this distortion is not merely understood as a "preference error," but rather as a symptom of an orientation crisis, a severing of the relationship between consumption and the broader goal of social well-being (Biplob & Abdullah, 2021). Therefore, the conceptual response needed is not only an improvement in product selection skills or spending control, but a reconstruction of ethical-spiritual orientation that reorganizes the relationship between needs, sufficiency, and benefit (Mirakhor et al., 2020).

The context of dissatisfaction with what one has was conveyed in the teachings of the Prophet through his words

لَوْ أَنَّ لِابْنِ آدَمَ وَادِيًا مِنْ ذَهَبٍ أَحَبَّ أَنْ يَكُونَ لَهُ وَادِيَانِ ، وَلَنْ يَمْلأَ فَاهُ إِلاَّ التُّرَابُ ، وَيَتُوبُ اللَّهُ عَلَى مَنْ تَابَ

This hadith affirms the prophetic thesis about the non-satiative nature of desire (insatiability): possession does not automatically lead to psychological sufficiency, but can expand the space of desire to the point of being "unfulfilled" except by the existential limit of death. As a correction to this predisposition, the key concept relevant to responding to digital consumption disruption is qanāʿah, a disposition to consciously accept sufficiency accompanied by a willingness to resist unnecessary consumption (Fitrianta & Hardew, 2024). At the socio-cultural level, the actualization of maqām qanāʿah is positioned as an ethical response to the consumptive lifestyle of the younger generation so that it can be read as a device for forming a controlled consumption habitus (Nasution & Faishal, 2025).

The concept of welfare based on sufficiency is also emphasized in the words of the Prophet Muhammad,

مَنْ أَصْبَحَ مِنْكُمْ آمِنًا فِي سِرْبِهِ مُعَافًى فِي جَسَدِهِ عِنْدَهُ قُوتُ يَوْمِهِ فَكَأَنَّمَا حِيزَتْ لَهُ الدُّنْيَا

The paradigm presented in the hadith is the paradigm of sufficiency, where security, health, and daily food sufficiency are measures of welfare that are functionally equivalent to complete worldly

possessions. Its meaning structure shows that welfare is not synonymous with accumulation, but rather the fulfillment of darūriyyāt needs that enable humans to carry out their functions of servitude and social welfare in a stable manner. Viewed from the horizon of Islamic economic ethics, this prophetic proposition is compatible with the logic of qanā'ah: accepting sufficiency (al-kifāyah) with an awareness of value, so that the orientation of consumption moves from "multiplying" to "sufficient" (Fitrianta & Hardew, 2024). In a digital consumption landscape filled with persuasion, the "sufficiency"-based standard of well-being becomes a cognitive tool to counter the illusion of new needs produced by advertisements, instant promotions, and online social pressure (Fadila et al., 2025). Therefore, this hadith is relevant as a normative anchor in hadith-based digital consumption literacy, by translating the message of sufficiency into evaluative competencies: distinguishing between needs and desires, weighing risks, and resisting unnecessary shopping impulses. However, in order for qanā'ah to not remain a normative slogan, it needs to be articulated based on hadith and operationally integrated into digital consumption literacy competencies. The thematic (mawḍū'ī) approach in hadith studies provides a method for synthesizing various narratives across discussions, including those on riqāq/zuhd, to construct coherent and applicable principles on contemporary issues (Ibrahim & Shamsudin, 2020). This research will be conducted thematically, focusing on two hadiths (rather than a broad collection across themes), so that the reading is focused on the internal meaning of the text and its normative consequences for preference governance in digital consumption.

This need for integration is increasingly urgent because access to hadith in the digital era is not always parallel to the quality of verification; there is a risk of weak/false accounts circulating and a reduction in the context of meaning. Studies of hadith in the digital era highlight the problems of authentication and verification on application platforms as well as opportunities for innovation to strengthen the discipline of hadith studies (Umanah, 2024). On the other hand, literature on digital hadith learning innovation emphasizes that the problems of misinterpretation and "context cutting" are direct consequences of rapid dissemination without methodological literacy, so that the integration of values (e.g., qanā'ah) must go hand in hand with strengthening hadith literacy and knowledge ethics (Abdul Majid et al., 2024).

To date, research on digital literacy and consumptive behavior (including the context of Indonesian e-commerce) is generally still descriptive and instrumental in nature, assessing literacy as a technical/informational ability, without translating Islamic ethical principles into evaluative competencies that regulate the formation of preferences under algorithmic persuasion and BNPL facilities. On the other hand, studies on qanā'ah affirm its potential as a controller of consumptive behavior, but are still limited in directly linking it to platform persuasion architecture and low-friction markets. Therefore, this study aims to formulate a hadith-based digital consumption literacy framework by operationalizing qanā'ah as a value-informed stopping rule in decision making.

Based on this description, it appears that research on digital literacy and consumptive behavior has developed, including in the context of Indonesian e-commerce, but it is generally still descriptive-instrumental in orientation and has not yet placed qanā'ah as an ethical principle that is operationalized in digital consumption literacy competencies. Empirical findings show that digital literacy influences consumptive behavior and self-control, but have not elaborated on the integration of prophetic values as a framework for morally meaningful consumption decision-making. Meanwhile, studies on qanā'ah affirm its potential as a controller of consumptive behavior, but few have directly linked it to the persuasion architecture of platforms and the need for hadith-based digital consumption literacy. This makes the main contribution of this research to map prophetic messages into literacy competencies (need/want differentiation, persuasion tactic audit, BNPL risk assessment, and attention management) to strengthen ethical and resilient consumption behavior in the digital market.

METHOD

This study is a text-based qualitative study with a limited literature review design that focuses its analysis on two hadiths as the main corpus. This type of study was chosen because the objective of the study is to formulate the integration of the principle of qanā'ah into the framework of digital consumption literacy through a reading of the normative meaning contained directly in the hadith

text. The research model used is focused thematic reading, which is a thematic reading of the internal meaning units of the text to derive conceptual categories relevant to digital consumption behavior.

The research procedure begins directly at the analysis stage, starting with the segmentation of the hadith text into propositions of meaning, followed by the identification of normative diction and message logic (implication premises), and the establishment of the core theme of each hadith as a conceptual basis. The next stage is the development of analytical categories that bridge the message of the hadith with the context of digital consumption, for example, the categories "sufficient as a limit of need" and "desire as an escalatory mechanism," which are then derived into indicators of digital consumption literacy.

To strengthen the contemporary context, the study uses modern scientific literature on digital literacy, online consumption behavior, economics, and consumer psychology as conceptual comparatives (not as determinants of the textual meaning of the hadith). The analysis techniques used are qualitative content analysis and conceptual modeling, namely converting text themes into an "indicator-practice value" integration framework in digital consumption literacy.

The validity of the results is maintained through the consistency of intratext reasoning and the examination of coherence between the hadith themes and the indicators produced. The methodological output is an integrative model that shows how the principle of qanā'ah is projected into digitally literate consumption competencies that are conceptually measurable. With this design, the research remains academically disciplined because it limits its claims to what can be supported by the text of the two hadiths and contemporary literature as an implementative context.

FINDING AND DISCUSSION

The Principle and Value of Qanā'ah

Conceptually, qanā'ah can be defined as a virtue-based preference ordering: a value orientation that rearranges preferences to stop at sufficiency (sufficiency threshold) and reject the expansion of consumption triggered by greed. Qanā'ah should not be understood merely as resignation, but rather as enabling individuals to resist the urge to consume excessively, avoid wasting resources, and strengthen their social and environmental responsibility (Ali, 2014).

As mentioned above, there are at least two hadiths that indicate that restrictions on economic behavior are indeed necessary. The first hadith relates to sufficiency in daily food intake, and the second relates to human greed when individuals lack control over their desires.

These two hadiths have a primary correlation with microeconomic activities, one of which is the theory of marginal utility, as proposed by Gossen. Modern consumer choice theory shows that additional consumption of the same goods tends to decrease the additional satisfaction of the next unit; consequently, rational preferences do not require unlimited accumulation, because "satiety" arises marginally. (Varian, 2014). For this reason, qanā'ah can be interpreted as a normative alignment with a psychological-economic structure that is indeed "limited" marginally: when additional utility decreases, qanā'ah provides a norm to stop and shift the focus from "maximizing quantity" to "optimizing sufficiency."

Hadith on Ownership of Wealth

As mentioned in the previous discussion, there is a story that tells of the negative side of all human beings, namely greed. The complete textual history of this hadith is as follows, When traced using the science of takhrij al-hadith, at least, this hadith was conveyed by Anas ibn Malik in several versions, including

حَدَّثَنَا حَجَّاجٌ حَدَّثَنَا لَيْثٌ حَدَّثَنَا عُقَيْلٌ عَنِ ابْنِ شِهَابٍ عَنْ أَنَسِ بْنِ مَالِكٍ أَنَّ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ لَوْ أَنَّ لِابْنِ آدَمَ وَادِيًا مِنْ ذَهَبٍ لَأَحَبَّ أَنْ يَكُونَ لَهُ وَادٍ آخَرُ وَلَا يَمْلَأُ فَاهُ إِلَّا التُّرَابُ وَيَتُوبُ اللَّهُ عَلَى مَنْ تَابَ

This hadith is narrated in several well-known hadith books, such as the Sahih Bukhari, Muslim, Sunan Ibn Majah, and is also found in the Musnad of Imam Ahmad ibn Hanbal and the Sunan ad-Darimi.

The hadith about the ownership of wealth, which in the wording of the hadith is mentioned with several choices of words, (ذَهَب) or (وَاد مَالًا) articulates prophetic criticism of the non-satiable urge to accumulate in humans, namely the tendency to increase ownership even though basic needs have been exceeded. Semantically, this text emphasizes that the "mouth" (فاه) of humans is not filled with commodities, but stops at the existential end point (التُّرَابُ) that dismantles the illusion of unlimited utility.

In terms of basic meaning, this hadith can represent a prophetic diagnosis of insatiability, namely the accumulative drive that tends to know no saturation point and only stops when the horizon of life ends, which means that, basically, humans will never know saturation in their desire to acquire possessions, which in this case is represented by wealth as vast as two valleys.

From a commentary perspective, this hadith is interpreted as a diagnosis of the nature of al-nafs, which tends to exceed its limits when the object of desire is treated as a determinant of dignity. Mullā ʿAlī al-Qārī interprets the phrase "nothing will satisfy his mouth except the earth" as a form of kināyah (metaphor) about greed that will only end when humans return to the earth, so that his ethical argument is both eschatological and psychological. Al-Munāwī, when explaining the meaning (فاه), emphasizes that this does not only refer to physical organs, but also to a (space of desire) that continues to extend until it is severed by death. Both direct the reading that the addition (وَيَتُوبُ اللَّهُ عَلَى مَنْ تَابَ) serves as a hermeneutic gateway to shift the message from moral fatalism toward a sustainable islah ethic. (Al-Qārī, 2002). In terms of style, the conditional construction "if" (لو) Uncovering counterfactual logic to show that adding stock does not solve the feeling of lack, so that "shortage" is more accurately read as a deficit of meaning rather than a material deficit. Thus, classical commentary positions this hadith as a correction to the reification of wealth when self-worth is substituted by the value of objects, resulting in a spiral of searching without a point of saturation. This framework is relevant for reading contemporary consumption: the higher the intensity of exposure to status symbols, the greater the chance that utility will be perceived as illusory and erode the readiness for qanāʿah as an economic virtue. (Al-Munāwī, 1998).

Contemporary psychology frames greed as a disposition characterized by an insatiable drive to acquire "more," even when such acquisition incurs social and intrapsychic costs. A domain-specific conceptualization of greed shows that the "more" orientation can attach itself to various domains (money, status, relationships) and operate through self-justification mechanisms that normalize excess. A meta-analysis of materialism and well-being confirms that extrinsic orientation tends to correlate negatively with well-being, so that "addition" is not synonymous with "improvement of life" at the affective-cognitive level. In this context, the hadith on wealth ownership above can be understood as a preventive intervention: it dispels the illusion that increasing wealth will linearly increase well-being.

From a sociological perspective on religion, this message also functions as a normative regulation against the logic of social comparison that widens status gaps and triggers imitative consumption. The hadith does not merely condemn "wanting a lot," but criticizes the logic of desire that always produces new deficiencies after fulfillment occurs; it asserts that "addition" often operates as a deficit mechanism (always feeling lacking), rather than as a restoration of real needs (Chen, Zhi, & Chen, 2022).

The general asbāb al-wurūd, namely the context of community tarbiyah that began to experience economic differentiation, made this hadith function as a device for forming habits so that surplus would not metamorphose into structural greed. This psychological-sociological correlation shows that qanāʿah is not a passive attitude, but rather a self-regulatory strategy that reduces the salience of "more" and restores the orientation towards maslahah.

At the microeconomic level, Gossen's law (diminishing marginal utility) explains that the marginal utility of additional consumption units tends to decrease, so that "more" is not always rationally "more satisfying" (Todorova, 2021). However, this hadith also hints at extreme conditions when preferences shift to become non-satiable, meaning that the demand for the next unit is no longer restrained by a decrease in utility. In the framework of Islamic microeconomics, choice modeling requires normative limits (ḥudūd al-sharʿ) and maslahah objectives, so that the utility function is bounded by maqāṣid and moral responsibility (Arbi & Bhatti, 2023).

Consequently, Islamic consumers do not pursue maximum hedonistic utility, but rather the optimum maslahah that takes into account isrāf, tabdhīr, and social externalities. The study of the Islamization of the concept of utility confirms that utility needs to be redefined from subjective satisfaction to directed benefit, so that the parameter of "enough" becomes an epistemic variable, not just a private preference.

Gossen's law, when read together with the hadith, becomes an argument that economic rationality needs to be linked to moral rationality: a decrease in utility does not automatically stop desire if the value system encourages the accumulation of status. Therefore, qanāʿah can be treated as a preference parameter that activates the mechanism of satiation by value, namely satiety that arises from the internalization of goals, not from the limitations of goods.

Hadis Tentang Kecukupan Kepemilikan Makanan Pokok

Islam, through its Messenger, has also provided an illustration of the values of sufficiency that should exist within Muslims, as in the following hadith,

حَدَّثَنَا سُوَيْدُ بْنُ سَعِيدٍ وَمُجَاهِدُ بْنُ مُوسَى قَالَا حَدَّثَنَا مَرْوَانُ بْنُ مُعَاوِيَةَ حَدَّثَنَا عَبْدُ الرَّحْمَنِ بْنُ أَبِي شُمَيْلَةَ عَنْ سَلَمَةَ بْنِ عُبَيْدِ اللَّهِ بْنِ مِحْصَنٍ الْأَنْصَارِيِّ عَنْ أَبِيهِ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ مَنْ أَصْبَحَ مِنْكُمْ مُعَافًى فِي جَسَدِهِ آمِنًا فِي سِرْبِهِ عِنْدَهُ قُوتُ يَوْمِهِ فَكَأَنَّمَا حِيزَتْ لَهُ الدُّنْيَا

This hadith is narrated in the books Sunan at-Tirmidhi and Sunan Ibn Majah, originating from the companion Ubaydillah ibn Mihsan. This text summarizes the concept of welfare into three variables: first, existential social security (آمِنًا فِي سِرْبِهِ); second, physical health (مُعَافًى فِي جَسَدِهِ); third, daily food sufficiency (عِنْدَهُ قُوتُ يَوْمِهِ) - which can be observed, so that "the world" (الدنيا) understood as functional adequacy, not cumulative abundance. A number of scholars consider its quality to be good and emphasize that the argument of the hadith is based on (قُوتُ يَوْمِهِ) as the minimum consumption threshold that ensures survival without opening the door to dependency.

Conceptually, "sufficiency" here does not advocate extreme asceticism, but rather sets a baseline so that economic decisions are not dictated by existential anxiety. This interpretation provides a bridge between prophetic ethics and the theory of prudence in household economics: maintaining liquidity for basic needs while resisting the expansion of unproductive desires. This hadith generally emphasizes that the three conditions mentioned are niʿmah jāmiʿah because they encompass social (security), biological (health), and economic (food sufficiency) dimensions (Al-Mubārakfūrī, 1990). In the syarah tradition, the phrase "fī sirbih" is understood as both private space security and social network security, so this hadith implies that welfare is not synonymous with consumption, but rather with stability that enables productive work (Al-Qārī, 2002).

Commentators emphasize that the mention of "qūt" (rather than "māl") indicates the priority of fulfilling primary needs over expanding assets, in line with adab al-maʿāsh in zuhud literature (Ibn Rajab, 1999). At the epistemological level, this hadith frames "wealth" as a functional category determined by kifāyah, not by the quantity of wealth, thus shifting the metric of welfare from stock to capability (Al-Qārī, 2002). Implicitly, the commentary on the hadith contains distributive logic: when basic needs are met, it is more appropriate to direct the surplus towards infāq and solidarity rather than status consumption (Al-Mubārakfūrī, 1990). In the context of research, the commentary reinforces qanāʿah as an ethical-economic construct compatible with productivity because it stabilizes preferences and reduces the volatility of impulsive spending (Ibn Rajab, 1999). Thus, "enough" in the hadith is a baseline for self-policy that allows for long-term investment in health, education, and social relations (Al-Qārī, 2002).

From a public health perspective, the three-pillar structure of the hadith (amansehatqūt) is coherent with the framework of social determinants of health, which places food security and access as prerequisites for physical well-being (Campanera et al. 2023). In physical-spiritual psychology, the sufficiency of qūt al-yawm can be interpreted as a strategy to reduce the scarcity mindset so that individuals are better able to regulate themselves and make non-impulsive decisions (Weller et al., 2025). Sharia policy studies on food security show that the interpretation of "qūt" as a baseline

encourages the design of distribution governance so that poverty is not transformed into structural vulnerability (Bani Amer, 2025).

In contemporary consumption behavior, this baseline is crucial because the digital ecosystem, through targeted advertising, social proof, and gamification, increases the risk of hedonistic consumption that erodes the allocation of primary needs. A study mapping online spending among Muslim consumers confirms that religiosity and social norms can moderate online shopping decisions, but their effect intersects with literacy quality (the ability to assess the credibility of information and promotional manipulation (Wardana et al. (2025). Therefore, the internalization of this hadith can function as an ethical heuristic for assessing the priority of digital transactions: whether the transaction strengthens security, health, and sufficiency or instead expands the spectrum of desires (Puteri et al., 2025). The integration of prophetic messages and digital literacy enriches qanāʿah as a practical competency: not anti-consumption, but measured consumption that is resistant to market hyper-stimulation (Weller et al., 2025).

Integration of Qanāʿah Attitude as Preference Management

When the two hadiths mentioned above are synthesized with normative data, the hadith on the context of wealth ownership serves as a critique of the expansion of desire, while "qūt al-yawm" offers a metric of sufficiency that can be used as an anchor for economic decisions (Husna, 2025). In analytical terminology, qanā'ah operates as a value-informed stopping rule that recalibrates evaluation from "maximization" to kifāyah-oriented adequacy, while limiting isrāf and tabdhīr.

Based on this synthesis, this study derives qanā'ah from a normative concept into a set of operational competencies in digital consumption literacy. These competencies serve as evaluative indicators that bridge prophetic values (kifāyah and desire control) with consumer decision-making practices under platform persuasion and BNPL facilitation. Operationally, the proposed competencies include, First, Need/Want Differentiation: the ability to differentiate between ḍarūriyyāt –ḥājiyyāt–taḥsīniyyāt in situations of high persuasion; second, Persuasive tactics scrutiny: the ability to identify social proof, time-limited promotions, scarcity cues, and algorithmic curation that drive affective decisions; third, BNPL risk appraisal: the ability to assess total costs, the risk of overextension, and payment discipline so as not to fall into debt-based consumption; fourth, Attention governance: the ability to manage exposure and interaction time with shopping apps (e.g., time budgeting, notification reduction, and cooling-off period) to return decisions to reflective evaluation, and fifth, Maslahah & externalities check: the ability to evaluate the social, family, and environmental impacts of consumption decisions, so that preferences do not stop at private utility alone.

Meanwhile, in the realm of production, Islamic ethics demand that the production process not stop at formal halal compliance, but also bear moral responsibility for the welfare of creatures and ecological impacts so that profit is not separated from ihsān. The legal perspective on responsible consumption emphasizes that limiting waste is not only a moral recommendation but also a normative principle that can be translated into rules of consumption behavior and standards of social propriety (Husna, 2025). When both producers and consumers adopt the kifāyah limit, the market tends to move from status competition to competition based on quality, sustainability, and supply chain fairness (Rahman et al., 2024).

In economic terminology, this shift repositions utility from private satisfaction to aggregate welfare through the internalization of externalities, which is in line with maqāṣid but remains compatible with micro analytics (Rahman et al., 2024). Thus, qanāʿah can be understood as a preference governance device that limits artificial demand while directing production towards real needs (Husna, 2025). The methodological implication is the need to bridge hadith texts with consumption behavior data without moralistic simplification, but rather through models that capture the interaction of norms, institutions, and technology (Rahman et al., 2024).

Psychometrically, greed is understood as a disposition that facilitates the instrumentalization of relationships and resources for the sake of accumulation, making it easily resonate with the architecture of digital platforms that rely on retention, conversion, and monetization of attention (Hoyer, 2025). Recent meta-analytic findings show that the relationship between materialism and well-

being is bidirectional, meaning that a decline in well-being can strengthen materialistic orientation, and that orientation in turn decreases well-being (Moldes et al., 2025). In the app shopping ecosystem, consumer behavior models show that usage intent is determined not only by attitude, but also by self-efficacy and task-technology fit, which opens up space for digital literacy intervention as a policy variable (He et al., 2025). Therefore, controlling greed is not enough in the form of moral appeals, but requires transparent choice design: disclosure of total costs, reduction of dark patterns, and strengthening of budgeting features (He et al., 2025).

Social psychology research on dispositional greed also shows that the orientation of "using people as tools" can increase when individuals perceive resources as a zero-sum game, a condition that can be triggered by algorithmic curation that highlights luxury (Hoyer, 2025). At this point, the hadith on the context of wealth ownership can be operationalized as an evaluative framework for auditing consumption technology: whether the system amplifies non-satiation or helps users reach a point of sufficiency (Moldes et al., 2025). A formulable scientific contribution is an integrative model linking disposition (greed/materialism), platform affordance, and hadith norms as mediators predicting impulsive purchasing and well-being (Moldes et al., 2025).

To formulate qanāʿah as a research variable, operationalization needs to distinguish between frugality (thrift as a technique) and qanāʿah (sufficiency as a value orientation) so that measurements are not trapped in behavioral reduction (Anggraini, 2025). The study of mindful consumption in Islamic economics offers a construct that brings qanāʿah closer to intentional awareness of shopping goals, benefit evaluation, and waste avoidance, making it compatible with the sustainability agenda (Anggraini, 2025). Studies on sustainable consumption among young Muslims show that Islamic ethical values can be predictors of pro-environmental behavior when integrated with community norms and perceived behavioral control (Ningsih & Noor, 2025).

In the realm of digital finance, sharia compliance and awareness of digital banking services have the potential to encourage more structured financial behavior, which indirectly strengthens consumption control through budgeting and investment allocation (Taujiharrahman & Alfianto, 2024). Combining the two hadiths, the limit of "qūt al-yawm" can be used as an indicator of minimum welfare, while the ownership of wealth within the corridor of the hadith becomes an indicator of risk towards addictive and accumulative consumption patterns (Anggraini, 2025). With this design, the research results can map the mechanism: digital exposure increases material salience, then qanāʿah, when embedded through argumentative religious education, becomes a buffer that reduces impulsivity and increases allocation for human investment (Ningsih & Noor, 2025). Finally, this discussion confirms that Islamic consumption-production ethics is not merely a normative discourse, but an analytical framework that enables policy and education engineering to curb greed and uphold socio-ecological balance (Anggraini, 2025).

Epilog

This study concludes that the digital consumption ecosystem, which operates as a low-friction choice architecture through algorithmic curation, social proof, time-limited promotions, and BNPL facilitation, tends to shift consumer judgment from reflective evaluation to decisions guided by affect and desire. In such conditions, digital consumption literacy is inadequate if understood solely as technical-informational competence, because the core issue also encompasses the ethical and motivational dynamics that underpin non-satiative desire and patterns of repeated overconsumption.

Through text-based qualitative design with focused thematic reading of two hadiths, this study formulates a hadith-based digital consumption literacy framework by operationalizing qanāʿah as preference management and value-informed stopping rule. The hadith on wealth ownership provides a normative diagnosis of non-satiative accumulation tendencies (insatiability) that are easily amplified by status competition and platform affordance. Meanwhile, the hadith "qūt al-yawm" condenses welfare into an observed baseline of sufficiency (security, health, and daily sufficiency), thereby shifting the evaluation from a logic of "multiplying" to a kifāyah-oriented adequacy standard. The synthesis of the two affirms that consumption deviations such as isrāf and tabdhīr can be limited not only through moral appeals, but also through structured evaluative competence.

As a conceptual contribution, this study translates the prophetic message into applicable digital consumption literacy competencies, including differentiation between needs and wants, auditing platform persuasion tactics, BNPL risk appraisal, attention management, and evaluation of benefits and social externalities. In practical terms, this framework can serve as the basis for developing Islamic ethics-based digital consumption literacy modules, educational interventions to reduce impulsive buying, and normative references for more transparent and non-exploitative policy/platform design.

The limitations of this study lie in its corpus focus, which is restricted to two hadiths, so that normative generalizations and thematic breadth do not yet cover the entire spectrum of narratives related to consumption, zuhud, and adab muamalah. Further research is recommended to expand the corpus of hadiths thematically across discussions, develop measurement instruments for the construct of qanā'ah as a value orientation (not merely frugality), and empirically test the model (e.g., through surveys/SEM or experiments) to map the influence of algorithmic curation and BNPL on impulsive buying with qanā'ah as a protective or moderating variable.

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