

Digitalization of the Economy and the Cultural Impact of Consumption in Modern Society: A Review from Al-Syaibani's Perspective

Syamsuri¹, Maulana Farizi², Husnul Khotimah³

Gontor Darussalam Islamic University^{1,2,3}

Email : syamsuri@unida.gontor.ac.id, rezfarez19@gmail.com,
husnulhotimah42013@mhs.unida.gontor.ac.id

Abstract

This study investigated the role of economic digitalization in increasing consumerism in modern society. Consumption issues have arisen along with the prevalence of digital advancement. Despite this trend, modern society continues to impose consumption limits based on one's income or possessions. Thus, this research will answer the consumption issues under the Islamic view according to Imam Al-Syaibani. This study is a descriptive-explanatory qualitative approach to examine consumerism in the context of economic digitalization. To that end, researchers conducted a review of relevant written materials to elucidate contemporary society's consumption issues, which stem from the current trend of digital economy sophistication. The study findings indicate that the prevalence of the digital economy in modern society engenders consumption patterns that impede social welfare, owing to its promotional services, support systems, and lenient credit policies. This is contrary to Islamic principles, as the consumption aspect is based on the benefit of maqashid Al-syariah. Imam Al-Syaibani is one of the economic leaders who has spoken about consumption. Al-Kasb Book discusses the hierarchy of consumption namely Fardl 'ayn, Mandub, and Muba. To reflect, it is possible to address the social problem in modern society using the concept presented.

Keywords: Digital Economy, Consumerism, Al-syaibani

Introduction

The fourth industrial revolution has bolstered the digital economy, which Don Tapscott defined as an internet-based economy or new economy that leverages digital technology to facilitate economic activities and trigger new business models (Tapscott, 1996). This occurred as a result of traditional markets and modern markets, supported by technology, and turned into market digitization (Ardiyansyah et al., 2019). Market share employs e-commerce, which refers to digital markets, to promote products and conduct trade transactions. The ease and convenience of e-commerce have led to a fivefold increase in economic activity in the 21st century (Heap & Kent, 2000). Rapid technological advancement has enabled the reduction of both time and distance, which has had a significant impact on economic activity. Because of technological acceleration, modern society can now access markets remotely, eliminating the need for face-to-face interactions. As a result, e-commerce has emerged as a key component of the digital economy (Hartono, n.d.). The digital economy has incentivized consumerism, resulting in modern society's preference for online shopping. Online shopping provides a diverse selection of products, arousing new desires through exposure to the most recent items in contrast to traditional

markets that require people to physically go to a nearby market to buy goods. As a result, this has altered the definition of consumption in modern society.

Major e-commerce providers in Indonesia, such as Tokopedia, Zalora, OLX, Bukalapak, Shopee, Elevenia, Blibli, Lazada, and others, have effectively leveraged the opportunities presented by the digital economy. They are competing to show their own appealing advantages among these popular e-commerce names (Thohir et al., 2021). Some features that transform the consumption culture of a society are the pay later system, social services, and promotional services, such as free shipping, cash on delivery (COD), and flash sales (Asja et al., 2021). Promotions and advertisements have been carried out in traditional markets, but not as massively as they are today. In the past, it only used print media, broadcasting, and postal letters which had a very short period of time. Meanwhile, in this era of acceleration, promotions are very quickly reached by the public, and in a short time the goods are ordered without considering usability. Therefore, modern society, equipped with the convenience of e-commerce, is trapped in the seduction of features, promos, and advertisements.

Consumption without limitation can have a negative impact on economic, social, and psychological conditions. For example, if a household's income is insufficient to meet its basic needs, it may lead to a desire to incur debt (Rahim & Bahari, 2018). One of the factors of modern society is in debt because of the existence of pay later and loan features. Online loan users touch an accumulated borrower account of 68.4 million as of 2021. Online loans disrupt household cash flow, with income disproportionate to debt payments (Veblen, 2007). In terms of social status, consumerism fosters a high-status culture. Because one's way of life determines one's identity (Ayun, 2014). Modern consumer society tends to imitate this lifestyle, just as an artist's branded clothing can indicate their status. Consumption can be influenced psychologically by the symbolism and signs associated with a product, which influences the desire to buy. While this phenomenon is consistent with technological advancements, it can also lead to excessive and wasteful consumption, known in Islamic teachings as *israf* and *tabdzir*.

Islam offers a different perspective on conventional consumption theory, which proposes modes of consumption. Nonetheless, consumption is inextricably linked to Islamic law as the fundamental Islamic values serve as the foundation for theories, motivations, and consumption goals. First, the belief in the hereafter is the first of three fundamental values that underpin Muslim society's consumption behavior. Second, wealth does not determine success. Third, wealth is God's grace (Churiyah, 2011). Furthermore, the goal of consumption is a benefit rather than utility (*mashlahah*). To achieve *mashlahah* is the objective of *maqashid al-syar'ah*. The concept of *mashlahah* is perfectly suited to the fulfillment of human needs, including the needs of *dlaruriyat*, *hajiyyat*, and *tahsiniyat*. By fulfilling five needs, namely religion, soul, mind, lineage, and property, the purpose of sharia must determine the goals of consumer behavior in Islam by distinguishing between desires (*raghbah* and *syahwat*) and needs (*hajah*).

The Islamic consumption model has incorporated the theories of past economists such as Fahrudin ar-rāzī, Yūsuf Al-qaradāwī, and Al-syaibānī. This paper examines the thought of Al-Syaibn to examine the perspective of economic digitalization and its impact

on modern society's consumption culture. Al-Syaibānī, a well-known Fiqh scholar during the Abbasid period, wrote Al-Kasb Book which outlines the concept of gaining wealth through lawful means of sustenance. The consumption theory used is based on *Fardl 'āyn*, *Mandūb*, and *Mūba*. The theoretical framework presented in this paper draws on previous research, which highlights the concept of *infaq* as a means of avoiding excessive consumption of wealth gained through lawful means from Al-Kasb Book (Mohammed, 2011). This study differs from previous research by examining the problems of consumption in modern society, in contrast to previous research which describes the rules for a Muslim to consume according to the hierarchy of Al-Kasb Book. Based on Al-Syaibānī's theory, the researcher provides insights into addressing consumption issues in modern society, while also emphasizing the importance of maintaining limits on consumption in line with the Al-Kasb Book. Overall, this paper seeks to explore the impact of digitalization on consumer culture in modern society, from the perspective of Imam Al-Syaibani.

Literature Review

Don Tapscott introduced the term digital economy in 1996. In his *The Digital Economy: Promise and Peril in the Age of Networked Intelligence*, he defines the digital economy as a social phenomenon that impacts the economic system through information, access to instruments, and information processing in an intelligent space (Tapscott, 1996). The global impact of information and communication technology extends beyond the internet to the macro and micro economies (Zimmermann, 2016). According to the Encarta Dictionary, the digital economy is defined as business transactions that rely heavily on digital technology for developing, producing, selling, or providing goods or services over the internet. By combining these definitions, the digital economy can be defined as any economic activity that is centered on digital technology and the internet.

The digital economy is not a concept with an academic or commercial element, but a reality recognized by public authorities such as the European Commission and supporting the creation of a shared digital market. With this concept, European authorities recognize the presence of digital technology in daily activities and form a new economy that requires digital technology to be close to humans. In the new economic era, European organizations or authorities have emerged to marry IT productivity with the knowledge to reach global cross-border transactions in the form of a connected economy. The emphasis is no longer on what your business is but more on what your digital business model is.

Don Tapscott outlines twelve crucial aspects of the digital economy including (1) Knowledge, which signifies the latest superior innovations in technology; (2) Digitation, which refers to the process of transforming information into various forms; (3) Virtualization, which denotes the process of exchanging data and information virtually; (4) Molecularization which indicates the ability of organizational systems to adapt to dynamic changes in the corporate environment; (5) Internetworking, which involves the use of the internet to build interconnections forming an economic network; (6) Disinter-mediation, which enables direct peer-to-peer transactions; (7) Convergence, where shared content forms multimedia; (8) Innovation, which indicates that imagination and creativity shape the innovation economy; (9) Presumption, which blurs the boundaries between consumers and producers; (10) Immediacy, where the speed of the process causes orders to shrink

drastically; (11) Globalization, which implies that there are no limits for global transactions; and (12) Discordance, which signifies the phenomenon of changing social and cultural structures (Tapscott, 1996)

Method

The explanatory qualitative method was employed in this study. The study utilized the library research method and content analysis for data analysis (Muzaki & Tafsir 2018). The data analysis process followed the stages of data display, reduction, verification, and conclusion drawing. Pradhana and Sutoyo (2019) argue that Muslims today are influenced by Western scholars and hold a secularist position that separates religion and science. This view is reinforced by the empirical perspective that doubts metaphysical beliefs. The data obtained in this paper is secondary data from the literature (Ahmad et al., 2021). The data is based on references from scientific books that specifically discuss economic digitalization (Rahmawati et al., 2020)

Findings and Discussion

Economic Digitalization

The digital economy has grown in tandem with technological advancements and globalization. Innovations developed in digitization prioritize output-based collaboration. This can give rise to a new phenomenon with the increasingly massive concepts of sharing economy, the internet of things, e-commerce, financial technology, and artificial intelligence. In subsequent developments, the digital economy has grown to 11.5 trillion dollars, or approximately 15.5% of the global GDP (Xu & Cooper, 2017). The digital economy here has contributed to the economic size of online trade and changed the landscape of the world economy as the “new face” of the global economy.

Several digital business models have emerged as a result of the digital economy. Open markets are peer-to-peer digital transactions that are available to everyone (Hartono, n.d.) E-auction sites like eBay, for example, generate income from wages received. E-commerce is a business transaction in which sellers and buyers exchange goods and services via the internet and startup platforms. Financial technology is a financial intermediary tool that uses technology as the foundation of its business (Nasution et al., 2019)

- **E-commerce**

According to Julian Ding, as quoted by Badruzaman in Nasution et al. (2019), the definition of e-commerce is:

purchaser or parties in similar contractual relationships for the supply of goods, services, or the acquisition of “right”. This commercial transaction is executor entered into in an electronic medium (or digital medium) when the physical presence of the parties is not required. And the medium exists in a public network or system as opposed to a private network (Closed System). The public network or system must be considered an open system (e.g. the internet or the world wide web), the transactions are concluded regardless of national boundaries or local requirements. (p. 15)

The digital market is composed of several interdependent components, including customers, sellers, products, infrastructure, frontend, backend, intermediaries, other business

partners, and support services. These binding components make the market mechanism work. These components create a new market in technology, with e-commerce following similar principles of trading as traditional business. The main difference is the significant involvement of computer and telecommunications technology (Nasution et al., 2019).

The e-commerce community is made up of three strategic domains: processes, institutions, and technology, all of which are interconnected and necessary for the flow of customers and products in the online marketplace. In e-commerce, the "process" element refers to the physical products or services and their value chain (Nasution et al., 2019). The network principle characterizes the "institutional" aspect of e-commerce, emphasizing the importance of inter-company networking. Finally, "information technology" serves as the operational backbone in e-commerce, with intranets, extranets, and the internet playing important roles.

- **Financial Technology**

The term "fintech" refers to the application and use of technology to improve banking and financial services. The development of the fintech industry is becoming increasingly diverse, and not just in banking service applications. The fintech industry in Indonesia is growing and is divided into several types, including financial services, payments, funding, banking, digital banking, capital market, insurance, price comparison, crowdfunding, and point-of-sale systems (supporting fintech) (Perkembangan Ekonomi Digital Di Indonesia Strategi Dan Sektor Potensial, 2019). Of the nine types of fintech, those that dominate the fintech ecosystem in Indonesia are payment systems at 38% and P2P lending at 31% (EKIS, 2018).

Consumerism and the Digital Economy

Recent historical research has uncovered the field of consumerism. It emerged after the industrial revolution in the late nineteenth century (Stearns, 2006). However, the production-consumption theory, which led to consumerism, has a long history. To date back, a conversation between Glaucon, Adeimantus, and Plato describes that the reason for forming a society is because individuals cannot be self-sufficient (Plato, 2000). Humans essentially have needs, which are naturally met by nature. Humans collect from nature to achieve the basic concept of consumption. However, because human needs are so complex, nature appears incapable of meeting them. The complexity of needs corresponds to the fundamental tools designed to facilitate and assist in interacting with nature. This becomes the fundamental concept of human production and production activities to meet all human needs.

Humans are becoming more capable of producing more sophisticated tools as technology advances. Since humans declared themselves to be "working humans," technology has transformed human relations with nature through several transitional stages of the work system (homo-farbes). Since humans discovered technology, the following three stages have occurred:

- a. Stage I is characterized by a human-production system, where workers are actively engaged in the production process with the use of basic tools.
- b. Stage II is where a human-machine system is established, where workers operate machines while still having physical interaction with the goods being processed.

c. Stage III is marked by a machine-production system, where workers no longer have direct physical contact with the product, as machine control is now in the hands of a central authority, and workers no longer have direct physical contact with the product.

The process of change in modern history shifted from the traditional economy to the dominance of the use of industrial machines beginning with the next stage, known as the industrial revolution. As a result, production takes precedence over consumption (which becomes an object of production) (Soedjatmiko, 2007).

The emergence of urban-based consumer societies, which is thought to have started the industrialization process, can be attributed to the shift from production to consumption. Between 1880 and 1980, consumer consumption increased significantly due to population growth, resulting in increased demand for production (Soedjatmiko, 2007). As the purchasing power of the working class increased, they began consuming the goods they produced, leading to an increase in the variety of products available in the market. This accelerates the development of consumption in everyday life, and humans are offered not only what they require, but also what they desire. Consumption was a part of modern life until the second half of the twentieth century; this shift was not only a consumer society but a consumer culture (Soedjatmiko, 2007). Consumption in this era not only encompasses economic processes but also extends to social activities, family structures, and psychological experiences, such as identity formation and relationship-building (Putra, 2018). Consequently, consumption has played an important role in shaping modern society. As described by (McCracken, 1990):

In Western developed societies culture is profoundly connected to and dependent on consumption. Without consumer goods, modern, developed societies would lose key instruments for the reproduction, representation, and manipulation of their culture... The meaning of consumer goods and the meaning creation accomplished by consumer processes are important parts of the scaffolding of our present realities. Without consumer goods, certain acts of self-definition and collective definition in this culture would be impossible. (p. 13)

According to McCracken, the study of consumption must include the production, acquisition, and use of consumer goods and services (McCracken, 1988). This definition broadens the traditional understanding of consumption as a purchase act to include the various factors that influence and impact products and consumers before and after purchase. If consumption is recognized as more than just an economic occurrence, then its cultural dimensions, such as psychology and social aspects, must be treated as integrated factors. Furthermore, consumption is a cultural, social, and economic instrument linked to the consumerism ideology, which in the eyes of millions legitimizes capitalism (Bocock, 1993). In this sense, the concept of consumerism is more sociologically intriguing than the concept of consumption itself, and it necessitates a more thorough investigation than the simple process of purchasing and consuming specific goods and services.

Consumerism is derived from the Latin word *consumo*, *sumpsi*, *sumptun*, which means to spend or use something until it runs out (Saraihnbow, 2010). Consumption is an action, while consumerism is a way of life, according to this understanding. According to this

viewpoint, consumerism is a cultural expression and manifestation of ubiquitous consumption acts (Miles, 2002). This societal cultural phenomenon results in a shift in society's paradigm from modernism to postmodernism. Consumerism is a postmodern society ideology in which material consumption activities determine the meaning of life and happiness is measured by ownership of economic results (Tambayong, 2013). Hence, the term "consumerism" is frequently used to refer to a life that is overly consumed (Gabriel & Lang, 2006).

A consumer protection movement inspired a theory of consumer behavior. This theory has a negative connotation and is viewed as a phenomenological aspect that leads to wasteful consumption as a result of the influence of modern technology's fast currents (Armawi, 2017). Consumers' consumption processes are still excessive, irrational, and oriented toward satisfaction and self-recognition. Consumer behavior in consumerism is easily persuaded by product promotion without prioritizing aspects of needs or interests, buying excessively without considering product quality and utility, and preferring goods based solely on desire and prestige (Rohayedi & Maulina, 2020). Thus, consumerism is a shopping culture that is driven by desire and wants rather than need.

Similarly, objects of desire that appear subconsciously in an imaginary way fulfill the desires of today's consumer society. This argument is consistent with Jean Baudrillard's assertion that desire in the form of symbols transforms consumption's essence, namely use or exchange value, into symbolic use (Baudrillard, 1998). As a result, the consumerist lifestyle imbues consumption activities with symbolic meanings (prestige, status, class) and patterns and tempo settings (Piliang, 2020).

According to Jean Baudrillard in *For a Critique of the Political Economy of the Sign* Consumption in the contemporary era is characterized by the immediate production of commodities as signs that carry value, and where signs or culture are produced as commodities. Consumers are conditioned to ignore the utility aspect of objects and instead focus on their symbolic significance (Piliang, 2013). For instance, people choose and purchase the symbolic value of an artist's brand in a coffee shop, rather than the food's use value. In this consumerist society, objects of consumption are utilized as a means of expressing one's identity and are referred to as a logic of signs.

Given the preceding arguments, signs, images, illusions, and fantasies further erode meaning. Like the advertisements that are currently prevalent in the mass media that we encounter daily. Dromology in advertising causes an advertising boom, which occurs as a result of an increase in the supply of goods manufactured to meet the needs of the consumer society (Ihza, 2013). This phenomenon is consistent with its marketing and economic functions; advertising is expected to help increase sales of marketed products and profits (Arens et al., 2011). Companies use advertising to provide a service to consumers, so businesses transform goods into something appealing to the consumer community (Solihin, 2016). Many costs are incurred by businesses to create goods that used to appear luxurious and useful. In fact, advertising causes consumers to purchase these goods; what they get as a sedative after seeing a tempting advertisement. However, advertising is only a support for current consumers; at the moment, its active role is the digital economy.

The growth of the digital economy has an impact on the level of consumption in modern society. Consumers' convenience in purchasing something is not lost amid frenetic

advertising. The digital economy reduces the distance and time required for consumers to find various products (Ardiyansyah et al., 2019). Because consumers can meet buyers via smartphones in all conditions and at all times. Modern society makes extensive use of e-commerce and financial technology, both of which are used to find products and as a means of payment. These two digital conveniences increase people's inability to control their consumption. Because it provides more than just technological convenience; it also provides promotions and interesting features that can be felt. To attract customers, all platforms in the digital economy employ the same patterns and methods.

In the first quarter of 2022, Shopee, one of Indonesia's leading e-commerce platforms, had 132.8 million monthly visitors. This platform includes numerous marketing strategies, products, and services. For example, the Shopee application includes features such as Shopee Mall, Shopee Supermarket, inFashion, Shopee Barokah, and many others. Meanwhile, Shopee offers free shipping and vouchers, Cash on Delivery (paid on the spot), all thousand, super cheap, local select Shopee, flash sales, and many other collaboration promotions. Furthermore, Shopee offers bill payment services as well as social media services such as Shopee Live, Shopee Video, and Shopee Games. Because promotions are packaged to be unique and appealing, the above offers make Shopee exist in the eyes of the public and become a trend in various circles.

Shopee attracts customers through flash sales. In theory, flash sales offer lower prices but are limited in time and limited items (Devica, 2020). This concept was implemented offline in the 2000s, but the rapid speed of information space captured by the internet are thought to be more effective. This flash sale trap has compelled modern society to buy limited-supply goods/services at the drop of a hat. Someone's financial ability believes they can obtain goods that they normally do not obtain so that they are not left behind by ongoing product trends on that occasion (Ardiyansyah et al., 2019).

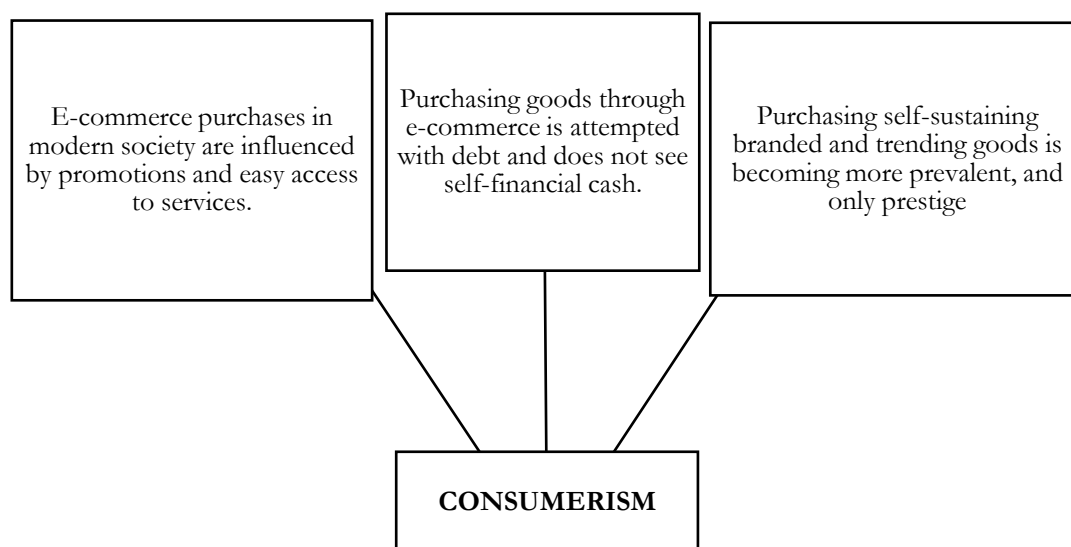
Aside from promotions and features, payment instruments are the final session for completing transactions. Spaylater, Shopee pay, and shop around you are the payment methods offered by Shopee. All of these payment instruments are linked to banks, credit, and other payment methods. The Shopee Paylater is one of the payments that is currently being debated. The benefits of this payment allow consumers to purchase goods now and pay later. Get instant loans with extremely low-interest rates. When you don't have money, this payment can help you satisfy your desire to buy goods. This system has spread to online debt, which is now offered by many fintech (Prastiwi & Fitria, 2021).

In addition to Shopee PayLater, fintech also offers online loan services. Online loan users are typically from the lower-middle class with salaries that suffice for their needs and repayments (Sazali & Rozi, 2020). These loans are often taken out to fund lifestyle purchases such as electronics and fashion and are frequently criticized on social media for being used to cover previous debts due to unexpected financial needs and disregarding debt ratios. It is frequently criticized on social media for being used to cover previous debts due to unexpected financial needs and disregarding debt ratios (VivaBudi Kusnandar, 2022). This is why today's modern society ignores the purpose of borrowing for the sake of desire, especially since the loan is classified as a high-risk financial instrument.

The digital economy has provided modern society with convenience and positive economic activity. However, this consumerism can lead to excessive consumption fueled by

offers such as low-interest rates and related services, as seen in social media and website promotions of trending and branded things (Ardiyansyah et al., 2019). Because it is only momentary pleasure and is also concerned with prestige, this factor causes modern society to no longer see the use value of goods. There is no reason not to consume as much as possible. Income limits everyone's ability to consume. However, the consumer's ability to consume continues to rise as a result of online credit and loan services. This is not the case. Instead, the idea emerges that "as long as I can afford to buy, I can get what I need (Soedjatmiko, 2007). Consumption currently has two values. First, as a means of meeting the need for identity and meaning. Second, in terms of social and economic function, (Soedjatmiko, 2007).

It can be concluded that, in addition to the convenience provided by the digital economy, as discussed previously, most modern people's consumption does not prioritize needs and desires as primary, *mashlahah* and satisfaction as tertiary, *mashlahah* and economic values as secondary (P3EI, 2008). These three points can be summarized in a tree of problems that contribute to consumerism.



Views of Al-Syaibani in Al-Kasb Book

The Islamic world experienced a transition in the middle of the eighth century AD, from the Umayyad dynasty to the Abbasid dynasty. The Abbasid dynasty's political legacy included policies for internal development and scientific advancement (Qoyum et al., n.d.). This figure's full name is Abu Abdillah Muhammad bin al-Hasan bin Farqad al-Syaibani, and he was born in the year 132 AH (750 AD) in the city of Wasith. The scientific tradition did not appear to be correct, and there were few scholars at the time. Al-Syaibani studied under Abu Hanifah and was destined to become a great scholar of his time. Al-syaibani studied Fiqh, literature, languages, and hadiths in the city of Kufah (Janwari, 2016). He wrote more than 900 books on *al-Salam* (advance sale), trade, leasing, business, mortgage, *wadrah* (deposit), *hibah* (gift), *Al-qarf* (money exchange), partnership, agency, *kafulah* (guarantor),

xawalab (transfer of debt), *wakaf*, and *al-Dayn* (debt) and also includes his *al-Iktisab* (Mohammed, 2011).

Al-Kasb Book or *al-Iktisāb fī al-Riḥq al-Mustathāb* is a work of Al-Syaibani. It describes economic issues. Al-kasb is defined by Al-Syaibani as a legal way to obtain wealth. Overall, this book reveals the study of microeconomics, which revolves around the theory of *Kasb* (income) and its sources, as well as production and consumption guidelines. This is the second book in the field of economics and the first in the field of microeconomics; the first book in the field of economics is *Al-Kharj* by Abu Yusuf. Al-Syaibani conceptualizes the problem of production with the term *kasb* (work), while the problem of consumption is conceptualized with the term *nafaqah* (Zamzam, 2016). The book is one of the first in the Islamic world to address this topic. As a result, Dr. Al-janidal is not exaggerating when he refers to al-Syaibani as one of Islam's economic pioneers.

As previously stated, Al-Syaibani defines al-kasb as seeking wealth through various lawful means. Al-kasb, like prayer and fasting, is an obligation for all Muslims, according to Al-Syaibani. Anyone who does not perform *Al-Kasb* is considered a sinner. Al-Kasb was written as al-response Syaibani's to the Sufi asceticism that grew and developed during the second century of the Hijra. Al-syaiban classified the Al-Kasb Book into three levels: *fard al-'ayn* (mandatory), *mandūb* (recommended), and *mubā* (optional/permitted). In this classification, Al-Kasb has the following implications for consumption:

- **Fard al-'ayn**

The type of *al-kasb* described by al-syaiban is everyone's obligation because it necessitates the fulfillment of the basic needs required to facilitate daily worship. Food and clothing are required, which can be obtained through *al-kasb*. Aside from that, *al-kasb* includes basic needs for oneself and family members, debt repayment, and savings (Muhammad bin Hasan Al-syaibani, 1997). As a result:

1. From Al-Syaibani's statement, one must strive to fulfill their basic needs which include food, clothing, shelter, and means of transportation (Muhammad bin Hasan Al-syaibani, 1997). As per the hadith of the Prophet Muhammad (Sahih Al-Bukhari 6015):

The hadith of the Prophet (peace be upon him) in which he said to Ibn Khubayshi (may Allah be pleased with him), "Food to satisfy your hunger and clothes to cover you. If you have a shelter to live in then great, and if you have an animal to ride even better.

2. If the individual is in debt, obtaining a mall to pay off debts other than basic needs becomes necessary. As a result, the debtor is obligated to obtain a mall to pay off his debt, as required by Al-Syaibani, as quoted "he upon whom God's blessings and peace say: the debt must be paid".
3. Those who have wives and children must acquire wealth to support their families, as stipulated by the following Qur'anic verses and Prophet Muhammad's hadith: "Lodge them (divorced women) where you dwell, according to your means ..." (Al-Qur'ān, 65:6)

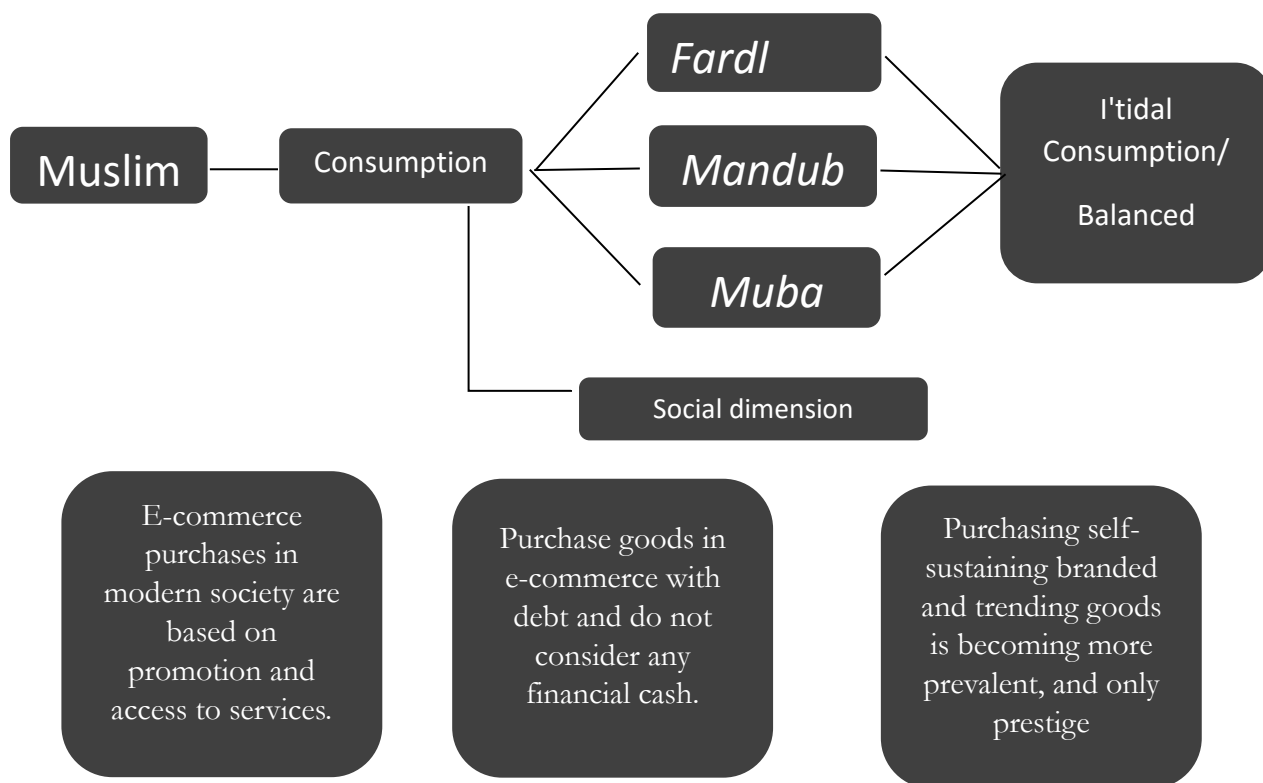
- **Mandūb**

Al-syaibani suggests that a person earn a living to meet the basic needs of his close relatives, assist friends in need, and respect his guests. This can be done after meeting one's own and family member's basic needs, paying off debts, saving for the future, and meeting one's parents' basic needs. Al-Syaibani quotes the Prophet's hadith: "The holy Prophet said: There is no goodness in a person who does not love his wealth except for this (reason): [he loves it] to distribute it among his relatives, to honor his guests, and to support the righteous deeds of his friends".

• **Mubā**

Those seeking to control their excessive desires, according to Al-Shaiban, should concentrate on the second degree of judgment (*mandub*). Al-Kasb allows listeners to broaden their *infaq* (spending in Allah's way) to include religious obligations such as zakat as well as recommended acts such as voluntary *sadaqah* and other forms of benevolence while keeping the second level as the main goal. Al-Syaibani believed that by taking this approach, a person would be able to fulfill some of their religion's pillars, specifically prayer, and fasting. He also noted that some Companions accumulated wealth for noble causes, whereas others avoided accumulating wealth and focused solely on worship. Al-Syaiban emphasized that any wealth accumulation should be legal and should be aimed at preserving human dignity and maximizing public benefit.

Consumption in Modern Society from Al-Syaibani's Perspective



To navigate the digital economy's influence, Muslims must control their consumption levels. However, because many modern societies lack clear consumption references, it is

necessary to look to other sources. This paper proposes a critique of Imam Al-consumption Syaibani's viewpoint, as outlined in his *Al-Kasb*. Al-Syaibani identified three levels of consumption in this book, which can help Muslims prioritize their spending. Muslims can address the social dimension problem presented in the table above by adjusting their consumption priorities following this hierarchy.

The current issue of excessive consumption in modern society frequently revolves around the purchase of goods online via e-commerce platforms that offer promotions and easy access to services. Al-hierarchical Syaibani's approach, beginning with *fardhu ayn*, can help address this issue. When shopping online, it is critical to only buy what is absolutely necessary, focusing on the basic necessities of food, clothing, transportation, and shelter. Even though numerous promotions on social media pique our interest in shopping. Similarly, the promotions that we use place use values and needs to reduce the number of our expenses. If all of your needs have been met, you can use the money to assist family and friends. Promotions used in e-commerce as a step to assist friends will be beneficial. In the final hierarchy, *mubā*, if the presence of a promotion increases our desire to shop, we use the promotion to spend a lot of money and then donate the money to an orphanage or other social charity. Similarly, consumption issues in other modern contexts.

Conclusion

The rapid advancements in industrialization have resulted in technological dromology, which has brought together space and time. The digital economy, which represents the highest point of digitalization, is characterized by swift economic activity, with e-commerce and financial technology being the dominant sectors. These sectors offer functional advantages and convenience, such as easy access to the required items and transactions. Additionally, the digital economy also presents promotions and services that impact a person's consumption behavior. Consequently, consumer behavior has shifted from being need-based and economy-oriented to encompassing social, psychological, and political dimensions, thereby leading to consumerism. Consumerism is driven by three primary factors, namely modern society's inability to differentiate between primary needs and wants, its failure to consider the economic value of consumption, and its focus on achieving tertiary satisfaction

The problem with modern society is that it is overly focused on needs, economic values, and *mashlahab*. This mindset has spread and runs counter to the Islamic view of consumption, which forbids *israf* and *tabzir*. Al-Syaibani, the man who owned the first book on microeconomics, described it in detail. This written work is called Al-kasb Book which explains the means to obtain wealth, which is divided into three levels *Fardl' ayn*, *mandūb*, and *muba*. There is a correlation between needs and desires with *fardl' ayn*, *mashlahab* and economic value with *mandūb*, and satisfaction with *mubā*. This framework can help with issues like prioritizing needs, evaluating economic values, and finding fulfillment in actions that support the afterlife.

References

- Ardiansyah, B., Kartono, D. T., & Demartoto, A. (2019). Dromologi dan era flash sale: Tinjauan geliat manusia dalam cyberspace. *Simulacra*, 2(2), 115–131. <https://doi.org/10.21107/sml.v2i2.6143>

- Arens, W. F., Weigold, M. F., Arens, C., & Arens, W. F. (2011). *Contemporary advertising and integrated marketing communications* (13th ed). McGraw-Hill Irwin.
- Armawi, A. (2017). Dari konsumerisme ke konsumtivisme (Dalam perpektif sejarah filsafat barat). *Jurnal Filsafat*, 17(3). <https://doi.org/10.22146/jf.23090>
- Asja, H. J., Susanti, S., & Fauzi, A. (2021). Pengaruh Manfaat, Kemudahan, dan Pendapatan terhadap Minat Menggunakan Paylater: Studi Kasus Masyarakat di DKI Jakarta. *Jurnal Akuntansi, Keuangan, dan Manajemen*, 2(4), 309-325. <https://doi.org/10.35912/jakman.v2i4.495>
- Bocock, R. (1993). *Consumption*. Routledge.
- Churiyah, M. (2011). *Mengenal Ekonomi Syariah*. Surya Pena Gemilang Publishing.
- Devica, S. (2020). Persepsi konsumen terhadap flash sale belanja online dan pengaruhnya pada keputusan pembelian. *Jurnal Bisnis Terapan*, 4(1), 47–56. <https://doi.org/10.24123/jbt.v4i1.2276>
- Nasution, D. S., Aminy, M. M., & Ramadani, L. A. (2019). *Ekonomi Digital*. Sanabil.
- Tapscott, D. (1996). *The Digital Economy Promise and Peril in the Age of Networked Intelligence*. The McGraw-Hill Companies, Inc.
- Gabriel, Y., & Lang, T. (2006). *The unmanageable consumer* (2nd ed). Sage Publications.
- McGracken, G. (1990). *Culture and consumption: New approaches to the symbolic character of consumer goods and activities*. Indiana University Press.
- Hartono, P. J. (n.d.). *Menyambut ekonomi digital*. Retrieved September 20, 2022, from <https://feb.ugm.ac.id/id/penelitian/artikel-dosen/2211-menyambut-ekonomi-digital>
- Heap, B. W., & Kent, J. (2000). *Towards sustainable consumption: A european perspective*. Royal society.
- Baudrillard, J. (1981). *For a critique of the political economy of the sign*. Telos Press.
- Baudrillard, J. (1998). *The consumer society: Myths and structures*. Sage Publications.
- Miles, S. (2002). *Consumerism as a way of life* (Repr). Sage.
- Mohammed, M. O. (2011). Economic consumption model revisited: Infaq Based on Al-Shaybani Levels of Al-Kasb. *International Journal of Economics, Management and Accounting*, 19(3). <https://journals.iium.edu.my/enjournal/index.php/enmj/article/view/203>
- Muhammad bin Hasan Al-syaibani. (1997). *Kitab al kasb*. Darul Bashair al-islamiyyah.
- Perkembangan Ekonomi Digital di Indonesia Strategi dan sektor Potensial. (2019). Puslitbang Aptika dan IKP.
- Plato. (2000). *The Republic* (Tom Griffith, Trans.). Cambridge University Press.
- Prastiwi, I. E., & Fitria, T. N. (2021). Konsep paylater online shopping dalam pandangan ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 7(1), 425. <https://doi.org/10.29040/jiei.v7i1.1458>
- Pusat Pengkajian dan Pengembangan Ekonomi Islam Universitas Islam Indonesia. (2008). *Ekonomi Islam*. Raja Grafindo Persada.
- Putra, A. M. (2018). Konsumerisme: “Penjara” baru hakikat manusia? *Societas Dei: Jurnal Agama dan Masyarakat*, 5(1), 73. <https://doi.org/10.33550/sd.v5i1.79>
- Qoyum, A., Nurhalim, A., Pusparini, M. D., Ismail, N., Haikal, M., Ali, K. M., Sakti, A., Hidayat, S. E., Samidi, S., & Amalia, E. (n.d.). *Sejarah pemikiran ekonomi islam*. 598.

- Rahim, H. A., & Bahari, Z. (2018). Keynes' consumption theory: a reevaluation according to the Islamic perspective. *Glob. J. Al-Thaqafah*, 8(1), 7-13. <https://doi.org/10.7187/GJAT072018-1>
- Rohayedi, E., & Maulina, M. (2020). Konsumerisme dalam perspektif Islam. *JURNal Transformatif (Islamic Studies)*, 4(1), Article 1. <https://doi.org/10.23971/tf.v4i1.1900>
- Saraihnbow. (2010, July 1). Konsumerisme, materialisme, dan hedonisme. *SaRaiHnBow*. <http://saraihnlicious.blogspot.com/2010/07/konsumerisme-materialisme-dan-hedonisme.html>
- Sazali, H., & Rozi, F. (2020). Belanja Online dan jebakan budaya hidup digital pada masyarakat milenial. *Jurnal Simbolika: Research and Learning in Communication Study*, 6(2), 85-95. <https://doi.org/10.31289/simbollika.v6i2.3556>
- Soedjatmiko, H. (2007). *Saya berbelanja maka saya ada: Ketika konsumsi dan desain menjadi gaya hidup konsumeris*. Jalasutra.
- Solihin, O. (2016). Terpaan iklan mendorong gaya hidup konsumtif masyarakat urban. *JIPSI- Jurnal Ilmu Politik dan Komunikasi UNIKOM*, 5(2).
- Stearns, P. N. (2006). *Consumerism in world history: The global transformation of desire*. Routledge.
- Thohir, M., Sari, A. I., & Aini, E. N. (2021). Konsumerisme dan E-commerce: Perilaku konsumen online saat pandemi dalam tinjauan pendidikan ekonomi Islam. *At-Taradhi: Jurnal Studi Ekonomi*, 12(2), 121. <https://doi.org/10.18592/at-taradhi.v12i2.5041>
- Veblen, T. (2007). *The theory of the leisure class*. Oxford University Press Inc.
- Xu, W., & Cooper, A. (2017). Digital spillover: Measuring the true impact of the digital economy. *Oxford Economics and Huawei*.
- Janwari, Y. (2016). *Pemikiran ekonomi islam: Dari masa Rasulullah hingga masa kontemporer*. Remaja Rosdakarya.
- Piliang, Y. A. (2020). *Dunia yang dilipat tamasya melampaui batas-batas kebudayaan*. Cantrik Pustaka.
- Ihza, Y. (2013). *Bujuk rayu konsumerisme: Menelaah persuasi iklan di era konsumsi*. Line Pustaka.
- Zamzam, F. (2016). Pemikiran ekonomi: Imam Al-Syaibani. *Ekonomica Sharia: Jurnal Pemikiran dan Pengembangan Ekonomi Syariah*, 2(1), 19-28.
- Zimmermann, H.D. (2016). *Digital transformation—The emerging digital economy* (SSRN Scholarly Paper No. 2881849). <https://papers.ssrn.com/abstract=2881849>