

Rethinking Muslim Consumption: *Israf* and *Tabdzir* as Ethical Boundaries in Everyday Economic Behavior

Mochammad Arif Budiman

Prodi Akuntansi Lembaga Keuangan Syariah, Politeknik Negeri Banjarmasin,
Indonesia

Corresponding Author: m.arif.budiman@poliban.ac.id

Abstract

In recent decades, consumption patterns in Muslim societies have increasingly reflected global consumer culture characterized by excess and waste. This trend contradicts Islamic ethical teachings that emphasize moderation and responsibility in economic behavior. This study aims to examine *israf* (excessiveness) and *tabdzir* (wastefulness) as ethical boundaries that regulate everyday Muslim consumption. Using a qualitative conceptual approach based on Qur'anic teachings and contemporary Islamic economics literature, this paper analyzes how these concepts function as moral constraints in economic decision-making. The findings show that *israf* represents consumption beyond reasonable limits, while *tabdzir* refers to wasteful and unproductive use of resources. Rather than being treated as neutral behavioral categories, both concepts serve as ethical limits that prevent deviation from moderation (*wasatiyyah*). This study contributes to Islamic economic discourse by providing a simplified framework of ethical bounded consumption that aligns with sustainability and responsible resource use.

Keywords: Economic Behavior, Ethical Boundaries, *Israf*, Muslim Consumption, *Tabdzir*

@IJAAF 2025 published by Politeknik Negeri Banjarmasin. All rights reserved.

1. Introduction

Consumption is a fundamental aspect of economic activity, shaping both individual welfare and societal development. However, in the contemporary global economy, consumption is increasingly driven by desire rather than necessity, often resulting in excessive and wasteful behavior (Koul & Jasrotia, 2025).

In Muslim societies, this phenomenon creates a contradiction with Islamic teachings that emphasize moderation and accountability. The Qur'an explicitly instructs: "*Eat and drink, but do not be excessive. Indeed, He does not like those who commit excess.*" (Qur'an 7:31). According to classical exegesis, this verse highlights that even permissible consumption becomes blameworthy when it exceeds reasonable limits. This indicates that

Islam does not prohibit consumption but regulates it through ethical boundaries (Abuwidad, et al., 2025).

Furthermore, the Qur'an strongly condemns wasteful behavior: *"Indeed, the wasteful are brothers of the devils."* (Qur'an 17:27). This verse underscores the seriousness of *tabdzir*, associating it with moral deviation. Scholars interpret this as a warning that wastefulness reflects a lack of gratitude and responsibility.

Despite these clear ethical guidelines, modern consumption practices often neglect these principles (Pellegrino & Shannon, 2021). Therefore, this study aims to examine *israf* and *tabdzir* not as desirable economic behaviors, but as ethical boundaries that regulate Muslim consumption. By positioning these concepts as moral constraints, this study provides a clearer framework for understanding how Islamic values shape everyday economic decisions and prevent excessive and wasteful practices.

2. Literature Review

Consumption in Economic Perspective

In conventional economics, consumption is primarily understood as the utilization of goods and services to maximize individual utility and satisfaction. This framework is rooted in neoclassical assumptions of rational choice, where individuals are expected to make decisions that optimize their preferences under budget constraints (Futerman, & Block, 2021).

The limitation of this framework becomes evident when examining real-world consumption patterns. Behavioral economics has demonstrated that individuals often deviate from rational decision-making due to cognitive biases, emotional influences, and social pressures (Hasan, et al, 2025). For instance, phenomena such as impulsive buying, status consumption, and hedonic adaptation illustrate that consumption is frequently driven by psychological gratification rather than necessity or efficiency. These tendencies are further amplified in the digital era, where algorithm-driven marketing and social media intensify consumption stimuli and reduce self-control.

Recent literature also highlights that excessive consumption contributes to broader societal and environmental problems, including inequality, resource depletion, and ecological degradation (Marín-Beltrán, et al., 2021). This indicates that consumption cannot be treated merely as an individual economic act but must be understood within a broader ethical and systemic context. The conventional economic framework is insufficient

because it lacks normative boundaries, making it incapable of preventing excessive and wasteful consumption.

Consumption in Islamic Perspective

In contrast, Islamic economics offers a more comprehensive framework by integrating material, ethical, and spiritual dimensions of consumption (Yusof, 2019). Consumption is not merely an economic activity but a form of moral responsibility and accountability before God (Chapra, 2008; Mahdi, 2021). This perspective introduces a normative structure where consumption must align with principles such as *halal* (permissibility), *tayyib* (wholesomeness), and *wasatiyyah* (moderation) (Biplob & Abdullah, 2021).

Islam views consumption as necessary and even potentially worshipful, but it surrounds it with ethical limits rather than prohibiting it outright. The goal is balanced personal enjoyment that also serves spiritual, social, and environmental good (Budiman, 2019; Kurnia Putra, et al, 2023).

The principle of moderation (*wasatiyyah*) is central in regulating consumption behavior. The Qur'an explicitly states: "*And those who, when they spend, are neither extravagant nor stingy, but hold a medium way between those extremes*" (Qur'an 25:67).

Classical exegesis interprets this verse as a directive to maintain balance in spending by avoiding both excess and negligence. This balance reflects the broader Islamic objective of achieving *maslahah* (well-being) and preventing harm (*mafsadah*) (Abuwidad, et al., 2025).

Recent studies also emphasize that Islamic consumption aligns closely with contemporary sustainability discourse, particularly in promoting responsible and balanced use of resources (Pusparini, et al, 2024). However, despite this strong normative foundation, empirical evidence suggests that modern Muslim consumption behavior often deviates from these ideals due to globalization and consumer culture. While Islamic economics provides clear ethical principles, there is still a lack of operational mechanisms explaining how these principles regulate actual consumption behavior.

***Israf* and *Tabdzir* in Islamic Economic Thought**

To address this gap, Islamic teachings introduce specific ethical constructs—*israf* and *tabdzir*—which function as practical regulatory mechanisms in consumption behavior. The Qur'an provides explicit

guidance regarding *israf*: “Eat and drink, but do not be excessive. Indeed, He does not like those who commit excess” (Qur’an 7:31).

This verse establishes a clear prohibition against excessive consumption, even when the goods consumed are lawful. Scholars interpret *israf* as exceeding reasonable limits, thereby disrupting balance and efficiency (Makky & Yazid, 2025). Importantly, *israf* is not restricted to luxury consumption but applies broadly to any form of excess beyond necessity.

On the other hand, *tabdzir* is addressed in the Qur’an: “And do not spend wastefully. Indeed, the wasteful are brothers of the devils” (Qur’an 17:26–27). This strong moral language indicates the severity of wasteful behavior. Classical scholars such as *Al-Ghazali* define *tabdzir* as the misuse of resources in ways that yield no benefit or even cause harm. This definition emphasizes not only the quantity of consumption but also its purpose and utility.

Contemporary scholarship further expands these concepts in light of modern challenges. *Israf* is associated with overconsumption driven by consumerism and lifestyle inflation. Meanwhile, *tabdzir* is linked to issues such as food waste, fast consumption cycles, and environmental degradation (Hasan, 2021; Makky & Yazid, 2025).

From a theoretical perspective, these two concepts can be distinguished as follows: *Israf* is a quantitative excess (overconsumption) and *tabdzir* is a qualitative inefficiency (waste/misallocation). This distinction is crucial because it highlights that unethical consumption is not only about “how much” is consumed, but also “how well” resources are utilized (Arum & Mawardi 2025; Lubis, et al., 2022). Together, *israf* and *tabdzir* form a dual ethical control system that regulates both the quantity and quality of consumption.

Integrative Theoretical Positioning

Building on the above discussion, this study positions *israf* and *tabdzir* as missing constructs in contemporary consumption theory. While conventional economics explains utility maximization, behavioral economics explains decision bias, and Islamic economics provides normative values. However, none explicitly explains how consumption is constrained within ethical limits. Therefore, this study contributes by proposing that: *Israf and tabdzir function as boundary mechanisms that define the permissible space of consumption behavior.* This shifts the

analytical focus: from motivation to regulation, from intention to limitation, and from value to boundary enforcement.

The literature suggests that although consumption has been extensively studied across disciplines, existing frameworks remain fragmented. Conventional and behavioral approaches explain *how people consume*, while Islamic economics explains *how people should consume*. However, there is still a missing link explaining *how ethical principles are translated into actual behavioral constraints*.

This study addresses this gap by advancing a boundary-based conceptualization, where *israf* limits excess, while *tabdzir* prevents waste. Together, they provide a comprehensive ethical mechanism that bridges the gap between normative values and real-world consumption behavior.

In this study, *israf* and *tabdzir* are not treated as behavioral goals, but as ethical limits that define the boundaries of acceptable consumption. This distinction is crucial to avoid misinterpretation and to align the analysis with the normative framework of Islamic economics.

3. Research Method

This study adopts a qualitative conceptual approach to analyze the role of *israf* and *tabdzir* in consumption behavior. The approach is appropriate for examining normative and ethical concepts derived from Islamic teachings.

The data sources include: The Qur'an and Hadith, classical tafsir literature such as Tafsir Ibn Kathir, and contemporary Islamic economics literature. The analysis uses content analysis to identify themes related to excess and waste, followed by conceptual synthesis to connect Islamic ethics with modern economic behavior.

4. Results and Discussion

***Israf* in Modern Consumption**

The concept of *israf* is highly relevant in modern consumption patterns characterized by overconsumption (Arum & Mawardi 2025; Lubis, et al., 2022). The Qur'anic prohibition of excess (Qur'an 7:31) serves as a foundational principle for limiting consumption.

In contemporary contexts, *israf* can be seen in excessive spending on food, fashion, and technology (Khan, 2021). Social media and digital platforms further amplify this behavior by promoting consumerist lifestyles (Osiiievska, et al., 2025).

Excess in consumption reflects a deviation from balance and may lead to negative consequences. This aligns with modern findings that overconsumption contributes to environmental degradation and economic inequality.

***Tabdzir* in Economic Behavior**

The concept of *tabdzir* addresses the issue of waste and misuse of resources. The Qur'an strongly condemns this behavior, emphasizing its moral implications (Qur'an 17:27) (Fitriani, 2023).

In modern society, *tabdzir* is evident in food waste, impulsive buying, and unused goods (Abuwidad, et al., 2025; Lubis, et al., 2022). These behaviors reflect inefficiency and lack of responsibility. Scholars argue that wastefulness is a sign of moral failure, as it ignores the value of resources and the needs of others. This perspective is consistent with contemporary sustainability discourse (Khan, 2021).

***Israf* and *Tabdzir* as Ethical Boundaries**

The findings indicate that *israf* and *tabdzir* should be understood as ethical boundaries rather than behavioral roles. In Islamic economics, these concepts function as normative limits that restrict excessive and wasteful consumption (Khan, 2021).

Israf serves as a quantitative boundary by limiting consumption within reasonable and necessary levels, while *tabdzir* functions as a qualitative boundary by ensuring that consumption remains purposeful and beneficial (Abuwidad, et al., 2025). Together, they create a dual ethical control mechanism that prevents deviation from moderation.

This perspective is consistent with Qur'anic guidance that emphasizes balance and accountability, particularly in Qur'an 7:31 and 17:27 (Arum & Maward, 2025; Khan, 2021). Thus, the role of *israf* and *tabdzir* in this study is not to justify their existence as behaviors, but to highlight their function as moral constraints that guide individuals toward ethical consumption.

Implications for Everyday Life

Applying the principles of *israf* and *tabdzir* as ethical boundaries has significant implications at multiple levels, ranging from individual behavior to broader economic systems (Peattie, 2010). At the individual level, these principles encourage the development of self-discipline and conscious decision-making in consumption. Individuals are not only guided by their preferences and purchasing power but also by moral awareness that limits

excess and discourages waste (Khan, 2021; Makky, & Yazid, 2025). This leads to more mindful spending habits, where consumption is aligned with actual needs rather than impulsive desires.

In practical terms, this awareness can manifest in everyday decisions such as avoiding over-purchasing, minimizing food waste, and prioritizing quality over quantity (Kurnia Putra, et al., 2023). In the context of the digital economy, where online shopping and instant consumption are increasingly prevalent, the ethical boundaries of *israf* and *tabdzir* become even more relevant (Osiievaska, et al., 2025). Consumers are required to exercise greater self-control in resisting algorithm-driven consumption patterns and promotional pressures.

At the household level, the application of these principles fosters financial resilience and better resource management. Families that avoid excessive consumption are more likely to allocate their resources efficiently, maintain savings, and reduce financial vulnerability (Lubis, et al., 2022). This aligns with the broader objective of Islamic economics, which emphasizes balance between consumption, saving, and social responsibility (Chapra, 2008; Fahmi et al., 2023). Moreover, reducing wasteful spending allows households to redirect resources toward more productive and socially beneficial uses, such as education, charity, and investment.

At the societal level, minimizing *israf* and *tabdzir* contributes to more equitable resource distribution. Excessive consumption by certain groups often leads to resource concentration and inequality, while wasteful practices reduce the overall availability of goods and services. By promoting moderation and efficiency, Islamic ethical principles support a more balanced economic system where resources are utilized optimally and shared more fairly (Budiman, 2021; Pusparini, et al., 2024).

These implications are closely connected to contemporary sustainability discourse. The reduction of overconsumption and waste directly contributes to environmental preservation by lowering resource depletion and minimizing waste generation. This demonstrates that Qur'anic ethical teachings are not only spiritually relevant but also economically and environmentally applicable in addressing modern global challenges (Arum & Mawardi, 2025).

Furthermore, at the institutional and policy level, the concept of *israf* and *tabdzir* can inform the development of ethical guidelines and regulatory frameworks. Governments and Islamic financial institutions can incorporate these values into public campaigns, financial literacy programs, and

sustainability initiatives. For instance, promoting responsible consumption through Islamic social finance instruments such as zakat and waqf can help redistribute wealth and reduce inequality (Budiman, 2014; Rizqa, et al., 2021).

This study introduces the notion of “ethical bounded consumption,” where economic decisions are not solely influenced by preferences and budget constraints but are also shaped by moral limits derived from Islamic teachings. In this framework, *israf* and *tabdzir* act as dual ethical constraints that regulate both the quantity and quality of consumption. This concept offers a middle path between unrestricted consumerism and extreme asceticism, aligning consumption behavior with the principle of moderation (*wasatiyyah*) (Biplob & Abdullah, 2021).

In a nutshell, the application of *israf* and *tabdzir* as ethical boundaries provides a practical and holistic framework for improving consumption behavior. It integrates spiritual values with economic rationality, offering a relevant solution to contemporary issues such as consumerism, financial instability, and environmental degradation.

5. Conclusion

This study concludes that *israf* and *tabdzir* are essential ethical boundaries in Islamic consumption theory. Rather than being interpreted as economic behaviors with functional roles, they serve as moral limits that prevent excessive and wasteful practices. *Israf* restricts overconsumption, while *tabdzir* prevents misuse of resources.

By positioning these concepts as ethical constraints, this study offers a clearer and more consistent framework for understanding Muslim consumption behavior. This framework is particularly relevant in addressing contemporary challenges such as consumerism and environmental sustainability.

References

- Abuwidad, A.M.T, Qodri, Z. & Iwanebel, F. Y. (2025). A Maqāsidī Exegesis of Tabdhīr and Isrāf: A Qur’anic Critique of Consumerism in the Culture Runner Phenomenon. *Waraqat: Jurnal Ilmu-Ilmu Keislaman*, 10(2), 381-399. <https://doi.org/10.51590/waraqat.v10i2.1176>.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T).

- Arum, H., & Mawardi, M. (2025). Waste and Overconsumption in Modern Finance: An Analysis of Qs Values. *Al-Isra: 26-27. Al-Muzdahir: Jurnal Ekonomi Syariah*, 7(1), 30-50. <https://doi.org/10.55352/ekis.v7i1.1375>.
- Biplob, H., & Abdullah, M. F. (2021). The Concept of *Wasatiyyah* in Consumption: An Analysis from Islamic Financial Jurisprudence. *ICR Journal*, 12(1), 11-26. <https://doi.org/10.52282/icr.v12i1.810>.
- Budiman, M. A. (2014). The significance of waqf for economic development. *Equilibrium: Jurnal Ekonomi Syariah* 2(1), 19-34. <https://journal.iainkudus.ac.id/index.php/equilibrium/article/view/718>.
- Budiman, M. A., Mairijani, & Nurhidayati. (2019). Persepsi dan Perilaku Konsumsi Masyarakat Muslim Terhadap Produk Halal. In *Proceeding of National Conference on Asbis*, 4, 184-194.
- Budiman, M.A. (2021). Pendekatan Maqasid Syariah dan Peran Keuangan Syariah untuk Mitigasi Dampak Ekonomi Pandemi Covid-19. *Indonesian Journal of Applied Accounting and Finance*, 1(2), 221-230. <https://ejurnal.poliban.ac.id/index.php/IJAAF/article/view/14702>.
- Chapra, M. U. (2008). *The Islamic vision of development in the light of maqasid al-Shariah*. Occasional Papers 235, The Islamic Research and Teaching Institute (IRTI). <https://ideas.repec.org/p/ris/irtiop/0235.html>.
- Fahmi, M. Y., Mawardi, I., Herianingrum, S., & Budiman, M. A. (2023). The Relevance of Sustainable Development Goals (SDGS) with *Maqashid Sharia*. *Migration Letters*, 20(S12), 313-321. <https://migrationletters.com/index.php/ml/article/view/5947>.
- Fitriani, H. (2023). Kontekstualisasi Israf dan Tabzir dalam Pengelolaan Harta Perspektif Tafsir Al-Munir Karya Wahbah Az-Zuhaili. *Mashahif Journal Qur'an Hadits Stud.*, 2(2), 1-14. <https://urj.uin-malang.ac.id/index.php/mashahif/article/view/3652>.
- Futerman, A., & Block, W. (2021). A Critique of the Neoclassical Approach to Consumer Choice. *Dialogi Polityczne*, 13(30), 201-228. <https://doi.org/10.12775/DP.2021.011>.
- Hasan, M.M., Karim, F., & Ripon, M. B. (2025). Behavioral Economics and Consumer Decision-Making: An Integrative Review. *Business & Social Sciences*, 3(1) 1-8. <https://doi.org/10.25163/business.3110228>.
- Khan, F. (2021). Preferences and constraints on an Islamic consumer: An analysis from Islamic perspective. *Journal of Humanities, Social and Management Sciences (JHSMS)*, 2(1), 85-94. <https://doi.org/10.47264/idea.jhsms/2.1.8>.

- Koul, S., & Jasrotia, S. (2025). How much is too much? Journey from compulsive buying to addiction of fashion products. *Social Responsibility Journal*, 21(8), 1686–1703. <https://doi.org/10.1108/srj-02-2025-0122>.
- Kurnia Putra, N., Amrin, A., Abu Zinah, M. M., Masuwd, M., & Subhan, S. (2023). Consumption from an Islamic Economic Perspective: Study of Quranic Verses on Consumption. *Demak Universal Journal of Islam and Sharia*, 1(01), 37–45. <https://doi.org/10.61455/deujis.v1i01.21>.
- Lubis, D., Rodoni, A., & Amalia, E. (2022). Prevention of Tabzir in Muslim Households Food Consumption. *Jurnal Ekonomi Islam*, 13(1), 93–120. <https://doi.org/10.21580/economica.2022.13.1.13355>.
- Mahdi, S. I. (2021). Consumption Function in Islamic Economics. *American Journal of Islam and Society*, 1(2), 133–136. <https://doi.org/10.35632/ajjs.v1i2.2803>.
- Makky, N. L. A. Q., & Yazid, M. (2025). The Concept of Israf and Tabdzir: A Guide To Wise Consumption in Islam. *Maro: Jurnal Ekonomi Syariah dan Bisnis*, 8(2), 270–279. <https://doi.org/10.31949/maro.v8i2.13421>.
- Marín-Beltrán, I., Demaria, F., Ofelio, C., Serra, L., Turiel, A., Ripple, W., Mukul, S., & Costa, M. (2021). Scientists' warning against the society of waste.. *The Science of the total environment*, 151359, 1-14. <https://doi.org/10.1016/j.scitotenv.2021.151359>.
- Osiievaska, V., Maksiutenko, I., Pysarenko, N., Berezivska, O., & Mykhailenko, T. (2025). The Impact of Social Media on Consumer Behavior: Current Status, Emerging Trends, and Future Prospects. *International Journal of Organizational Leadership* 14, 303-313. https://ijol.cikd.ca/article_60821_6310b8e1105052443d839ce59fd9fc07.pdf.
- Pellegrino, A., & Shannon, R. (2021). Materialism's Influence on Unsustainable Consumption Across Social Networking Sites: A Systematic Review. *International Journal of Business and Economics Research*, 10(4), 125-140. <https://doi.org/10.11648/j.ijber.20211004.13>.
- Peattie, K. (2010). Green consumption: Behavior and norms. *Journal of Marketing Management*, 26(5–6), 195–206. <https://doi.org/10.1080/0267257X.2010.489575>.
- Pusparini, M., Herianingrum, S., Bahari, Z., & Furqani, H. (2024). Scrutinizing a frugal lifestyle in spiritual dimensions: an Islamic ethical consumption framework. *International Journal of Ethics and Systems*. <https://doi.org/10.1108/ijoes-01-2024-0027>.

- Rizqa, Fahmi, M.Y., & Budiman, M.A. (2021). Pengaruh Pendistribusian Zakat Produktif terhadap Tingkat Pengurangan Kemiskinan Mustahik di Kota Banjarmasin. *Indonesian Journal of Applied Accounting and Finance*, 1(1), 33-46. <https://doi.org/10.31961/ijaaf.v1i1.1165>.
- Yusof, S. A., Budiman, M. A., Amin, R. M., & Abideen, A. (2019). Holistic development and wellbeing based on Maqasid Al-Shari'ah: The case of South Kalimantan, Indonesia. *Journal of Economic Cooperation & Development*, 40(4), 1-21. <https://doi.org/10.5281/zenodo.17119474>.