

Wasatiyyah-Consumerism Ethics in Al-Qur'an

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Abstract

Wasatiyyah consumerism is a consumerism model that is balanced, prudent and follows the needs of the *wasatiyyah* concept. God or Allah SWT has bestowed natural instincts to humans which consist of wants and needs; however, these wants and needs are fulfilled in inappropriate ways. This leads to numerous socio-economic problems, such as wastage, bankruptcy and a culture of indebtedness. Hence, in order to nurture individuals and a society that possesses high moral values and discipline based on Islamic values, *wasatiyyah*-consumerism ethics are a basic requirement for overcoming issues pertaining to *ghuluw*-consumerism (consuming beyond bounds). This working paper aims to identify and analyse *wasatiyyah*-consumerism ethics found in al-Qur'an. Which verses are relevant to *wasatiyyah*-consumerism ethics? What do these verses state? What are the fundamentals found in *wasatiyyah*-consumerism ethics? In order to answer these questions, this working paper only used secondary data, which were analysed using the content analysis method. The findings showed that *wasatiyyah*-consumerism ethics in al-Qur'an contain three fundamental elements: moderation, fairness and benevolence.

Keywords: ethics, consumerism, *Wasatiyyah*, Al-Qur'an

1. Introduction

Humans are the main object in consumerism activities. The *Wasatiyyah* is an ideal framework of thinking, human behaviour with full of balance and proportionality in Islamic law, and should be embedded in Muslim lifestyles (Choudhury, 2016). These activities focus not only on household expenditures and financial management but on all forms of financial management, including the administration of offices, organisations and institutions, as well as the nation (R. Shafie, 2018). Therefore, all forms of expenditure and financial management should be well planned by considering the long-term and short-term benefits so that various socio-economic problems are avoided (Jamaludin, Ramli, & Ab Rahman, 2011; S. Shafie, 2004).

This type of consumerism is very important and frequently becomes the main issue among consumers when economic growth is only seen as a need and is insufficient to overcome the various problems of consumerism and materialistic influence that significantly affect society (Jamaludin et al., 2011; Mohamad Kastolani, 2015; S. Shafie, 2004). Hence, in order to overcome consumerism issues that emerge in a Muslim society, this working paper aimed to identify and analyse *wasatiyyah*-consumerism ethics found in al-Qur'an.

2. Literature Review

2.1 The Concept of Conventional Consumerism

Previous studies related to the conventional consumerism concept have been discussed at length from various aspects, either generally or in detail. For example, Jameelah, (1976); Shariati, (1979) explained that the conventional economic philosophy had designed societal consumerism activities by separating religion as their guide to life. The modernism (rejecting the existence of an afterlife) and humanism (the concept that glorifies the capability and wisdom of humankind) aspects are the fundamentals of their success in consumerism and collection of wealth.

The conventional consumerism concept was developed by Khan, (1992); Weber, (2013) by introducing rationality and utility concepts as the fundamentals of economic development, including consumerism activities. This created a new capitalist economic system in Europe around the seventeenth to the nineteenth century (Kahf & Ahmad, 1980). Moreover, the socialist economic system was also created and developed when the capitalist economic system could

not fully explain the economic phenomena in the actual world (Kahf & Ahmad, 1980; Weber, 2013). As well as Davis, (2003); Pollak, (1969) supported the view that the rationality concept and utility function depend on the individual and household consumptions, technologies and tastes that influence current consumerism.

According to previous discussions Davis, (2003); Kahf & Ahmad, (1980); Marshall, (2009); Pollak, (1969); Weber, (2013), the conventional consumerism concept was more inclined towards the physical and materialistic aspects without relating it to spiritual and moral values. Hence, it is not proper to apply this concept to Muslim consumers. Rather, Islam acts as a guide and set of principles for society in all dimensions of life. Therefore, this discussion on the wasatiyyah-consumerism ethics was carried out to fill the study gap.

2.2 The Concept of Islamic Consumerism

There are several studies related to the concept of Islamic consumerism. For instance Abd. Ghani, Harjin, & Abd. Gani, (2008); Razak, Dali, & Pengurusan, (2012); Sahidin, M. Isa, Abdul Manan, & Lehar, (2004) have discussed the consumerism concept in the Islamic economy. In the Islamic economy, consumers are deemed rational when they spend their incomes to maximise their material satisfaction at par with their spiritual satisfaction. Therefore, the income is used not only to fulfil material utilities but also to fulfil spiritual utilities.

The development of consumerism from also an Islamic perspective discussed consumer behaviour. Discussed consumer behaviour in detail about from an Islamic perspective (Khan, 1992). According to him, a Muslim should be ethical and follow Islamic norms when using goods and services. Muslims should lend priority of benefits (*maslahah*) instead of utility satisfaction to fulfil limited wants. Concerning this, Kahf & Ahmad, (1980) stated that there were three basic principles in consumer behaviour theory, namely belief in the after-life, the *al-Falah* concept and the function and position of the property.

Apart from that, there is another stream of literature that discusses the concept of consumerism according to Shari'a, as shown by (Hamid, Pauzai, Nong, & Aishah, 2011). In this Shari'a-abiding concept, consumers have full liberty in using an item of goods or services to attain prosperity in life, but the use is confined to the customs, rules and regulations determined by Allah SWT. Next Jamaludin, Ramli, Latif, Mat Hashim, & Ab Rahman, (2012); Zainal, (2012) looked into the concept of *halal* consumerism. This is more about laws or stressing the issues of permitted (*halal*) and forbidden (*haram*). Other than that, it also involves the concept of *halalan tayyiban*, the production of halal products, the identification of halal logo, ethics of consumerism, the rights of Muslim consumers and the legislation with regard to halal consumerism.

Literature reviews on Islamic consumerism have shown that many studies touched on discussions pertaining to the rationality concept, consumer's choice and consumerism ethics, as well as present and past consumption. This shows that there are still gaps that should be studied and filled, such as the wasatiyyah-consumerism aspect that focuses on the ethics of consumption. In other words, the wasatiyyah-consumerism ethics that will be discussed do not include elements of conventional consumerism that are not according to al-Qur'an.

Taking guidance from the literature concerning Islamic consumerism, we have yet to find studies that elaborate on the wasatiyyah-consumerism model. This model is more comprehensive (in that it does not focus only on the halal and haram) and has a firm foundation in epistemology and Islamic Concept (*tasawwur*).

2.3 Definition of Wasatiyyah-Consumerism Ethics

Wasatiyyah-consumerism ethics refers to morality, regulations and principles that influence and restrict human behaviour in relation to consumerism based on Islamic Law (Kamri, 2008).

3. Research Methodology

This study was qualitative in nature and used data from secondary sources which were then analysed via the content analysis method. The secondary sources used were previous studies and literature relevant to this study, such as theses, journals, websites and literary works related to consumerism ethics, the concept of consumerism and the wasatiyyah concept. This paper also referred to the main sources of Islam, namely the al-Qur'an and the Hadith, as well as literature related to scriptures on interpretation and the Hadith.

4. Findings and Discussion

Based on selected verses of the al-Qur'an, wasatiyyah consumerism is divided into two parts, namely balanced and moderate consumption as well as consumption that prioritises fairness and benevolence. Both these ethical values are discussed below.

4.1 A Balanced and Moderate Consumption (Wasatiyyah)

Islam helps to mould as well as posit that human lifestyles should be at a minimum i.e. in order to control and withstand the urges of natural instincts (Mahfot & Kamaluddin, 2010). Thus, although natural wealth could be obtained easily and freely, it cannot be used excessively or outrageously so that it neglects the basic needs and comforts of life. Hence, consumerism should be consistent with moderate and balanced ethical values when conforming with Sharia Allah SWT (al-Furqan, 25:67; Taha, 20:81). Moreover, an extravagant or wasteful attitude that leads to wastage is a practice that is loathed and despised by Allah SWT because it uses resources (property or wealth) that are not rightfully meant for that purpose (Al-Qurtubiy, 1993; Al-Tabariy, 1992).

Islam endorses a balanced and moderate nature of expenditure or utilisation in order for humans to control their natural instincts and, at the same time, avoid being lazy, careless, feeble-minded, etc. Moderation could lead to savings for the future that could offset expenditure Aman Shah, (2005) as well as aid in efforts to disburse in the name of Allah SWT towards families, orphans, the poor and other groups who need help (at-Taubah, 9:60; al-Baqarah, 2:273; al-Ma'arij, 70:24–25).

4.2 A Benevolent and Fair Consumption (Akhlahiyyah)

Consumerism is an action that is very much involved in the final objective of life, which is seeking the pleasure and blessing of Allah SWT. All that is owned, spent and used by an individual will be questioned in the hereafter. *Benevolence*, from the literary aspect, refers to a stipulation or a form of perfection (good intentions), whereas from the Islamic Law aspect, it refers to doing something that is good and sincere for the sake of Allah SWT (Mohd Masri, 2008). *Fair* refers to putting something rightfully (*appropriate*) in its place (Mohd Masri, 2008), whereas Ibn Kathir, (1992) has stated that those who are fair are not stingy and do not neglect their rights or the rights of others.

Therefore, social responsibility based on values such as benevolence and fairness is portrayed in the obligation of Muslims to pay the alms (*zakat*) (al-An'am, 6:141; al-Baqarah, 2:267) according to owned or obtained profits accrued from natural wealth (Al-Qurtubiy, 1993:208; Al-Tabariy, 1992:80,362; Ibn Kathir, 1992:188).

Further, verses from *surah* al-Talaq (65:7), al-Ra'd (13:22) and al-Munafiqun (63:10) also elaborate that social responsibility based on values such as benevolence and fairness could be implemented, while the distribution to the needy could be realised through practices such as giving alms, gifts, grants, etc. This would indirectly narrow the divide between the rich and the poor. Moreover, this initiative would be capable of cleansing the hearts and souls of humans from negative elements, such as being stingy, revengeful, greedy and jealous (Ab. Rahman, Wan Ahmad, & Ali, 2011; Qutb, 1987:2058).

5. Conclusion

Based on the overall discussions in this working paper, there are seven verses related to wasatiyyah-consumerism in al-Qur'an that fulfilled the objectives. There are two bases for wasatiyyah-consumerism ethics, namely, a moderate and balanced consumption and consumption that prioritises fairness and benevolence. Hence, wasatiyyah-consumerism ethics are effectively and comprehensively based on the actual Islamic framework.

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