

Digital Transformation of Islamic Finance: Accelerating Sustainable Economic Development (SDGs)

Intan Darmawan¹, Anton Bawono²

¹State Islamic University of Salatiga, Salatiga, Central Java, Indonesia

²State Islamic University of Sunan Kalijaga Yogyakarta, Sleman, Daerah Istimewa Yogyakarta

Abstract. This study aims to comprehensively examine the concept of consumer desire from an Islamic perspective by employing a mapping analysis of previous literature and scholarly journals. Consumption behavior among contemporary Muslim societies has become increasingly complex due to globalization, technological advancement, and lifestyle shifts that often detach spiritual values from everyday economic practices. In this context, understanding consumer desire is crucial to explore how Islamic principles guide consumption behavior ensuring that it is not solely oriented toward material satisfaction but also integrates ethical, moral, and spiritual dimensions. The mapping of prior studies reveals that Muslim consumption behavior is generally guided by fundamental Islamic values such as halal (permissibility), thayyib (goodness), honesty, amanah (trustworthiness), and moderation. These values act as internal control mechanisms that prevent excessive consumption (israf) and wastefulness (tabdzir). From an Islamic standpoint, consumer desire is not merely a manifestation of physical or psychological needs but must also be accompanied by proper intention and moral awareness, balancing personal satisfaction, social responsibility, and environmental sustainability. Islam thus positions consumption as a means to achieve holistic well-being (falah) in both worldly and spiritual dimensions. The study highlights that Islamic principles contribute significantly to shaping proportional, rational, and equitable consumption behavior. This research enriches the Islamic economics literature by demonstrating that consumer desire management should be oriented toward barakah (blessing) and maslahah (public benefit) rather than mere material pleasure. The findings are expected to provide a theoretical reference for developing consumer behavior models based on Islamic values and to serve as a conceptual foundation for policymaking and consumer education in sustainable Islamic economics.

Keywords: consumer desire, consumption behavior, Islamic economics, journal mapping

1. Introduction

In Islamic teachings, the level of satisfaction in using goods and services must adhere firmly to religious norms (Muflih, 2006). Thus, a person with a high level of religiosity tends to avoid wasteful behavior and pointless consumption, refraining from excessive spending and adjusting purchases according to income and real needs (Rozalinda, 2014).

Consequently, consumption activities guided by Sharia principles are more economical for instance, being cautious when taking credit, shopping according to needs, and being more sensitive to prices without being swayed by discounts that lead to uncontrolled purchases (Ridhi et al., 2018).

Globalization and advancement of information technology have widened the network of products and consumptive lifestyles, often blurring the boundary between needs and wants. In communities with high religiosity, this becomes a deeper challenge because excessive consumption may distance individuals from Islamic values that encourage simplicity, balance, and moral responsibility (Sultoni, 2015; Nasrullah, 2016).

Islam provides clear guidance in regulating human consumption behavior. The Qur'an instructs Muslims to enjoy Allah's provision in moderation without excess. Therefore, it is important for Muslims to understand the perception of desire within the frame of Islamic teachings (Ahmad, 2018; Mardiah, 2020).

This research uses a literature review approach to examine how Islamic values influence Muslim consumption behavior. Through analysis of various studies and scholarly journals, this research seeks to build a conceptual understanding of consumer desire from an Islamic perspective and how Sharia values can form dignified, just, and sustainable consumption practices (Lestari, 2021; Putri, 2023).

¹ Corresponding author: intanisha64@gmail.com

2. Literature Review

In today's technologically advanced life, public consumption tends to be driven not only by basic needs but by desires shaped by viral culture, technological progress, and social media influence. Conventional economics views human wants as unlimited and a driving force of economic activity. While this view motivates consumption growth, it may also lead to problems such as overconsumption, social inequality, and erosion of ethical values. Islam, however, offers a different perspective: every human action, including consumption of goods and services, has moral and spiritual dimensions. Consumption is not merely to satisfy physical needs but also a means to attain blessing and closeness to Allah SWT (Lestari, 2021).

Thus, consumption in Islam is evaluated not only from an economic standpoint but also according to values of simplicity, balance, and moral responsibility. In Muslim consumer behavior, desires must not neglect the rules of halal and thayyib. These principles cover not only the permissibility of ingredients and production processes but also honesty, justice, and social care. Desires founded on these values will produce balanced, ethical consumption that benefits individuals, society, and the environment. However, modern lifestyles often motivate consumers to seek worldly satisfaction and social status, turning consumption from an act of worship into a mere symbol of luxury. Hence, it is necessary to re-examine consumer desire principles from an Islamic viewpoint so consumption goals may be oriented toward sustainability and spiritual welfare. This study attempts to depict prior analyses on Muslim consumption behavior using journal mapping, expecting to provide deeper understanding of how Islamic values shape consumer desires and how these findings can inform economic policy and Sharia-based consumer education (Lestari, 2021; Putri, 2023).

Table 3. Mapping the Role of Fintech in Poverty Alleviation

Author & Year	Method	Research Focus	Main Finding
Sultoni (2015)	Theoretical	Consumer behavior & Islamic economic theory	Consumption must be balanced between needs and ethics
Nasrullah (2016)	Literature analysis	Islamic economics & consumer behavior	Islamic ethical principles limit excessive consumption
Ahmad (2018)	Qualitative	Halal product preference	Family and community strongly influence preferences
Fatimah (2019)	Case study	Online purchasing behavior	Halal awareness is a primary consideration
Mardiah (2020)	Qualitative	Consumptive behavior before Eid al-Fitr	Consumers choose halal products, avoid waste
Mujahidah (2020)	Survey	Halal consumption	Level of faith affects halal product preference
Rizki (2020)	Survey	Food & beverage halal consumption	Consumers are more loyal to halal brands
Lestari (2021)	Qualitative	Muslim youth consumption	Social media increases consumptive desires
Anwar (2022)	Mixed-method	Perception of halal & thayyib	Sharia compliance drives purchase decisions
Putri (2023)	Literature analysis	Muslim consumer phenomena	Desires influenced by media and social environment
Saleh (2023)	Islamic psychology	Consumptive behavior	Religiously-aware consumers avoid overconsumption
Khairani (2023)	Survey	Consumer desires & needs	Consumers distinguish basic needs and additional wants
Wahida (2024)	Survey & interviews	Muslim consumers	Sharia awareness affects purchase decisions

Yudhistir (2024)	Sufism psychology	Consumptive behavior & spirituality	Spiritual values suppress consumptive behavior
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3. Research Methods

This study uses a journal mapping method to analyze literature related to Muslim consumer desires. The process began with collecting relevant scholarly journals, articles, and theses, then grouping the literature by theme, research method, and main findings. Analysis was conducted to identify patterns, trends, similarities, and differences among prior research findings. The combined results form a conceptual framework and understanding of elements that influence consumer desire from an Islamic perspective. This method provides a comprehensive depiction of Muslim consumption behavior based on previous studies (Lestari, 2021; Putri, 2023).

4. Result and Discussion

The mapping elaboration shows that Islamic principles overall influence Muslim consumption behavior. Faith (iman) and piety (taqwa) are primary drivers that encourage consumers to choose halal and thayyib products and avoid excessive consumptive activities. Social, cultural factors and social media also play roles in shaping consumer views of needs and desires, especially among youth who are often exposed to consumptive trends via social media (Lestari, 2021; Putri, 2023).

4.1 Definition and Concept of Consumer Desire in Islam (Khairani, 2023)

Consumer desire from an Islamic perspective has a broader meaning than in conventional economic understanding. In modern economics, wants are often defined as mental urges to obtain satisfaction through goods and services without moral or spiritual limits. Islam views desire as part of human nature that must be directed and regulated according to Sharia values. Islam distinguishes between needs (hajjah) and desires/wants (raghbah), both of which must align with justice and public good (maslahah). True desire is that which brings benefit to self, society, and environment and does not conflict with maqasid al-shariah (objectives of Sharia). Thus, Islamic consumption behavior should not be driven by mere carnal impulses but by religious awareness and social responsibility (Sultoni, 2015; Nasrullah, 2016).

Islam prescribes that use of goods and services should be adjusted to needs rather than wants, because excessive desire creates dissatisfaction and waste. Islamic economic principles can serve as a guide in consumption activities, benefitting consumers and mitigating modern tendencies toward competition, inadequacy, and wastefulness contrary to Sharia (Mannan, 1995).

4.2 Influence of Islamic Values on Consumption Behavior

Mapping analysis across journals shows that Islamic values consistently shape Muslim consumption patterns. Faith and piety form the foundation for choosing halal and thayyib. Muslim consumers not only consider product function and price but also ensure products bring blessing and contain no elements prohibited by Sharia. This aligns with Qur'anic guidance (e.g., QS. Al-Baqarah [2]:168) that consumption should bring goodness and blessing. Religious values such as honesty, trustworthiness, and moderation regulate consumption to avoid israf (excess) and tabdhir (waste). Religiosity functions as a moral control encouraging more directed and ethical consumption (Lestari, 2021; Putri, 2023).

According to Abdul Mannan, Islam bases consumption activities on five principles:

- Principle of justice: Consumed sustenance must be halal and not prohibited, must not harm physical, moral, or spiritual well-being, and must not violate others' rights or social justice.
- Principle of cleanliness: Consumption should be clean and not detrimental to health; Sharia recommends consuming halal and thayyib.
- Principle of simplicity: Consumption should be proportionate and moderate. Islam promotes normal, fair, and non-excessive consumption to balance income and expenditure.
- Principle of generosity: An ethical principle to act for others' welfare; helping those in need is encouraged.
- Principle of morality: Consumption should enhance moral and religious values, maintaining balance between material and spiritual life.

Sharia-based consumers should consider maslahah (public benefit) in their consumption, meaning actions should benefit the self, others, and the environment (Rianto, 2011).

4.3 Social, Cultural, and Media Factors in Shaping Desire

Beyond spiritual factors, mapped literature finds that social and cultural influences also shape Muslim consumer desires. In the digital era, social media is a powerful tool that shapes perceptions of needs and lifestyle. Exposure to consumptive lifestyle content, digital advertising, and public figures often promotes the idea that happiness and status come from overconsumption (Lestari, 2021). However, studies show that Muslim consumers with strong religious knowledge can distinguish primary needs (dharuriyyat), secondary needs (hajiyyat), and complementary needs (tahsiniyyat). Religious awareness acts as a moral boundary preventing impulsive and excessive consumption. Thus, family and social environment education in Islamic values is key to maintaining consumption behavior in accordance with Sharia (Lestari, 2021; Putri, 2023).

4.4 Development and Implications of Sharia-based Consumer Education (Anwar, 2022; Wahida, 2024)

The mapping results also indicate the need to expand consumer education designed around Islamic values as an integral part of the Sharia economic system. Such education should go beyond halal-haram law to include formation of ethical character, social responsibility, and environmental awareness. Consumption, when done with correct intention, can be a form of social worship with spiritual value (Lestari, 2021; Putri, 2023).

Islamic consumer education strengthens ethical and spiritual awareness and fosters social intelligence so individuals can consider sustainability in economic decisions. In public policy, governments and Islamic economic institutions should promote halal economy policy, expand Sharia literacy, and emphasize the importance of halal products and green consumption. These principles align with Islam's aim to place consumption as a means toward balance, blessing, and communal welfare rather than an end in itself (Anwar, 2022; Wahida, 2024).

Previous studies also show that Muslim consumers can distinguish primary needs from additional wants and make consumption decisions that consider ethics, social welfare, and environmental sustainability. Hence, Sharia-based consumer education and supportive public policies are needed to promote halal, ethical, and sustainable consumption. Faith and piety remain primary factors motivating consumers to choose halal and thayyib products and to avoid excessive consumptive behaviors. Mapping findings suggest Sharia-based consumer education can strengthen ethical awareness and social responsibility in consumption and teach the importance of social justice, environmental care, and life balance consistent with maqasid al-shariah. Therefore, public policies promoting the halal economy and sustainable consumption practices are recommended.

5. Conclusion

Based on the mapping analysis of various literature and previous studies, it can be concluded that consumer desire from an Islamic viewpoint is not solely driven by material interests but is also influenced by spiritual and Sharia ethical values. Islamic principles such as faith, piety, justice, and social responsibility play important roles in shaping balanced consumption patterns that reconcile needs fulfillment with preservation of moral values. A believer is encouraged to always consider halal and thayyib in every consumption decision and to avoid wasteful (israf) and extravagant (tabdhir) behaviors that can harm economic and social balance (Khairani, 2023).

The mapping reveals that Muslim consumption behavior tends to be guided by spiritual consciousness that views consumption as a means to attain blessing rather than mere worldly satisfaction. Religious values significantly affect Muslim consumers' choices, particularly in selecting halal and thayyib products. Social, cultural, and media factors also influence consumer desire, especially among youth who are more susceptible to consumptive trends. Therefore, instilling Islamic values in consumption behavior is essential to prevent materialistic lifestyles (Lestari, 2021; Putri, 2023).

Moreover, the analyzed prior studies recommend developing Sharia-based consumer education focused on ethical character formation, social responsibility, and environmental awareness. Such education is expected to foster balanced, proportional consumption behavior rooted in maqasid al-shariah, thereby providing economic benefits as well as positive social and environmental impacts. Public policy also plays a strategic role in supporting halal, ethical, and sustainable consumption through strengthened regulation and halal economic literacy. With such support, it is hoped that the Muslim community will become financially literate, wise in consumption, and oriented toward communal benefit. Ultimately, Islam positions consumption as a means to achieve spiritual, social, and economic balance; a clear understanding of consumer desire in the Islamic perspective should help Muslims engage in blessed and sustainable consumption that contributes to a prosperous and morally-grounded society (Khairani, 2023).

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