

CAUSALITY JOURNAL

Vol. 02, No. 03, 2025, pp. 11-20

<https://journal.inacexter.com/index.php/causality>

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Redefining Israf in Modern Economics: Analysis of the Interpretation of the Qur'an and Hadith as the Basis for Sustainable Economic Policy

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Abstract: This study aims to analyze the relevance of the concept of israf in the Qur'an and Hadith and its implications for the formulation of sustainable economic policies in the context of the modern economy. The research method employed is qualitative library research, involving a systematic review of Qur'anic verses, Prophetic traditions, classical and contemporary tafsir works, as well as literature on Islamic economics and public policy. Data were analyzed using a descriptive-analytical approach by contextualizing religious texts within contemporary economic challenges. The results indicate that israf represents a normative principle emphasizing balance, efficiency, and responsibility in the consumption, production, and distribution of resources. This concept is highly relevant in addressing issues of excessive consumption, natural resource waste, and socio-economic inequality. The integration of the israf principle into sustainable economic policies—such as the promotion of renewable energy, efficient waste management, and equitable wealth distribution through Islamic economic instruments—has the potential to foster a more just and environmentally sustainable economic system. This study concludes that sharia-based economic policies grounded in the principle of israf can serve as a strategic alternative for achieving long-term social and economic sustainability.

Keywords: economic policy, Islamic economics, israf, resources, sustainable economy.

Introduction

The development of the modern economy, characterized by accelerated globalization, rapid technological innovation, and increasing purchasing power, has significantly transformed patterns of consumer behavior. Consumption is no longer perceived merely as a means of fulfilling basic needs but has increasingly become a medium for expressing lifestyle choices, social identity, and economic status. This shift in orientation has contributed to the emergence of excessive consumption patterns, which in turn exacerbate resource waste, economic distribution imbalances, and environmental degradation. Such dynamics pose serious challenges to the realization of an economic system that is both sustainable and equitable at national and global levels (Castano Garcia et al., 2021; Duro et al., 2025).

From the perspective of Islamic economics, excessive consumption is conceptualized as *israf*, referring to the use of wealth or resources beyond reasonable and proportional needs. *Israf* is not merely regarded as an individual ethical deviation but is understood as a structural issue capable of undermining economic stability and social welfare. Islamic teachings place consumption within a framework of balance (*tawazun*), moderation (*wasathiyah*), and social responsibility, whereby wasteful behavior is viewed as contradictory to the objectives of Islamic law (*maqashid al-shari'ah*), particularly the protection of wealth (*hifz al-mal*) and the sustainability of human life (Abdelgalil, 2024; Wijaya et al., 2025).

Alongside the growing global awareness of sustainable development, scholarly attention to responsible consumption has become increasingly relevant. However, conventional economic approaches often frame consumption primarily through rational

utility maximization and growth-oriented paradigms, while giving insufficient consideration to moral and spiritual dimensions. In this regard, Islamic economics offers an alternative perspective by emphasizing ethical values, justice, and sustainability as foundational elements of economic activity. Consequently, examining the concept of *israf* within the context of modern economic systems is essential for formulating a consumption paradigm that is not only economically efficient but also socially and ecologically sustainable (Nur et al., 2024; Wulandari et al., 2025).

Several previous studies have explored the relationship between *israf* and the principles of Islamic economics. Pybus et al. (2022) demonstrate that wasteful consumption behavior contributes to declining individual economic well-being and has the potential to widen economic inequality at the micro level. These findings suggest that *israf* generates systemic implications beyond individual conduct, affecting broader economic structures. Furthermore, Tiaranissa and Fitriah (2025) emphasize that the principle of controlling *israf* has not yet been optimally integrated into public economic policies in many Muslim-majority countries, despite its significant impact on long-term economic resilience. This highlights a persistent gap between the normative values of Islamic economics and actual policy implementation.

Other studies reinforce this perspective. Jariyah and Muslimah (2025) underline that the Islamic prohibition of *israf* is closely aligned with efforts to maintain ecological balance and social justice. This argument is further supported by Wulandari et al. (2025), who assert that economic policies grounded in Sharia-based values—particularly anti-*israf* principles—can play a strategic role in shaping more responsible and future-oriented consumption patterns. In addition, Kurnia Putra et al. (2023) stress the importance of Qur'anic and Hadith-based economic education in fostering awareness among younger generations regarding the dangers of excessive consumption and the significance of moderation in economic activities.

Despite these valuable contributions, much of the existing literature remains predominantly normative and conceptual, with limited integration of Qur'anic and Hadith interpretations as primary frameworks for contemporary economic policymaking. Moreover, studies that explicitly connect classical and contemporary Islamic exegesis with global economic challenges—such as environmental crises, economic inequality, and mass consumption—remain relatively scarce. This condition indicates a clear research gap that needs to be addressed in order to strengthen the relevance of Islamic teachings in responding to contemporary economic problems (Hamzah Muchtar, 2025; Nurholis, 2025).

In response to this gap, the present study aims to examine the concept of *israf* through the interpretative lenses of the Qur'an and Hadith, while analyzing its relevance within the context of modern economic systems and sustainable economic policies. The novelty of this research lies in its integrative approach, which connects religious textual analysis with contemporary economic issues in an applied manner. Through this approach, *israf* is not merely understood as a moral prohibition but as a normative principle that can inform and guide public policy formulation.

The expected contribution of this study is both conceptual and practical, particularly in advancing sustainable, equitable, and value-based economic policymaking grounded in Islamic principles. This research is anticipated to enrich the body of knowledge in Islamic economics, especially in developing a framework for responsible consumption. Furthermore, the findings are expected to serve as a reference for more applied and contextual Islamic economic education, thereby encouraging the formation of consumption patterns that are moderate, efficient, and oriented toward long-term public welfare.

Methods

This study employs a qualitative approach with a library research design. This approach is selected because the focus of the research lies in a conceptual and normative examination of the concept of *israf* from the perspectives of the Qur'an and Hadith, as well as its relevance to modern economic systems and sustainable economic policymaking. Library-based research is considered appropriate, as the primary objects of analysis consist of authoritative written sources, including religious texts and academic literature relevant to Islamic economics and ethical consumption (Nurholis, 2025).

The data sources in this study are divided into primary and secondary sources. Primary sources include Qur'anic verses related to consumption behavior, wastefulness, and the principle of moderation, as well as Hadiths of the Prophet Muhammad (peace be upon him) that provide ethical guidance for economic conduct in Islam. To ensure a comprehensive understanding, this research also refers to classical and contemporary Qur'anic exegeses that elaborate on the moral and socio-economic dimensions of *israf* (Hamzah Muchtar, 2025). Secondary data sources consist of scholarly books, peer-reviewed journal articles, and other academic works discussing *israf*, Islamic economics, sustainable consumption, and value-based economic policies.

Data analysis is conducted using a descriptive-analytical method by examining the meanings and substantive content of relevant Qur'anic verses and Hadiths through an interpretative (*tafsir*) approach. Subsequently, the concept of *israf* is analyzed contextually by relating it to contemporary economic realities, particularly the phenomenon of excessive consumption and sustainability challenges in modern economies. The results of this analysis are then synthesized to formulate a conceptual framework and policy recommendations for Sharia-based economic governance that emphasize moderation, efficiency, and sustainability. Accordingly, this study is expected to provide both academic and practical contributions to the development of more just and long-term-oriented economic policies grounded in Islamic values.

Results and Discussion

Understanding the Concept of *Israf* in the Qur'an and Hadith

The concept of *israf* in Islam refers to behavior that exceeds reasonable limits in the use of resources, whether related to material consumption, time allocation, or the utilization of energy and natural resources. Etymologically, the term *israf* derives from the Arabic root *asrafa-yusrifu*, which denotes excessiveness, transgression, or disproportionate use. Within the framework of Islamic economics, *israf* is not merely understood in terms of the quantity of consumption, but rather as the misuse of resources that neglects real needs, social benefits, and long-term consequences for individuals and society. Consequently, *israf* is positioned as conduct that contradicts the principles of balance (*tawazun*) and moderation (*wasathiyah*), which constitute fundamental pillars of Islamic teachings (Abdelgalil, 2024; Wijaya et al., 2025).

Normatively, the prohibition of *israf* encompasses both individual and social dimensions. At the individual level, *israf* has the potential to cultivate consumerist lifestyles and erode a sense of responsibility in wealth management. At the social and environmental levels, excessive consumption may encourage overexploitation of resources, widen socio-economic inequalities, and accelerate environmental degradation. In this regard, the concept of *israf* demonstrates strong relevance to the discourse on sustainable economics, which emphasizes efficiency, justice, and sustainability in resource governance (Nur et al., 2024; Castano Garcia et al., 2021).

The Qur'an explicitly warns Muslims against engaging in *israf*. One of the principal references is Qur'an Surah Al-Isra' [17]:27, which describes those who commit wastefulness as brethren of Satan. This verse indicates that *israf* is not merely an economic

misjudgment but also a moral and spiritual deviation. Classical and contemporary Qur'anic exegetes interpret wasteful behavior as a denial of divine blessings and a failure to fulfill the human mandate of responsibly managing entrusted wealth (Hamzah Muchtar, 2025; Arum & Mawardi, 2025).

Furthermore, Qur'an Surah Al-A'raf [7]:31 provides a more comprehensive ethical foundation for consumption in Islam. While permitting the enjoyment of lawful sustenance bestowed by God, the verse firmly prohibits excessiveness. This normative message reflects that Islam does not reject consumption *per se*, but rather regulates it within a framework of balance and public benefit (*maslahah*). Consumption that exceeds necessity while disregarding social and ecological impacts is therefore classified as *israf* and viewed as incompatible with the objectives of Islamic law (*maqashid al-shari'ah*) (Nur et al., 2024; Wulandari et al., 2025).

Prophetic traditions (*Hadith*) further reinforce the prohibition of *israf* and emphasize the importance of simplicity in economic life. In a Hadith narrated by al-Bukhari, the Prophet Muhammad (peace be upon him) stated that Muslims are permitted to eat, drink, dress, and give charity, provided these actions are not excessive or accompanied by arrogance. This narration affirms that Islam promotes proportional and responsible consumption patterns, serving as a practical guideline for maintaining consumption within the bounds of necessity and benefit (Muntadhirah & Zakiyah, 2023).

Moreover, in a Hadith narrated by Muslim, the Prophet Muhammad (peace be upon him) emphasized that God dislikes the squandering of wealth, even when it appears insignificant. This Hadith underscores that *israf* is not limited to large-scale expenditures but also includes minor, repetitive, and systematic forms of waste. Such an emphasis illustrates that Islam places efficiency and prudence in resource management as integral components of its economic ethics (Afrina, 2019; Jariyah & Muslimah, 2025).

Based on these Qur'anic verses and Hadiths, it can be concluded that *israf* represents a form of imbalance that is prohibited in Islam due to its detrimental effects on individuals, society, and the environment. Within the context of modern economies characterized by mass consumption and increasing pressure on natural resources, the concept of *israf* holds strategic relevance as a normative foundation for sustainable economic policymaking. Therefore, a comprehensive understanding of *israf* is not only essential in moral and devotional dimensions but is also crucial for constructing an economic system that is just, efficient, and oriented toward long-term sustainability (Nurholis, 2025; Wulandari et al., 2025).

The Relevance of Israf in Modern Economics.

The concept of *israf* in Islamic teachings holds strong relevance in the context of modern economics, particularly in addressing structural challenges such as excessive consumption, unequal resource distribution, and environmental degradation. The development of the global economy—characterized by industrialization, market globalization, and rapid technological advancement—has led to a massive increase in production and consumption. However, these dynamics have simultaneously intensified the potential for waste at multiple levels, ranging from individuals and industrial sectors to nation-states. In this context, *israf* should not be understood merely as a matter of personal ethics but as a systemic problem that requires serious consideration in economic policy formulation (Castano Garcia et al., 2021; Nurholis, 2025).

At the individual level, *israf* is reflected in excessive consumption patterns involving non-essential goods and services, including food, clothing, and rapidly replaceable technological products. The rise of consumerist culture in modern societies encourages individuals to consume beyond their real needs, often to satisfy lifestyle aspirations and social status symbolism. Such consumption patterns directly contribute to the depletion of

increasingly scarce natural resources. Empirical studies on food loss and waste indicate that a significant proportion of food production is wasted annually at the distribution and consumption stages, reflecting systemic inefficiencies in modern consumption practices (Handoyo & Asri, 2023; Lubis et al., 2024). This phenomenon highlights the inconsistency between contemporary consumption behavior and the anti-*israf* principles embedded in Islamic economic ethics.

At the macro level, *israf* is also evident in inefficient natural resource management by states and industrial sectors. Excessive exploitation of forests, water resources, and fossil energy has resulted in serious environmental consequences, including deforestation, water scarcity, and rising greenhouse gas emissions. Studies on climate change and fossil energy consumption demonstrate that uncontrolled energy use and structural inefficiencies are major contributors to global environmental crises (Forster et al., 2023; Halim Tjiwidjaja & Salima, 2023). From an Islamic economic perspective, such practices may be categorized as structural *israf*, as they disregard the principles of efficiency, responsibility, and sustainability in the utilization of finite resources.

Furthermore, *israf* manifests in modern industrial practices that prioritize low product durability or intentionally design goods to become obsolete within short periods (*planned obsolescence*). The proliferation of single-use products—particularly plastics—has exacerbated global waste and pollution problems. Accumulated plastic waste in terrestrial and marine ecosystems poses severe threats to biodiversity and human health. Empirical evidence shows that global trade and production patterns significantly contribute to ecological degradation through waste-intensive industrial models (Satyro et al., 2018; Şeker et al., 2025). In this context, the Islamic principle of *israf*, which emphasizes prudence, efficiency, and accountability in production and consumption, offers a normative foundation for shifting industrial paradigms toward more sustainable models.

The relevance of *israf* is also apparent within the global economic structure marked by inequality between developed and developing countries. High-consumption countries tend to appropriate a disproportionate share of global resources, while many developing nations continue to face limited access to necessities. This imbalance not only exacerbates economic inequality but also intensifies pressure on global resource sustainability. Studies on global material demand confirm that resource consumption remains highly unequal across countries, with insufficient convergence over time (Duro et al., 2025). The Islamic principle of *israf*, which advocates balance and justice in resource utilization, can therefore serve as an ethical foundation for more equitable and inclusive global economic policies.

Overall, the application of the concept of *israf* in modern economics provides a relevant normative framework for fostering a more efficient, just, and sustainable economic system. By internalizing anti-*israf* values at the individual, industrial, and state levels, economic policies can be oriented toward reducing waste, improving resource efficiency, and mitigating negative impacts on the environment and social welfare. In addressing global challenges such as economic inequality, environmental crises, and natural resource scarcity, the principle of *israf* may function as a key ethical and conceptual foundation for building a more equitable and long-term-oriented global economy (Wulandari et al., 2025; Nur et al., 2024).

Application of the Principle of Israf in Sustainable Economic Policy

The integration of the principle of *israf* into sustainable economic policy constitutes a strategic response to contemporary economic challenges, including excessive consumption, natural resource waste, and economic inequality at both local and global levels. Sustainable economics is understood not merely as an orientation toward economic growth, but as a system that emphasizes environmental preservation, social justice, and efficient resource utilization to ensure the welfare of present and future generations.

Within this framework, the Islamic prohibition of *israf*, which explicitly condemns wastefulness and excessive resource use, provides a strong normative foundation for formulating economic policies that are equitable, efficient, and environmentally responsible (Nur et al., 2024; Wulandari et al., 2025).

At the level of public policy, the application of the *israf* principle can be realized through regulatory instruments aimed at controlling excessive consumption and promoting resource efficiency. One relevant policy measure is the implementation of economic instruments such as carbon taxation for industries that generate high levels of greenhouse gas emissions. Such policies are designed to create disincentives for energy-intensive production practices while encouraging technological innovation and cleaner production processes. From the perspective of Islamic economics, carbon taxation aligns with the principle of *israf*, as it directs economic actors toward proportional and responsible resource use (Chintya & Lores, 2025; Sun et al., 2024).

In addition to restrictive measures, the principle of *israf* can also be operationalized through incentive-based policies that reward sustainable production practices. Fiscal incentives, green technology subsidies, and preferential financing schemes for industries that successfully reduce waste and improve production efficiency represent policy instruments capable of curbing *israf* within the industrial sector. This approach not only minimizes waste throughout production chains but also fosters an economic ecosystem oriented toward long-term sustainability and innovation (Meilandri et al., 2025; Xiang et al., 2025).

The energy sector represents another domain in which the principle of *israf* is particularly relevant. Heavy dependence on fossil fuels has resulted in large-scale energy waste and environmental degradation. Consequently, policies promoting a transition toward renewable energy sources—such as solar, wind, and hydropower—may be viewed as concrete implementations of the *israf* principle. Islamic teachings emphasize efficiency and accountability in energy use as part of humanity's role as stewards (*khalifah*) of the Earth. Policies such as renewable energy subsidies, gradual removal of fossil fuel subsidies, and investment incentives for clean energy development are therefore consistent with anti-*israf* values and sustainable economic objectives (Halim Tjiwidjaja & Salima, 2023; Forster et al., 2023).

The application of *israf* is also highly relevant in agriculture and natural resource management. Conventional agricultural practices characterized by excessive use of water, chemical fertilizers, and pesticides have contributed to soil degradation and environmental pollution. Accordingly, policies that promote sustainable agriculture—such as water-efficient irrigation technologies, organic farming, and agricultural waste management—can be understood as practical manifestations of the *israf* principle within the food sector. Furthermore, forest conservation policies through reforestation programs and community-based forest management reflect efforts to prevent wasteful exploitation of non-renewable natural resources (Gamage et al., 2023; Pamungkas et al., 2025).

At the consumer level, the implementation of *israf* within sustainable economic policy may be pursued through educational and persuasive approaches. Public education and awareness campaigns that promote frugality, waste reduction, and responsible consumption play a crucial role in shaping societal economic behavior. Governments and civil society organizations can actively enhance public awareness of the environmental and economic impacts of excessive consumption. Such initiatives are consistent with Islamic teachings that emphasize simplicity and prohibit extravagance in resource utilization (Yaqub et al., 2024; Jariyah & Muslimah, 2025).

Moreover, waste management and recycling policies constitute an essential component of applying the *israf* principle. Regulations mandating environmentally friendly packaging, promoting circular economy models, and increasing recycling rates can

significantly reduce waste and maximize resource value. From the perspective of Islamic economics, minimizing waste and optimizing resource utility reflect the principles of efficiency and public benefit (*maslahah*) (Afandi & Rahma, 2025; Novida Yenny et al., 2025).

Overall, integrating the principle of *israf* into sustainable economic policy offers both a normative and practical framework for constructing a more just, efficient, and long-term-oriented economic system. By internalizing anti-*israf* values at the levels of policymaking, production, and consumption, economic development can be directed toward reducing waste, preserving environmental integrity, and enhancing social welfare. In the long run, the application of this principle has the potential to become a key pillar in realizing a more equitable and sustainable global economy grounded in Islamic values (Nurholis, 2025; Wulandari et al., 2025).

Recommendations for Sharia-Based Economic Policies to Overcome *Israf*

The integration of the *israf* principle into sharia-based economic policy offers a holistic normative and operational approach to managing resources wisely, reducing waste, and achieving just socio-economic balance. Within the framework of Islamic economics, *israf* is understood as behavior that exceeds reasonable limits in consumption, production, and resource distribution, which may lead to economic imbalance and environmental degradation. Therefore, the formulation of sharia-based economic policies that emphasize efficiency, justice, and sustainability is highly relevant in addressing global challenges related to resource waste and economic inequality.

One key policy recommendation is the strengthening of sustainable consumption regulations grounded in Sharia values. At the individual and household levels, governments can encourage the control of excessive consumption through public education programs that promote moderation and responsibility in resource utilization. Incentive-based policies for environmentally friendly and energy-efficient products, combined with disincentives such as taxation on environmentally harmful goods—such as single-use products or items with high carbon footprints—are consistent with the principle of *israf*. This approach can be further reinforced through sharia-based economic education that emphasizes ethical consumption and sustainability.

In the industrial sector, sharia-based economic policies should be directed toward the development of green and sustainable industries. Governments may provide fiscal incentives, including tax reductions or easier access to financing, for companies adopting energy-efficient technologies, renewable energy, and recyclable materials. In addition, regulations limiting the excessive exploitation of natural resources and strengthening industrial waste management must be enforced consistently. These policies reflect the application of the *israf* principle in production activities, enabling economic efficiency without compromising environmental sustainability or the interests of future generations.

At the governmental level, sustainable natural resource management constitutes a central element of sharia-based economic policy. Environmental conservation policies—such as reforestation, forest protection, and ecosystem-based management—represent concrete applications of the *israf* principle in public policy. Furthermore, fiscal policies supporting green infrastructure development and efficient waste management systems can strengthen efforts to reduce resource waste. From an Islamic perspective, natural resources are viewed as a trust (*amanah*) that must be managed responsibly for the collective benefit of society.

Policy recommendations should also address wealth distribution as a means of achieving social justice. Instruments such as *zakat*, *infaq*, *sadaqah*, and *waqf* hold strategic potential in reducing economic disparities and promoting equitable welfare. The state can enhance regulatory frameworks for *zakat* and *waqf* management while fostering synergy between Islamic social finance institutions and national development policies. Equitable

wealth distribution not only reduces social inequality but also prevents excessive accumulation of resources by certain groups, aligning closely with the anti-*israf* principle.

In the energy sector, the implementation of the *israf* principle can be realized through policies supporting the transition toward clean and efficient energy. Governments may provide incentives for the adoption of renewable energy technologies, such as solar panels and electric vehicles, while imposing disincentives on fossil fuel consumption through carbon taxes or consumption limits. These measures aim to reduce energy waste and mitigate environmental harm. From a sharia perspective, energy efficiency constitutes part of humanity's moral responsibility to maintain ecological balance.

Overall, sharia-based economic policy recommendations that integrate the *israf* principle can serve as a vital foundation for building a sustainable, just, and environmentally friendly economic system. By emphasizing efficiency in consumption, production, and resource distribution, while prioritizing social justice and environmental preservation, sharia-based economic policies have the potential to contribute significantly to long-term economic stability. The consistent application of the *israf* principle is not only relevant within an Islamic framework but also holds universal value in advancing a more equitable and sustainable global economic future.

Conclusion

The discussion of the concept of *israf* from the perspectives of the Qur'an and Hadith demonstrates that Islam places serious emphasis on economic behavior related to consumption, production, and resource management that exceeds reasonable limits. *Israf* is not understood merely as material wastefulness, but also encompasses the disproportionate use of natural resources, energy, and time. The prohibition of *israf* in Islamic teachings underscores the importance of balance, efficiency, and moral responsibility in economic life, both at the individual and collective levels.

In the context of the modern economy, the concept of *israf* holds strong relevance, particularly in responding to issues of excessive consumption, unequal distribution of resources, and environmental degradation. Economic patterns that tend to be exploitative and unsustainable highlight the urgency of integrating ethical values capable of guiding economic activities toward long-term public benefit. The principle of *israf* offers a normative framework that aligns with the concept of sustainable economics, as it emphasizes consumption control, production efficiency, and the prudent utilization of resources.

Furthermore, the application of the *israf* principle in sharia-based economic policies can be realized through various policy instruments, including the strengthening of sustainable consumption regulations, the development of green industries, sustainable natural resource management, and the optimization of wealth distribution through zakat and waqf. The integration of sharia values into public policy not only contributes to reducing waste and protecting the environment but also promotes social justice and societal welfare. Accordingly, the principle of *israf* can serve as both an ethical and practical foundation for formulating equitable and sustainable economic policies at national and global levels.

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