



# INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS & SOCIAL SCIENCES



## The Principle of Wasatiyyah-Consumerism in Syama'il Muhammadiyah: A Study of Al-Hadith Al-Mawdu'iy

Siti Mastura Muhammad & Mohd Shukri Hanapi

To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v8-i4/4049>

DOI:10.6007/IJARBSS/v8-i4/4049

*Received: 21 Feb 2018, Revised: 27 Mar 2018, Accepted: 18 April 2018*

Published Online: 21 April 2018

**In-Text Citation:** (Muhammad & Hanapi, 2018)

**To Cite this Article:** Muhammad, S. M., & Hanapi, M. S. (2018). The Principle of Wasatiyyah-Consumerism in Syama'il Muhammadiyah: A Study of Al-Hadith Al-Mawdu'iy. *International Journal of Academic Research in Business and Social Sciences*, 8(4), 627–643.

**Copyright:** © 2018 The Author(s)

Published by Human Resource Management Academic Research Society ([www.hrmars.com](http://www.hrmars.com))

This article is published under the Creative Commons Attribution (CC BY 4.0) license. Anyone may reproduce, distribute, translate and create derivative works of this article (for both commercial and non-commercial purposes), subject to full attribution to the original publication and authors. The full terms of this license may be seen at: <http://creativecommons.org/licenses/by/4.0/legalcode>

Vol. 8, No. 4, April 2018, Pg. 627 - 643

<http://hrmars.com/index.php/pages/detail/IJARBSS>

JOURNAL HOMEPAGE

Full Terms & Conditions of access and use can be found at  
<http://hrmars.com/index.php/pages/detail/publication-ethics>

## **The Principle of Wasatiyyah-Consumerism in Syama'il Muhammadiyyah: A Study of Al-Hadith Al- Mawdu'iy**

**Siti Mastura Muhammad & Mohd Shukri Hanapi**

Centre for Islamic Development Management Studies (ISDEV), University Sains Malaysia, 11800  
Minden, Penang, Malaysia.

### **Abstract**

Consumerism is the final stage after the production and distribution stages. A community that is so accustomed to a modern lifestyle tends to spend extravagantly and uncontrollably up to the point of creating various socio-cultural and socio-economic issues. This is explained by the fact that the widely used capitalist system is progressing, and the progress is measured using maximum material utility. Thus, at part of the Malaysian government's efforts and commitment to realize wasatiyyah as a national aspiration that increases the people's wellbeing, this concept should be discussed as this approach shapes the form of consumerism. In relation to this issue, this working paper aimed to identify and analyse the principle of wasatiyyah-consumerism in Syama'il Muhammadiyyah. The question is, what form of consumerism could be based on the wasatiyyah concept? How the principle of wasatiyyah-consumerism should be practiced? To answer these questions, this paper work only analysed secondary data, which comprised the Al-Hadith al-Mawdu'iy (thematic hadith) analysis method. The findings showed that the principles of wasatiyyah-consumerism in Syama'il Muhammadiyyah were the principle of charity; the principle of balance; and the principle of ihsan.

**Keywords:** Principle, Consumerism, Wasatiyyah, Al-Hadith Al-Mawdu'iy

### **Introduction**

Consumerism is one of the most important social disciplines in the Islamic way of life. It focuses on individual or community behaviour, whether in its production, distribution or use. All individuals in society are consumers in any point in their lives without the limitation of religion, race, age, culture and status (Salzalena, 2008). Hence, following the changes in time, places, situations, customs and the intention of the people today, there are various issues regarding human discipline that has been discussed by Islamic scholars (Shahidan, 2004) and various new issues have emerged due to the impact of social and economic changes on the Islamic community in Malaysia. One of these relates to the imbalance of consumerism activities in the daily lives of

people in society. Thus, the need for a discussion on a consumerism model based on strong and realistic Islamic concepts requires due attention and investigation.

One of the flexible Islamic concepts is *wasatiyyah*, which is comprehensive, integrated, and able to resolve issues and demands of society (Abdullah, 2013:13). Apart from that, the *wasatiyyah* concept thrives as one of the specific characteristics of Islamic *tasawwur* (world-view). The aim is not be overbearing but rather, strike a balance as well as enhance the quality of human life in various aspects (Shukri, 2014:51). In particular, the Malaysian government has realised that this concept could be incorporated into the national administration philosophy and Gagasan 1Malaysia (GIM) for the transformation of the national agenda (Asyraf Wajdi, 2013). Even the National Transformation 2050 (TN50) program was strategized towards national development, especially the national economy (*Utusan Melayu*, 2017). Thus, the strength of the consumerism and *wasatiyyah* concepts are seen as a realistic approach that could shape the next form of consumerism and address consumerism issues, such as *ghuluw* (surrendering to impulsive needs), wastage, high debt culture, bankruptcy, inflation and so on in the economic system.

The integration of consumerism and *wasatiyyah* discussed in this working paper serves to form a new phrase based on the terms consumerism and *wasatiyyah*. However, consumerism-*wasatiyyah* is not a new form of knowledge, as it has been in existence and applied by the Prophet SAW himself, whereby HE had stated that this does not deviate from Islamic teachings that are concerned with ensuring human sustainability in this world and the Afterlife (Atikullah, 2009:73). In general, the phrase consumerism-*wasatiyyah* refers to the consumerism model that is based on elements such as being polite and courteous, balanced and following the needs based on the *wasatiyyah* concept.

Thus, this working paper aims to identify and analyse hadith related to the principles of *wasatiyyah*-consumerism in *Syama'il Muhammadiyyah*.

### **Definition of Wasatiyyah-Consumerism**

*Wasatiyyah*-consumerism is a new phrase integrating the two terms “consumerism” and “*wasatiyyah*”. Consumerism literally means “to use or wear” (Hana & Terry, 1980:79) and the terminological meaning is “*the act of using products and services to fill one’s current needs*” (Dawid, 1983:81). Moffat (1984:64) had defined consumerism as “*matters relating to the use of products and services to satisfy the wants of consumers to the point where they serve a purpose or use*”.

According to Nurizan and Amim (2002) and Surtahman (1993), consumerism refers to “*individuals who buy, rent, accept, use, maintain or dispose goods and services, be it for usage, storage, preservation or disposal as the final form*”. Consumerism, or *istihlak* in Arabic, is defined as *itlaf al-‘ayn* (to deplete its physical form or benefit) in the application of an item or product that offers the desired benefits and effects. For example, water is used for drinking and irrigation. It will be depleted and run out of supply but the benefits obtained from it is the continuation of life and the growth of crops. Physically in this case, *itlaf al-‘ayn* alone does not produce benefits but the *istihlak* aspect (using something to benefit from it in some other manner) has produced benefits (Rawas, 1991:94).

Based on the discussion above on the definition of consumerism, it is clear that consumerism is everything related to consumers regarding their action on an item, product, service or even administration and development.

*Wasatiyyah* originated from the Arabic word "*wasat*". It was expanded from the phrase "*ummatan wasatan*" as found in Verse 143 Surah al-Baqarah, which has multiple meanings. 'Abdulmalik 'Abdulkarim (1982:333), Sayyid (2000:295-297) and Ghazali (2008:156) stated that *wasatiyyah* means "*in the middle, middle-ground, just and alternative*"; while Ahmad (2006:1) stated that *wasatiyyah* means "*the best, the noblest, admirable, excellent and perfect*".

Furthermore, the definition of *wasatiyyah* could be elaborated to mean "*a good, balanced or moderate condition that is placed in between two different extremes*" (Quraish, 1996:328; al-Qaradawiy, 2010). These extreme positions were defined by Haniff (2003) as "*being extremely strict*" and "*being extremely lax*". According to Salida (2010), the aforementioned 'moderation' is "*to put something in its proper place or give something to its rightful owner, synonymous with the definition of justice*". In addition, Khadijah and Nor Adina (2010) defined *wasatiyyah* as "*putting something in its proper hierarchy, in the middle and balanced between two different extremes*".

Mustaqim (2012:93) and Ismail (2012:31) stated that *wasatiyyah* is the best middle-ground approach for carrying out responsibilities or requirements with moderation, balance and justice that are in line with the teachings of Islam. *Wasatiyyah* also means not having the attributes of *al-ghuluw* and *al-tatarruf* (extreme and exorbitant) in all actions (Abdullah, 2001:55) be it too extreme like chasing worldly gains and forsaking the Afterlife or chasing gains for the Afterlife until forsaking the worldly life or chasing riches and wealth just for the sake of being wealthy until forgetting the less fortunate people who are in need of help (Ridhuan, 2010). Ridhuan (2010) view is further reinforced by Yusof (2013:11), who stated that *wasatiyyah* is a symbol of goodwill that fulfils demands between two extremes such as between worldly life and the Afterlife; between greatness and reality; between spirituality and corporeality; between wants of an individual and the wants of society; between revelation and the human mind; and so forth.

According to the etymology-based explanation above, it is clear that *wasatiyyah* places the Muslim society in a moderate position, where it will not be swept away by materialism and is able to balance the aspects of materiality and spirituality as well as spirituality and corporeality in all actions and activities in its daily lives (Quraish, 1996:328). Therefore, the Muslim society's fanaticism with a singular approach that eventually reaches an extreme level (*ifrat* and *ghuluw*) will erode the understanding and values of Islam in society and give way to numerous issues faced by society today (Munawir, 1986; Kamil, 2004).

The term *wasatiyyah*-consumerism consist of the combination of two words, namely consumerism and *wasatiyyah*. This combination is a relatively new phrase. However, *wasatiyyah*-consumerism is not new knowledge, it has existed and applied by the Prophet (SAW) himself and is not separate from Islamic teachings (Atikullah, 2009:73). Based on the discussions above, the aspects of consumerism and *wasatiyyah* have been defined separately even though *wasatiyyah* is an approach in consumerism. Thus, *wasatiyyah*-consumerism is summarised in this paper and refers to consumerism according to needs, prudence, care and balance based on the *wasatiyyah* aspect. It is an important principle of knowledge in our daily lives that is relevant

to economic and systematic financial management for individuals, families, organisations and state administrations alike.

### **Definition of *Al-Hadith al-Mawdu'iy* (Thematic Hadith)**

Thematic hadith is one of the new branches of hadith knowledge, which is widely used to examine and research certain themes or topics based on the hadith of the Prophet SAW. According to al-Zayyan (2002), thematic hadith refers to the knowledge of collecting and interpreting different hadith narrations based on the main source of hadith related to a certain topic of discussion, whether it is based on the meaning or the pronunciation of a term.

In line with al-Zayyan (2002), al-Syarman (2010) and Asyraf (2012), details of thematic hadith are divided into two sections. The first section is the general definition of thematic hadith, which refers to academic research related to a certain theme or topic based on the explanations found in the Sunnah of the Prophet SAW; while the second section is the specific definition of thematic hadith, which refers to an academic debate about a certain theme or topic based on the hadith of the Prophet SAW with the intention of creating a guide for practical application.

However, discussion on thematic hadith in a wider context refers to the sociology, economy, management, knowledge and way of life closely related with the hadith of the Prophet SAW. This indirectly offers an understanding and solution to the numerous issues and problems of humanity based on *al-manhaj al-nabawiy* (the teachings of the Prophet SAW through HIS hadith) (Shukri, 2017).

### **Literature Review**

In general, this discussion covers four main aspects. The details are discussed as follows:

#### **a. The Concept of Islamic Consumerism**

There are several studies related to the concept of Islamic consumerism. For instance, Aziz, Azizah, Shukor and Habibah (2000), Basri, Aziz & Sayuti (2008) and Nurshuhaida and Zaiton (2012) discussed the consumerism concept in Islamic economy. In Islamic economy, consumers are deemed rational when spending their income to maximise their material satisfaction in par with their spiritual satisfaction. Therefore, the income is used not only to fulfil material utilities, but also to fulfil spiritual utilities.

Apart from that, there is another branch of literature that discusses the concept of consumerism according to Shari'a, as mentioned by Ashikin, Amani and Nuridah (2011). In this shari'a-abiding concept, consumers have full liberty when using goods or services to attain a prosperous life, but the use is confined by the customs, rules and regulations determined by Allah SWT.

Next, Aizat, et.al., (2012) looked into the concept of halal consumerism. This is more into legislation or emphasis on the issues of halal and haram. Besides that, it also involves the concept of *halalan tayyiban*, the production of halal products, the identification of halal logo, consumerism ethics, the rights of Muslim consumers and legislation regarding halal consumerism.

Based on the literature regarding Islamic consumerism, there is yet to be any studies or working papers that elaborate on the consumerism-*wasatiyyah* model. The model discussed in



this paper is more comprehensive (where it not only focuses on the *halal* and *haram*) and has a firm ground on epistemology and Islamic *tasawwur*.

#### **b. Consumerism Issues**

Besides the academic discussion related to the concept of Islamic consumerism, there are some studies that discussed issues concerning consumerism in society. For instance, Zalina (2007) talks about consumer issues in relation to fraud and deceit when selling goods and services, including the abuse of the halal logo. Meanwhile, Anuar and Mohamad Aizat (2012) mentioned about the issues of food processing and production, the original source of raw materials etc., while Anisah and Safiri (2014) looked into several legal issues regarding livestock milk, honey, vinegar from alcohol etc., and related them to the *al-istihalah* method (the change in the mass or nutrition of a food item).

Based on past studies regarding issues on consumerism in society, it was found that it could occur because society has the tendency to be unable to control and balance its own material satisfaction. Guidance on the real understanding of Islamic consumerism should be concluded to ensure the wellbeing of Islamic consumers in particular. Thus, this study initiated to fill the gap that was identified by focusing on consumerism-*wasatiyyah*.

#### **c. The Wasatiyyah Concept**

According to Chandra (2011), *al-wasatiyyah* is a complex concept and a principle that requires the understanding of verse 143 from Surah al-Baqarah (2). In this concept, the al-Qur'an refers to Muslims as *ummatah wasatan*. This term in verse 143 Surah al-Baqarah (2) is specific to Muslims. It means a middle-rank ummah, being an in-between in every aspect (Ismail, 2012; Zulkifli, 2011 & Shukri, 2014), justice (Chandra, 2011; al-Salabiy, 1999:41; Najib, 2015; Abdullah, 2013:12), nobility and advancement (Zulkifli, 2011), being the best (Mahmud, 2015:147) and being in a good balance (Chandra, 2011).

Moreover, Ismail (2012:39) stated that the term *wasat* equates moderation or equilibrium; whereas, Mahmud (2015:147) stated that it refers to Muslims who are consistent in becoming the best ummah as long as they preserve this sense of moderation that depicts balance and *istiqamah* in the path of Allah SWT. According to Shukri (2014:51), the notion of *al-wasatiyyah* serves as one of the specific characteristics of Islamic *tasawwur*.

The *wasatiyyah* concept was chosen as the consumerism approach as it is a potential approach that is able to address issues surrounding the ummah (Abdullah, 2013). However, according to Khader, Farhan, Khairi, Sedek, Fauzi and Mustafa (2016), the notion of *wasatiyyah* appeals to humans, as it automatically disciplines the ummah with legislation and regulations the way the Prophet SAW approached it and which had become the principles of the Prophet's SAW companions.

#### **a. Application of the Wasatiyyah Concept**

Other than the studies about *wasatiyyah*, there are also studies that discussed the application of the *wasatiyyah* concept in multiple aspects of life. For instance, Huda (2011) focused on the *wasatiyyah* concept in G1M principles, namely balance, harmony, fairness, moderation and freedom. An in-depth study by Syaidatana Aishah (2014) focused on the

application of the *wasatiyyah* concept in G1M with the analysis based on the interpretation of verse 143 in Surah al-Baqarah. In effect, there are meanings and elements of *wasatiyyah* according to the interpretation of *tafseer* scholars used in G1M, such as balance, fairness and greatness.

In addition, Fadzil and Hasnan (2014) discussed the elements of the *wasatiyyah* concept found in careers according to Imam al-Juwayni. Every worker has to renew their determination and cleanse themselves from *mazmumah* by understanding the values of *wasatiyyah*. Isa and Don (2016) applied the *wasatiyyah* concept among student leaders from public universities in Malaysia. An understanding of the *wasatiyyah* concept by graduates will produce a generation of leaders that can shape the country through Islamic integrity. It was also found that there are yet to be studies that have adopted the *wasatiyyah* concept as a consumerism concept.

Based on previous discussions, the *wasatiyyah* concept in Islam is a comprehensive approach and it has the potential to discipline individuals and society when it comes to formulating legislation and regulations (Abdullah, 2013). This follows the *wasatiyyah* concept clearly contained in verse 143 in Surah al-Baqarah, which means fair, the best, selected, moderate, noble, perfect, not overbearing (*ifrat*) and not too lacking (*tafrit*) in the affairs of this world and the Afterlife, but with a balance between the two. Thus, the integrated concept of consumerism and the concept of *wasatiyyah* were discussed because of three reasons. First, as an approach that could shape the form of consumerism and address current consumerism issues. This was followed by the commitment of the Malaysian Government to realise the *wasatiyyah* concept as the national aspiration agenda to strengthen the inclusivity towards building a fair society and enhancing the wellbeing of the people based on the strategic core and driver of change elements of the 11th Malaysian Plan (11th Plan). Secondly, it is able to form a discipline as well as a form of consumerism based on the integration with the *wasatiyyah* concept from the main source of absolute and genuine epistemology of Islamic knowledge. Knowledge about consumerism-*wasatiyyah* is closely linked with the right and systematic form of economic and financial management systems, whether for individuals, family, organisations or national administration. Thus, it can produce a family, society or nation that is courteous in its utilization. Thirdly, adding to the reference of consumerism, the understanding of *wasatiyyah* altogether become the point of reference that practices the basics of Islamic-oriented consumerism.

## Methodology

This qualitative study only used secondary data. The *al-Hadith al-Mawdu'iy* (thematic hadith) analysis method was used to analyse the data collected from secondary sources, which were past studies and literature related to this study such as thesis, journals and literary works related to the principle of *wasatiyyah*-consumerism. Next, the discussion of the principle the *wasatiyyah*-consumerism was carried out by referring to the main sources of Islam, which is the al-Qur'an, Hadith and the literature related to the scriptures of interpretation, hadith and published authoritative studies.

### **Hadith Related to the Principle of *Wasatiyyah*-Consumerism in *Syama'il Muhammadiyyah***

There are no discussions in *Syama'il Muhammadiyyah* that explicitly refers to principle of *wasatiyyah*-consumerism. However, there were six hadith chosen for this analysis. In order

to determine if the hadith in *Syama'il Muhammadiyah* are included in the hadith related to the principle of *wasatiyyah*-consumerism, this working paper had determined it based on three characteristics. First, the consumerism must benefit individuals and society; second, the consumerism must not be wasteful; and third, the consumerism must promote good relations between humans and Allah (SWT) and between each other. Any hadith that fulfils one of these criteria is presumed to be a hadith related to principle of *wasatiyyah*-consumerism. This is shown in Table 1 below.

**Table 1: Hadith Related to the Principle of *Wasatiyyah*-Consumerism**

o.	o. Hadith	N Chapter of Hadith	Topic of Hadith
.	38	1 25	Abu Umamah al-Bahili narrated that: "There was never an excess of wheat bread in the house of Rasulullah's (SAW) family".
.	70	1 26	Anas bin Malik r.a. narrated that: "Rasulullah (SAW) served his guests with khurma and foods made of flour during his engagement ceremony with Safiyyah".
.	87	1 28	Rasulullah (SAW) said that: "Allah blesses his servants who eat and drink and then praise his name upon the food and drink".
.	13	3 46	Aisyah r.a. narrated that: "Rasulullah's (SAW) sleeping mattress was made of leather, which was filled dry grass".
.	82	3 55	'Amru bin al-Harith narrated that: "Rasulullah (SAW) did not leave anything behind except war weapons, a mule and a plot of land which he donated".
.	86	3 55	Abu Hurairah r.a. narrated that, Rasulullah (SAW) exhorted: "My heirs will not inherit dinars or dirhams. Whatever I leave after (I count out) the provisions for my wives and the salary of my successor, is to be made into charity".

According to Table 1 above, there were six hadith related to principle of *wasatiyyah*-consumerism comprising one hadith from Chapter 25 (No. Hadith 138), one hadith from Chapter 26 (No. Hadith 170), one hadith from Chapter 28 (No. Hadith 187), one hadith from Chapter 46 (No. Hadith 313) and two hadith from Chapter 55 (No. Hadith 382 & No. Hadith 386).

### Findings and Discussion

The discussion on the principle of *wasatiyyah*-consumerism in this study was divided into three sections. First, the principle of charity; second, the principle of balance; and third, the principle of *ihsan*.

#### a. The Principle of Charity



Islam places importance on the use of all the natural resources bestowed by Allah SWT as long as it benefits the individual, families, society and the nation at large for the prolonging of life as well as physical and spiritual health; while also reminding humans to devote themselves to Allah SWT (Ibrahim & Labib, 1998:323). This is according to the following exhortation by Allah SWT, meaning:

*“Lawful to you is the game of the sea and what the sea brings forth as food, as a provision for you (to enjoy) and as well as for the travellers” (al-Ma’idah, 5:96).*

The verse in Surah Al-Ma’idah (5:96) explains that the bounty of Allah SWT that are proper and halal should be used as long as it conforms with consumerism principles and benefits human life. The needs and wants of humans for a form of consumerism that is good and of high quality is a blessing from Allah SWT and is encouraged by Islamic law. This is because consumerism is beneficial to Allah’s SWT creations and promises happiness and pleasure in the worldly life and the Afterlife (Salzalena Salam, 2008:125-126). This is shown the following verse, as exhorted by Allah SWT:

*“And We have not sent you forth (O Muhammad) but as a Mercy to all the worlds” (al-Anbiya’, 21:107).*

Islam emphasises the principle of charity, which reflects the appreciation for a true and perfect lifestyle. It is closely related to social life, which is the social responsibility between humans to care for each other. This is consistent with the hadith narrated by ‘Amru bin al-Harith, meaning:

*“Rasulullah SAW did not leave anything behind except war weapons, a mule and a plot of land, which he donated” (Syama’il Muhammadiyah, 1996:211, No. Hadith 382, Riwayat al-Bukhariy, No. Hadith 2739).*

This hadith generally explains the principle of charity, which is found in the personality of Rasulullah (SAW). The Prophet’s SAW family only took their portion of Allah’s SWT bounty and nothing more than what was given to them (Khalil, 2007:926). The Prophet SAW did not leave any inheritance or wealth such as money, land, etc. after HIS passing for the benefit of his family but rather HE left it for the benefit and use of the public. This was as narrated by Ibn Taimiyyah in Minhaj al-Sunnah, meaning (quoted from Fikri, 2012):

*“Allah SWT protects his Prophets from inheriting worldly wealth so that the matter does not become syubhah (doubt) for others who challenge the Prophets’ prophethood by claiming that the Prophets are only seeking worldly possessions to inherit them to their families”.*

This principle is further reinforced in another hadith of Rasulullah SAW, meaning:

*“Whoever that does not care about the affairs of Muslims then he is not one of them. And whoever prioritises other matters than the religion of Allah SWT during the*

morning of day, then he is not from those who are favoured by Allah SWT" (Riwayat al-Tirmidhiy, No. Hadith 1853).

The hadith narrated by al-Tirmidhiy (No. Hadith 1853) states that the bounties of Allah SWT were not created to fulfil the human desires or to deny the rights of other members of society (al-Fajr, 89:17-20). It also means that all that one possesses should be used to fulfil the needs of oneself as well as the needy in the society.

#### **b. The Principle of Balance**

Consumerism should conform to the principle of moderation and balance, which refers to the practice of consumerism at a minimum level. Therefore, the best type of consumerism is a moderate one that does not lead to being *bakhil* (stingy) (Noor Ashikin & Nur Amani, 2008). Moderation means to use something without excess and *ghuluw* (an indulgence with one's desires) (Sarimah Hanim, 2006:46). This is indicated in a hadith narrated by Anas bin Malik r.a., meaning:

"Rasulullah SAW served his guests with khurma and foods made of flour during his engagement ceremony with Safiyyah" (*Syama'il Muhammadiyah*, 1996:90, No. Hadith 170, Riwayat al-Tirmidhiy, No. Hadith 1095).

This hadith explains the important principle of behavioural control in a Muslim, in regards to consumerism, which is known as the principle of moderation. Rasulullah's SAW daily life, be it in reference to expenditure, using necessities or financing, were kept at a minimum level. Islam encourages the minimum use of consumerism so that we can control and keep-in-check our desires and excessive tendencies (Surtahman, 2001:45). This is clearly stated by Allah (SWT) in his command, meaning:

*"O Children of Adam! Dress well every time you go to a place of worship (or at each performance of worship) (201). And eat and drink, but do not be wasteful. Indeed Allah does not love those who are wasteful"* (al-A'raf, 7:31).

This verse indicates that excessive and unbalanced consumerism activities are despicable acts despised by Allah SWT because these actions are perceived as *tabzir* (spendthrift or wasteful) and *israf* (excessive) (Kahf, 1978). Therefore, wastefulness and excessiveness should be avoided since these actions are implemented solely according one's desires and it could bring harm to oneself or the country (Salzalena, 2008:123; Ibrahim & Labib, 1998:346). These despicable acts have been equated with the actions Satan (*Shayatan*) as Allah has exhorted, meaning:

*"Indeed, the squanderers were ever the brothers of the devils, and Satan is ever ungrateful to his Lord"* (al-Isra', 17:27).

Islam encourages balanced and moderate consumerism or spending so that we can control our desires and abstain from the inappropriate traits such as laziness, neglect, feeble

mindful and other bad traits (al-Furqan, 25:67). Moderation allows people to commit to their savings for the future so that they can afford expenses such as education, investment, contingencies etc. (Hanim, 2006:47). It is worth remembering that even though our income increases, it should not reflect an increase in our consumerism. Furthermore, the more income we obtain, the better it is to spend it to gain merit from Allah SWT by giving alms and committing *infak fisibleillah* (spending in the way of Allah SWT) in order to assist families, neighbours, orphans, the poor, travellers and other groups of needy people (at-Taubah, 9:60; al-Baqarah, 2:273; al-Ma'arij, 70:24-25). This was exhorted by Allah SWT in the following verse:

*“And give to your kindred their due, as also to the destitute and to the wayfarers;(624) but squander not your wealth extravagantly”* (al-Isra', 17:26).

Rasulullah (SAW) also exhorted, meaning:

*“Whoever releases a poor man from his worldly troubles, Allah (SWT) will release him from the troubles of the hereafter, and whoever gives leeway to those who are in difficulty, Allah (SWT) will give to him leeway in this world and in the hereafter”* (Riwayat Muslim, No. Hadith 5295).

The emphasis placed by the verse and the hadith clearly means that consumerism on a moderate scale (moderation) and giving portions of wealth to those in need, are practices that are very much demanded by Allah SWT and Rasulullah SAW as a sign of faith and obedience to both.

### **c. The Principle of *Ihsan***

The aim of consumerism is to obtain the blessings of Allah SWT by increasing the benevolent values and morality of an individual as well as society (Muhammad Fahim, 1995:29-43 & Muhammad Abdul Manan, 1989:45). *Ihsan* refers to precision or perfection. According to its definition in Islamic law, it means a committal to an act of worship, either a verbal or physical action, with order and perfection just as commanded by Allah SWT (Mohd Masri, 2008). This is shown in a long hadith narrated by Abu Hurairah r.a., in which archangel Gabriel questions Rasulullah SAW about *Ihsan*, meaning:

*“What is Ihsan?”* The Prophet (SAW) answered: *‘Ihsan is when you perform an act of worship to Allah (SWT) as if you are seeing Him in front of you; even though you do not see Him, Allah (SWT) sees you’* (Riwayat Muslim, No. Hadith 9 & No. Hadith 10).

This hadith from the Sahih Muslim shows that an individual as well as society itself should arduously obey the commands of Allah SWT in whatever situation or place. For example, a Muslim begins eating, drinking, dressing, working and so on by first uttering the name of Allah SWT and giving thanks to HIM afterwards. This was taught by Rasulullah SAW when HE exhorted, meaning:

“Allah (SWT) blesses His servants who eat or drink and then praise His name upon his food or drink” (*Syama’il Muhammadiyyah*, 1996:99, No. Hadith 187 & Riwayat al-Tirmidhiy, No. Hadith 1858).

This hadith clearly explains the expectations of consumerism, which fills the corporeal and spiritual needs of a Muslim. Rasulullah SAW is an example to fellow Muslims in relation to consumerism as the Prophet SAW allowed consumerism activities if it was practiced with etiquette, ethics and noble characteristics (*mahmudah*) and did not contain despicable characteristics (*mazmumah*). Noble characteristics such as being grateful with the bounties of Allah SWT, being sincere, humble and hopeful towards Allah SWT who gave humanity the resources of nature as well as being patient with the rewards and tests by Allah SWT that could improve an individual’s spirituality and morality as a Muslim consumer (Manan, 1986; Syukri, 1993:40-41). Therefore, based on this *Ihsan* principle, Islam prioritises spiritual and moral development over material development. This is due to the understanding that *maddiyah* (materialism) makes an individual preoccupied with worldly affairs until the individual is willing to transgress the commands of Allah SWT (Shiddiq, 2010:160-161). For example, the wisdom of forbidding liquor and gambling as commanded of Allah SWT, according to the following verse:

“They ask you about wine and gambling. Say, "In them is great sin and [yet, some] benefit for people. But their sin is greater than their benefit." And they ask you what they should spend. Say, "The excess [beyond needs]." Thus Allah makes clear to you the verses [of revelation] that you might give thought” ” (*al-Baqarah*, 2:219).

The act of drinking liquor and gambling usually leads to social and family problems as well as prevents an individual from remembering Allah SWT. Luxury and wealth owned by an individual is worthless if the individual lacks morality towards Allah SWT and also other humans. This is exhorted by Allah SWT in the verse as follows:

*“Those who do not expect to meet Us (on the Day of Resurrection to be recompensed), delighting in the life of this world, and contenting themselves with it, and those who are heedless of Our Revelations and Our Signs (showing Our Might)? For such people (who lead that life in the world), their abode is the Fire, on account of what they earned of misdeeds”* (Yunus, 10:7-8).

Verses 7 and 8 of Surah Yunus serve as a reminder and guide that symbolises the combination of the good values in spirituality and materialism in Islam.

## Conclusion

According to the overall discussions in this working paper, there are six hadith related to the principle of *wasatiyyah*-consumerism in the *Syama’il Muhammadiyyah* that complies with the objectives of this study. After the hadith were analysed, it was concluded that the principle of *wasatiyyah*-consumerism comprises three main criteria. First, the principle of charity; second, the principle of balance; and third, the principle of *ihsan*.

These principles of *wasatiyyah*-consumerism in *Syama'il Muhammadiyah* have four strengths. The first is that they are sourced from the Hadith; second, their basic element includes an individual's relationship with Allah SWT, with other people and with nature; third, the core of these principles is *tawhid*; and fourth, the aim is to attain the blessing of Allah SWT. Therefore, the principles of *wasatiyyah*-consumerism are suitable for the practice of daily life be it in the management of an organisation or an institution or an office or any other institution. This shows that the principles of *wasatiyyah*-consumerism are able to become an effective and comprehensive consumerism discipline, especially for Muslim consumers.

### Acknowledgement

This paper is part of the research findings entitled The Development of *Wasatiyyah*-Based Consumerism (203.CISDEV 6711588), which was financed by the Fundamental Research Grant Scheme (FRGS) Phase 1/2017. Special appreciation is owed to Ministry of Higher Education Malaysia (MOHE) and Universiti Sains Malaysia (USM) for sponsoring and supporting this research.

### Corresponding Author

Email: m.sitimastura89@gmail.com (Siti Mastura Muhammad)

### References

- Rashid, D. (1984). *Prinsip ekonomi Islam*. Kajang, Selangor: Persatuan Bekas Mahasiswa Islam Timur Tengah.
- Aziz, S., Azizah M. I., Shukor, A. M., & Habibah L. (2000). *Teori penggunaan menurut perspektif Islam*. Shah Alam, Selangor: Biroteks Universiti Teknologi MARA.
- Halim, A. K., Azzah, K., & Baharom, K. (2013). Maqasid Syariah: Isu-isu kepenggunaan, realiti dan cabaran, in. Ali & Chik (Eds.), *Maqasid Syariah isu-isu kepenggunaan: Realiti dan cabaran*. Selangor: Persatuan Ulama Malaysia.
- Abdullah, M. Z. (2013). *Pendekatan wasatiyyah definisi, konsep dan pelaksanaan*. Putrajaya: Institut Wasatiyyah Malaysia.
- Abdullah, B. (2001). *Tafsir pimpinan ar-Rahman kepada pengertian al-Qur'an*, review by Muhammad Noor Haji Ibrahim. Kuala Lumpur: Darul Fikir, Jabatan Kemajuan Islam Malaysia (JAKIM).
- Abdulmalik, A. A. (1982). *Tafsir al-Azhar*. Singapura: Pustaka Nasional Pte. Ltd.
- Abu Shiddiq. (2010). *Rasulullah ikon usahawan paling berjaya*. Kuala Lumpur: Pustaka al-Shafa.
- Ahmad, U. H. (2006). *Moderation in Islam*. Kuala Lumpur: United Publishing & Ltd.
- Al-Asyrafy, H. A. A. (2014). *Al-Syarh al Mawdu'iy Li al-Hadith al-Syarif: Dirasah Nazariyyah Tatbiqiyyah*. Cairo, Egypt: Dar al-Salam.
- Al-Maraghiy, A. M. (2001). *Tafsir al-Maraghiy*, Vol.1 (Translated by Muhammad Talib). Kuala Lumpur: Dewan Bahasa & Pustaka (DBP).
- Al-Qaradawiy, Y. (1995). *Al-Hayah al-Rabbaniyyah wa al-'Ilm*. Cairo, Egypt: Maktabah Wahbah.
- Al-Qaradawiy, Y. (1996). *Peranan nilai dan akhlak dalam ekonomi Islam*, trans. Mufti Labib & Arsil Ibrahim. Kuala Lumpur: Angkatan Belia Islam Malaysia.
- Al-Qaradawiy, Y. (2007). *Halal dan haram menurut perspektif Islam*, (translated by Abu Jabir Muhammad). Johor Bahru: Perniagaan Jahabersa.



- Al-Qurtubiy, A. A. M. A. A. (1993). *Al-Jami' li Ahkam al-Qur'an*, Vol. 2. Beirut, Lubnan: Dar al-Kutub al-'Ilmiyyah.
- Al-Salabiy, A. M. (1999). *Al-Wasatiyyah fi al-Qur'an al-Karim*. 'Amman, Jordan: Dar al-Nafa'is.
- Al-Syarman, K. M. M. (2010). *Al-Hadith al Mawdu'iy: Dirasah Ta'siliyyah Tatbiqiyyah*, Hamman: Dar al-Furqan li al-Nashr wa al-Tawzi'.
- Al-Tabariy, A. J. M. J. (1992). *Tafsir al-Tabariy al-Musamma Jami' al-Bayan fi Ta'wil al-Qur'an*, Vol. 2. Beirut, Lubnan: Dar al-Kutub al-'Ilmiyyah.
- Al-Zayyan, R. I. (2002). *Al-Hadith al Mawdu'iy Dirasah Nazariyyah*. Majallah al-Jami'ah al-Islamiyyah. Vol. 10, no. 3, p. 207-248.
- Anisah A. G., & Muhammad, S. I. (2014). *Konsep istilah dan hubungannya dalam penentuan hukum makanan*. Access on 20 Julai 2016 from <https://www.google.com/amp/s/helikmedia.wordpress.com/Konsep-istihalah-dan-hubungannya-dalam-penentuan-hukum>.
- Wajdi, D. (2013). *Prestasi ekonomi serlah wasatiyyah*. Accessed on March 14<sup>th</sup> 2017, from <http://www.sinarharian.com.my/kolumnis/dr-asyraf-wajdi-dusuki/prestasi-ekonomi-serlah-wasatiyyah-1.143303>. academia.
- Atikullah, A. (2009). Fiqh lestari: Ke arah penyusunan prinsip-prinsip muamalat Islam untuk pembangunan lestari yang sepadu. *Journal Malim*, 10. Pusat Pengajian Ilmu Kemanusiaan, Universiti Sains Malaysia (USM).
- Basri, A. G., Abd Aziz, H., & Sayuti, A. G. (2011). Konsep Kepenggunaan dari perspektif ekonomi Islam, *Seminar Keusahawanan Islam 11 Peringkat Kebangsaan*, June 2011.
- Chandra, M. (2011). *Prinsip wasatiyyah jadi teras gagasan 1Malaysia: Masyarakat majmuk perlu diberi kesedaran mengenai kepentingan keadilan, keseimbangan*. Accessed on March 10<sup>th</sup> 2017 from <http://www.bharian.com.my/article/prinsip-wasatiyyahjaditerasgaagasan1Malaysia/article>.
- Dawid, W. P. (1983). *The dictionary of modern economics*. London: The Macmillan Press.
- Ghazali, B. (2008). *Dinamika tasawwur Islam dalam pembentukan keperibadian umat*. Seri Begawan: Pusat Penerbitan Kolej Universiti Perguruan Ugama Seri Begawan.
- Hana, J., & Terry G. P. (1980). *International dictionary of management*. London: The Macmillan Press Ltd.
- Hawa & Dkitos, J. (2012). *Ilmu Falsafah*. Accessed on March 27<sup>th</sup> 2014 from <http://ilmu-falsafah.blogspot.com/2012/09/makna-falsafah-menurut-al-Kindi.html>.
- Ibn Kathir, A. I. A. F. I. (1999). *Tafsir al-Qur'an al-'Azim*. Vol 1. Beirut, Lubnan: Dar al-Ma'rifah.
- Munawwir, I. (1986). *Posisi Islam di tengah pertarungan ideologi dan keyakinan*. Surabaya: PT Bina Ilmu.
- Ismail, I. (2011). Konsep wasatiyyah: perspektif Islam, paper presented in *Konvensyen Wasatiyyah*, organized by Universiti Sains Islam Malaysia (USIM), Nilai, 10-11 June.
- Ismail, I. (2012). Wasatiyyah dan masyarakat pelbagai kaum di Malaysia, in Muhammad Mustaqim, M. Z. (ed.), *Islam dan wasatiyyah*. Nilai, Negeri Sembilan: Universiti Sains Islam Malaysia.
- Khader, A, Farhan, M. A., Khairi, M. S., Sedek, A., Fauzi, D., & Mustafa, A. (2016). Penekanan aspek wasatiyyah bagi pembangunan kesejahteraan masyarakat Islam melalui pengubatan alternatif Islam: pengalaman di Malaysia. Accessed on October 26<sup>th</sup> 2016, from <http://www.academia.edu/21494290/>.

- Khadijah, M. K., & Adina, N. A. K. (2010). Pendekatan wasatiyyah dalam pengaplikasian Islam Hadhari di dalam memperkasakan misi 1Malaysia, paper presented at *Seminar Kebangsaan 1Malaysia*, organized by Pusat Penataran Ilmu dan Bahasa, Universiti Malaysia Sabah (UMS) on 1-3 November.
- Khalil, M. S. (2007). *Sahih al-Bukhariy*. Beirut, Lubnan: Dar al-Ma'rifah.
- Khan, M. F. (1995). *Essays in Islamic economics*. UK: The Islamic Foundation.
- Louay, S. (1998). *Asas ilmu pengetahuan* (Translated by Nur Hadi Ihsan). Petaling Jaya: Thinker's Library.
- M. Quraish, S. (1996). *Wawasan al-Qur'an: tafsir maudhu'i atas pelbagai persoalan umat*. Bandung: Penerbit Mizan.
- Mahmud, A. R. (2015). Wasatiyyah di Arab Saudi: manhaj dan pelaksanaan, in Mohd Yusuf Din (ed.), *Penghayatan Wasatiyyah Dalam Kerangka Maqasid Syariah*. Putrajaya: Institut Wasatiyyah Malaysia.
- Margolis, E., & Laurence, S. (2005). *Concepts*. Access on May 10<sup>th</sup> 2014 from <http://plato.stanford.edu/entries/concepts/>.
- Moffat, D. W. (1984). *Economics dictionary*. USA: Elsevier Science Publishing Company Inc.
- Kamil, A. M. (2004). Islam hadhari dari perspektif pemikiran Islam, paper presented at *Seminar Antarabangsa Islam Hadhari*, organised by Akademi Pengajian Islam, Universiti Malaya, Kuala Lumpur, on 24-25 November.
- Aizat. J., Anuar, R., & Suhaimi, A. R. (2012). *Ijtihad kontemporari dalam pembinaan fiqh kepenggunaan*. Paper Work Academia.edu. Accessed on December 15<sup>th</sup> 2013, from <http://malaya.Academia.Edu/MOHDANUARRAMLI/Papers>.
- Mohammad, F. (2012). *Siri 5: Hadith kami para Nabi tidak diwarisi apa yang ditinggalkan adalah sedekah*. Access on 11 September 2014, from <http://murabi.wordpress.com/2012/05/21/siri-5-hadith-kami-para-nabi-tidak-diwarisi-apa-yang-kami-tinggalkan-adalah-sedekah/>.
- Mohd Fadzil, M. & Hasnan, K. (2014). *Konsep wasatiyyah dalam kerjaya menurut Imam al-Juwayni*, paper presented in Seminar Warisan Nabawi, organised by Department of Qur'an Sunnah, Universiti Malaysia Sabah, on 26-27 November.
- Masri, M. A. (2008). *Apa maksud ihsan*. Accessed on November 5<sup>th</sup> 2014, from <http://soaljawab.wordpress.com/2008/06/05/apa-maksud-ihsan/>.
- Najib, M. A. R. (2015). *Memartabatkan wasatiyyah*. Putrajaya: Institut Wasatiyyah Malaysia.
- Ridhuan, M. T. A. (2012). Memahami wasatiyyah, in *Koleksi artikel pilihan sempena Seminar Pemahaman Wasatiyyah dan 1Malaysia*. Kuala Lumpur: Sekretariat Seminar Pemahaman Wasatiyyah dan 1Malaysia.
- Shukri, M. H. (2012). *Tasawur pembangunan dalam al-Qur'an: Kajian tafsir al-mawdu'iy*. Ph.D Thesis (Islamic Development Management), submitted to the Centre for Islamic Development Management Studies (ISDEV), School of Social Sciences, Universiti Sains Malaysia (USM), Pulau Pinang, Malaysia. Unpublished.
- Shukri, M. H. (2014). *Tasawur Islam dan pembangunan*. Kuala Lumpur: Dewan Bahasa & Pustaka (DBP).
- Yusof, M. O. (2013). Pendekatan wasatiyyah: Ke arah pembangunan yang lestari in. Mushaddad Hasbullah & Mohd Asri Abdullah (Eds.) *Wasatiyyah: pemacu peradaban Negara*, p. 17-44. Putrajaya: Jabatan Perdana Menteri.

- Monzer, K. (1978). *The Islamic economy: Analytical study of the functioning of the Islamic econwan bahomic system*. Indiana: The Muslim Students Association of the United States and Canada.
- Syukri, S. (2002). *Pembangunan berteraskan Islam*. Kuala Lumpur: Utusan Publications & Distributors Sdn. Bhd.
- Syukri, S. (2003). *Tujuh prinsip pembangunan berteraskan Islam*. Kuala Lumpur: Zebra Edition Sdn. Bhd.
- Muhammad, A. M. (1986 & 1989). *Ekonomi Islam: teori & praktis*. Kuala Lumpur: A. S Noordeen.
- Muhammad, H. H. (2003). *Muslim Moderat Warga Singapura*. Singapura: PERDAUS dan Lembaga Pentadbir Masjid al-Khair.
- Muhammad, M. M. Z. (2012). *Wasatiyyah dan perkembangan Islam di Nusantara*, in Mustaqim M. Z., Paimah, A., Hariza, M. Y., (Eds.). *Islam dan wasatiyyah*. Nilai, Negeri Sembilan: Universiti Sains Islam Malaysia.
- Muhammad, R. Q. (1991). *Mabahith fi al-Iqtisad al-Islam mi usul al-Fiqhiyyah*. Beirut: Darul al Nafa'is.
- Salida, N. S. N. S. (2011). *Kesederhanaan imbangi tuntutan fardu ain, kifayah demi kebaikan dunia dan akhirat*. Accessed on November 7<sup>th</sup> 2013 from [http://www.bharian.com.my/bharian/articles/Wasatiyahtandakekuatan\\_kecemerlanganlm/Article/](http://www.bharian.com.my/bharian/articles/Wasatiyahtandakekuatan_kecemerlanganlm/Article/).
- Ashikin, H., & Amani, P. (2008). Konsep kepenggunaan mengikut syariah dan aplikasinya dalam undang-undang Malaysia, *Jurnal Kanun Undang-undang Malaysia*, Universiti Darul Iman Malaysia, Terengganu.
- Nurizan, Y., & Amim, M. O. (2002). *Pengenalan Sains Pengguna*. Serdang, Selangor: Universiti Putera Malaysia (UPM).
- Nurshuhaida, A. I. R., & Zaiton, M. D. (2012). Perbezaan analisis kepenggunaan menurut ekonomi konvensional dan ekonomi Islam, paper presented in *Persidangan Kebangsaan Ekonomi Malaysia ke-VII (PERKEM VII)*. Ipoh, Perak, on 4-6 June.
- Huda, Y. (2011). *Konsep al-wasatiyyah dalam gagasan 1Malaysia*. Master Dissertation submitted to the School of Social Science. Universiti Sains Malaysia. Unpublished.
- Qutb, S. (2000). *Tafsir fi zilalil qur'an di bawah bayangan al-qur'an*, translated by Yusoff Zaky Yacob. Kelantan: Pustaka Aman Press Sdn. Bhd.
- Salzalena, S. (2008). *Etika dalam fiqh kepenggunaan*. Ph.D Thesis submitted to the Department of Fiqh and Usul, Academy of Islamic Studies, University of Malaya, Kuala Lumpur. Unpublished.
- Hanim, A. S. (2005). *Ekonomi dari perspektif Islam*. Selangor: Penerbit Fajar Bakti Sdn. Bhd.
- Shahidan, S. (2004), Halal & science—issues & challenges, paper presented in *Persidangan Kebangsaan Sains, Teknologi dan Masyarakat*, organised by Jabatan Pengajian Sains dan Teknologi, Fakulti Sains, Universiti Malaya, Kuala Lumpur, in Mohamad Aizat, J., Mohd Anuar, R. & Suhaimi, A. R., *Ijtihad kontemporari dalam fiqh kepenggunaan semasa di Malaysia*, Serdang, Halal Product Research Institute, Universiti Putra Malaysia (UPM), p. 2 on 10-11 December 2004.
- Maisarah, S. A. K., Nazaruddin, Y., & Azlizan, T. (2016). *Konsep rumah hijau di Malaysia*, paper presented in *International Conference on Government & Public Affairs 2016*

- (ICOGPA2016), October 5th-6th, 2016, School of Government, Universiti Utara Malaysia (UUM), Sintok, Kedah, Malaysia.
- Surtahman, K. H. (1993). *Ekonomi Islam: dasar & amalan*. Kuala Lumpur: Dewan Bahasa & Pustaka (DBP).
- Surtahman, K. H. (2011). *Ekonomi Islam pengenalan*. Bangi, Selangor: Universiti Kebangsaan Malaysia.
- Aisyah, A. A. (2015). *Konsep al-wasatiyyah dalam gagasan 1Malaysia: analisis berdasarkan tafsiran ayat 143 surah al-Baqarah*. Master Dissertation submitted to the Department Social Science, Islamic Development and Management. Universiti Sains Malaysia. Unpublished.
- Utusan Melayu. (2017). TN50: demi masa hadapan negara. Accessed on March 5<sup>th</sup> 2017, from [m.utusan.com.my/rencana/tn50-demi-masa-hadapan-negara-1.431641](http://m.utusan.com.my/rencana/tn50-demi-masa-hadapan-negara-1.431641).
- Rijal, A. B. (2016). *Kepentingan halalan taiyyiban*. Utusan online. Accessed on January 11<sup>th</sup> 2017, from <https://www.utusan.com.my/rencana/agama/kepentingan-halalan-toyyiban1.403363#sthash.icr5bal1.dpuf>.
- Zalina, Z. (2007). Isu-isu terkini tentang pengguna di Malaysia. *Journal Syariah*, 15:2 (2007), 45-60.
- Ziaudin, S. (1990). *Masa hadapan Islam (Islamic Future: The Shape of Ideas to Come)*, translated by Mohd Siden, A. I. Kuala Lumpur: Dewan Bahasa dan Pustaka (DBP).
- Zulkifli, M. A. B. (2011). *Wasatiyyah konsep dan pelaksanaan*. Kuala Lumpur: Yayasan Dakwah Islamiah Malaysia.