

## Research Article

# The Phenomenon of Debt-loving Behavior Through the Islamic Worldview Perspective and Literacy in the Digital Era

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**ORCID**Lamya Nurul Fadhilah: <https://orcid.org/0000-0002-7636-210X>**Abstract.**

The existing cultural problem of debt-loving behavior is slowly growing as a societal norm driven by an insatiable need to satisfy an individual's worldly desires. In Islam, it is considered more favorable to incur debt in situations of emergency. Consequently, researchers want to examine the factors contributing to the prevalence of debt-loving behavior in the contemporary digital era, alongside exploring the Islamic perspective on addressing this situation. This research employed a descriptive qualitative methodology. The findings indicate that multiple reasons contribute to an individual's affinity for debt. These aspects include 1) excessive consumptive behavior; 2) impulsive buying tendencies; 3) perceiving debt as a societal trend; 4) lack of financial literacy; and 5) being influenced by one's worldview. The prevalence of social media platforms has profoundly impacted modern lifestyles, promoting a lifestyle centered around seeking pleasure and gratification. Hedonism constitutes an integral component of capitalist rationality. The Islamic worldview diverges from the Western worldview in considering worldly life and the afterlife. The notion of Islamic rationality encompasses using mathematical logic, metaphysical, and spiritual elements to address worldly challenges. The worldview can be seen and utilized to comprehend and evaluate every human activity and behavior.

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## 1. Introduction

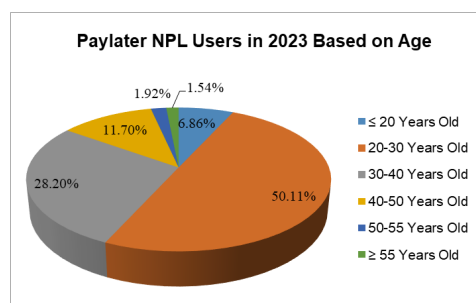
Currently, transactions related to accounts payable have become a prevalent and more widespread practice among individuals of various age groups. Debt can be regarded as an altruistic action grounded in mutual helping hands. Within the Islamic legal framework, the permissibility of debt is acknowledged, albeit subject to specific rules of the ethical considerations and procedural guidelines governing debt management. Furthermore, in practical terms, when the borrower is incapable of repaying the debt within the agreed timeframe, it is advisable to grant the borrower an extension period, allowing them the opportunity to settle the debt. In situations where the borrower cannot

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fulfill their repayment obligations, Islamic principles suggest forgiving a portion of the borrower’s debt based upon a transparent and sincere assessment.[1]

The widespread adoption of information technology has led to the integration of fintech products in marketplaces and e-commerce platforms. These products offer many services, including online ticket purchases, top-up services, and online lending facilities. The rapid emergence of digitalization readily exposes the various aspects of capitalist existence. The phenomena above are regarded as a transformative process that facilitates society’s transition from an analog paradigm to a digital framework. In present-day civilization, individuals exist in perpetual connection, facilitating seamless communication. Nevertheless, it is crucial to acknowledge the challenges associated with confirming the validity and quality of information across different content dissemination channels.[2] The utilization of online accounts payable has become prevalent among the general population in diverse manifestations. One example of a consumption-based loan is the Paylater feature. This feature is a component of a legally regulated financial technology (fintech) platform that operates on a peer-to-peer lending model. The platform has obtained authorization and oversight from the OJK (Otoritas Jasa Keuangan), the financial services authority in Indonesia. Paylater is an online loan application that facilitates credit transactions.[3] The simplicity afforded by these features and processes attracts individuals to seek loans, whether for necessities or discretionary desires.

The previous implementation of this technology’s accounts payable process did not encounter any issues. However, the issue arises when debt transforms into a recurring pattern and ingrained way of life. While burdened with debt, some individuals are unwilling to take steps towards being debt-free due to their sense of comfort with their financial obligations. For instance, before the complete repayment of the initial loan, there is a desire to secure further loans for subsequent purposes. If this behavior is permitted to persist, it will gradually develop into a habitual practice and societal norm, exerting detrimental effects on individual well-being and the broader community. The analysis presented below focuses on the demographic distribution of Paylater non-performing loan (NPL) users in 2023, specifically emphasizing age groups:



**Figure 1:** Number of Paylater NPL Users. **Source:** Analysed from the primary source, CNBC Indonesia 2023

In April 2023, pay later transactions accounted for 85.2 percent of the total credit card transactions, equivalent to 30.8 trillion Rupiah.[4] Based on the provided data, it is evident that the age group with the highest number of users falls within the range of 20 to 30 years. Furthermore, it can be observed that a significant proportion of individuals within this age range belong to the Generation Z demographic. Even persons lacking a source of income can readily accumulate debt using this mechanism, despite their insufficient creditworthiness. Most online loan systems and pay-later features aim to facilitate consumer-oriented expenditures rather than investments in productive endeavors. This evidence demonstrates that debt can be characterized as a prevailing pattern or a manifestation of a consumerist way of life.

Based on the previous statement, one can infer that the phenomenon of debt has gradually evolved into a societal norm driven by the pursuit of individual materialistic gratification. In Islam, it is considered more favorable to incur debt during times of emergency or to meet necessities rather than fulfill one's wishes. Consequently, scholars want to examine the underlying factors contributing to the prevalence of indebtedness in the contemporary digital era, alongside exploring the Islamic perspective on addressing this particular situation.

## 2. Methods

The research methodology employed in this study is a descriptive qualitative approach, wherein a comprehensive literature review is conducted and afterward analyzed based on the available data sources. Qualitative analysis uses data analysis techniques that focus on words or sentences derived from the subject of study, specifically concerning the events occurring within the subject. To attain the desired outcomes, qualitative research necessitates the researcher to undertake a series of stages in the analysis process, specifically the examination, analysis, and interpretation of an event.[5]

The data collection techniques comprehensively evaluate scholarly books, literature, records, and diverse reports on the subject under investigation.[6] The data analysis strategy utilizes content analysis, which centers on examining the media's content and internal characteristics. The present analysis is employed to derive accurate inferences and can be subject to further examination within the given context. This analysis uses discerning, contrasting, amalgamating, and arranging diverse significations to locate data pertinent to the research objectives.[7].

## 3. Results and Discussion

### 3.1. The analysis of behavioral patterns characterized by high levels of indebtedness

The research findings indicate that multiple aspects contribute to an individual's inclination toward favoring indebtedness. *Firstly*, the issue at hand pertains to excessive consumptive behavior. Based on statistics from the Indonesian Central Bureau of Statistics (BPS) about expenditure and consumption patterns among the Indonesian population, it is seen that urban inhabitants exhibit an average per capita monthly expenditure of 1,610,228 rupiahs. In comparison, rural people display an average per capita monthly expenditure of 1,095,889 rupiahs. Upon further examination of the expenditure components, it becomes evident that urban people allocate a significant portion of their expenditure towards non-food commodities. In contrast, many rural populations' financial resources are dedicated to food consumption.[8] This evidence substantiates the inseparability of consumptive behavior in urban locations from the influence of a relatively affluent lifestyle. According to Adhawiyah et al.'s study, an individual's propensity for excessive consumption can be attributed to a lifestyle characterized by a strong emphasis on brand consciousness and a lack of self-control.[9] Consumptive conduct is characterized by its detrimental nature, as it exhibits a proclivity towards wastefulness by just pursuing pleasure and satisfaction.[26]

*Secondly*, impulsive buying refers to the spontaneous and unpremeditated act of purchasing an item or service upon immediate exposure to it. The prevention of this phenomenon can be achieved by the logical behavior of consumers in fulfilling their demands.[27] However, it is seen that a significant number of consumers show irrational behavior or make purchases based on personal values rather than genuine necessities.[10] Impulse buying generally occurs when someone is tempted by a promotion for a product, either directly or indirectly. For example, numerous buyers are inclined to make immediate purchases of products through marketplaces due to the allure of discounts and complimentary shipping, even in cases where they do not need it.[28]

*Thirdly*, debt is a trend. According to Renanita and Hidayat's research, individuals perceive debt as a means of convenience, opportunity, trend, and alternative for meeting their requirements and striving for increased ownership. Favorable viewpoints on debt emerge due to pressing necessity, the societal validation linked to indebtedness, the cultivation of empathy towards individuals burdened by debt, familial assistance in managing debt, and the conditional approval from family members contingent upon repayment. [11] Consumer behavior of this nature can manifest due to consumer habits that emphasize the preferences and wants of others (others-oriented) over self-oriented

considerations. The impact of societal pressure and the sense of affiliation plays a crucial role in forecasting human behavior.[12]

*Fourth*, the a lack of financial literacy. According to the 2022 National Financial Literacy Survey (SNLIK) findings, the financial inclusion index stood at 85.10 percent, whereas the financial literacy index of the Indonesian population remained relatively low at 49.68 percent. However, it is worth noting that this figure has shown improvement compared to the results of the 2019 survey, where the financial literacy index was recorded at 38.03 percent and the financial inclusion index at 76.19 percent.[13] Expanding financial product and service availability may be problematic for individuals with limited literacy abilities. Individual debt bondage arises from a lack of financial literacy, which leads individuals and households to turn to loans with exorbitant interest rates. Furthermore, insufficient knowledge of financial matters might also lead individuals to partake in excessive borrowing.[14]

In addition to the four components above, an equally significant factor is an individual's perspective, referred to as their worldview. The concept of worldview encompasses the fundamental beliefs and values that underlie and shape all aspects of human conduct, including scientific and technical endeavors.[15] The concept of worldview encompasses human epistemic engagement, as it plays a significant role in human cognitive processes.[16] Thomas posits that an individual's perspective on life is shaped by their comprehension of six key domains of discourse, specifically: 1) the concept of a higher power; 2) the acquisition of knowledge; 3) the nature of reality; 4) the concept of self; 5) ethical considerations; and 6) the notion of community.[17]

Capitalism is an economic system that emerged due to the development of modern Western society.[30] It is also considered the first and most significant social system in Western society, which eventually developed into a capitalist culture. Upon considering the previous definition of worldview, one can deduce that the capitalist perspective covers the beliefs, cognitive attitudes, and perspectives Western cultures embrace concerning the approaches used to fulfill their material needs.[16] Capitalists emphasize individualism or the individual's independence, highlighting the capitalist perspective as one that prioritizes rationalism and materialism.[18] Rationalization and secularization are two significant components that characterize modern Western civilization, leading to a shift away from a theistic perspective in the Western worldview.[31] According to Zarkasyi's research, the contemporary Western worldview encompasses several key elements, including rationality, secularism, empiricism (positivism), dualism or dichotomy, and humanism.[16]

One consequence of the rise of secularism is the prevalence of hedonistic tendencies. Hedonism is a philosophical perspective that asserts the primacy of emphasizing the pursuit of pleasure as the foremost and most advantageous endeavor within the scope

of human existence.[32] This phenomenon seeks to emancipate individuals from the influence of divine and religious components. One of the consequences associated with a society characterized by hedonism is the tendency for individuals to prioritize the pursuit of pleasure, particularly in the form of lust, and to prioritize the accumulation of riches. This cultural inclination often leads individuals to prioritize attaining social status and power while neglecting other areas of their lives that may hold greater significance.[19] This phenomenon can also trap individuals into engaging in excessive consumption, compelling them to incur debt purely to gratify their desires rather than out of necessity. Hedonism disregards age and individual capacity, as even individuals who lack the means to sustain themselves cannot escape the burden of indebtedness incurred only to satisfy their desires.

### 3.2. Debt-loving behavior through Islamic worldview perspective

In contrast to Western ideology and the capitalist system, the Islamic worldview diverges from the temporal aspects of worldly existence and encompasses considerations of the afterlife.[33] The notion of Islamic rationality encompasses using mathematical logic and metaphysical, spiritual elements to address worldly challenges.[16] Islam is founded upon three fundamental principles. *Firstly*, Tauhid asserts the belief in the Oneness of God, emphasizing that the Almighty has intricately designed and created everything with a specific purpose. *Secondly*, *Khilafah*, which highlights the role of humans as representatives on Earth, is entrusted with the responsibility to safeguard and uphold goodness and honor. This includes discerning right and wrong, behaving well, demonstrating compassion towards fellow beings, and obeying the Creator. *Lastly*, justice emphasizes the importance of acting equitably in all aspects of life towards oneself, others, and all creatures within God's creation.[20]

Furthermore, the Islamic worldview encompasses several significant components. *Firstly*, it posits that understanding reality and truth is derived from a metaphysical examination of the observable and imperceptible realms. *Secondly*, Islamic perspectives are rooted in the principle of monotheistic thought and reject the adoption of dichotomous assumptions that engender extreme conflicts.[34] *Thirdly*, revelation is the primary basis for reasoning, empirical inquiry, and intuition within the Islamic worldview. *Lastly*, the fundamental constituents of shaping an Islamic worldview consist of diverse concepts centered around the notion of God, which dictate how Islam evolves, undergoes transformation, and progresses.[21]

The Islamic worldview can be defined as follows, 1) it originates from the fundamental principle of monotheism, affirming the belief in the oneness of God; 2) this monotheistic foundation gives rise to a multifaceted set of core beliefs that shape the perception,

cognition, and emotions of a Muslim individual; 3) these foundational beliefs are not merely abstract concepts, but instead possess practical value as they are supported by reason and possess a systematic structure; 4) these rational beliefs serve as the lens through which a Muslim comprehends and interprets both the visible and invisible aspects of reality, thereby providing an explanation for various phenomena; 5) these foundational beliefs are then transformed into principles governing human behavior, including personal and social dimensions, and informed by scientific and technological advancements; 6) these core beliefs ultimately manifest as a complex system of rules that influence all aspects of life, guiding and regulating human conduct.[21]

Debt represents an immense burden and responsibility in the present world and hereafter.[35] If an individual cannot fulfill their financial obligations, it is posited that they may face the consequences in the realm of the afterlife. Hence, it is more advisable to incur debts primarily in situations of necessity, such as fulfilling essential requirements, rather than pursuing a lavish lifestyle akin to a hedonistic individual's. The significance of acquiring self-control and embracing a modest lifestyle is evident in this context.[36] When confronted with a pressing circumstance that necessitates indebtedness, the individual in question must demonstrate a genuine intention to repay the borrowed amount promptly, without any deliberate attempts to prolong the repayment period. Furthermore, it is impermissible to incur debt for nonessential or unnecessary purposes and for activities that Allah disapproves of, such as gambling, consuming alcohol, and indulging in excessive and reckless behavior.[22]

Debt-like behavior can be seen as a manifestation of the capitalist mindset, wherein individuals prioritize personal desires and worldly pleasures above all else, often resorting to any means necessary to achieve them.[37] This behavior is reminiscent of hedonistic tendencies. The hedonistic culture engenders individuals who exhibit callousness, tend to disregard veracity, and consistently manifest erroneous beliefs. The indulgence in luxury engenders callousness inside the human heart, resulting in a diminished capacity for empathy and a degradation of inherent human qualities. Consequently, individuals become susceptible to developing an arrogant disposition towards guidance and derive pleasure from embracing falsehoods. This perspective stands in stark contrast to the principles of Islam, which assert that the purpose of human beings is to engage in the worship of their divine Creator. Humans must refrain from arrogance and pride in their material possessions as the *Khalifah* of the planet. If human existence is governed entirely by the pursuit of pleasure, it may lead to the eventual demise of human life. Hence, under the Islamic framework, it is posited that human beings, inherently susceptible to carnal desires, necessitate assistance and direction from the divine entity known as Allah SWT.

Islam has established regulations for the fundamental concept of human requirements, including three categories, 1) Primary needs (*ad-dharuriyat*), 2) Secondary needs (*al-hajiyat*), and 3) Tertiary needs (*al-tahsiniyat*).[23] The first level, known as *dharuriyat*, contains fundamental wants that, if left unfulfilled, pose a significant risk to the well-being of humanity, both in the present life and in the afterlife. Al-Syatibi posits that five elements, arranged in order of precedence, fall under this classification. These elements include the preservation of religion, the safeguarding of the soul, the maintenance of intellectual faculties, the preservation of honor and lineage, and the protection of property.[24]

The second level of demands refers to the secondary needs of *hajiyat*, which, if left unfulfilled, may not directly threaten their safety but might result in various challenges and hardships. Regarding the third level, the requirement for *tahini* can be classified as a tertiary need. Its non-fulfillment does not threaten the survival of any of the previous five criteria or give rise to significant challenges. The determination of needs in Islam is based on the principle of *maslahah*, whereas the determination of wants is based on the principle of satisfaction. The primary objective of Sharia law is to ascertain the objectives of consumer behavior within the framework of Islamic principles. Meanwhile, the overarching aim of Sharia law is to attain human well-being in both the present life and the afterlife.[25] Based on this principle, it may be inferred that hedonic behavior does not align with the teachings of Islam.

The previous explanation distinguishes between the Islamic and Western (capitalist) worldviews. This can be attributed to a divergent perspective on life. In Islam, scholars widely acknowledge that *aqidah* encompasses doctrinal aspects and scientific elements. It is commonly argued that the attainment of a perfected faith necessitates the acquisition of knowledge, and conversely, the pursuit of knowledge is inseparable from the development of one's faith.[21] If an individual adhering to the Islamic faith perceives life through the lens of faith, Islam becomes the guiding principle that must be practiced, ultimately resulting in an existence beyond the present life. To ensure that Muslims refrain from engaging in behaviors that may harm themselves and others, however, it is essential to note that the Western perspective on life is characterized by rationalism and secularism, leading to the emergence of an ideology known as capitalism, this ideology is closely associated with individualism, emphasizing the significance of personal freedom.[29] Consequently, individuals may prioritize their interests, even if they harm others. The scientific and secular foundation upon which they stand has gradually led to the displacement of God from their perspective on life.[21]



## 4. Conclusion

The rising incidence of public debt warrants heightened attention, as it is associated with numerous disagreements culminating in the loss of life due to debts. Promoting public awareness regarding the need to reduce and effectively manage debt constitutes a crucial endeavor. The pervasive impact of social media platforms profoundly influences contemporary lifestyles, particularly among the younger generation. These platforms serve as a medium for individuals to engage in competitive showcases of their belongings and achievements. These loan transactions are initiated due to individuals' wants rather than necessities.

Worldview is constructed through the formulation of diverse conceptions within an individual's cognitive framework after that, employed as a mechanism to assess past activities and discern future courses of action. Hence, selecting and establishing an appropriate life perspective is crucial since it influences every human endeavor. The contrasting perspectives Islam and Westerners hold result in divergent assessments of the inherent worth of various life activities. Islam places a prominent emphasis on the role of God in an individual's life, thereby exerting a significant influence on various other conceptual frameworks. In contrast to the Western perspective, which prioritizes rationalism and emphasizes human behavior guided entirely by reason without incorporating the notion of a divine presence, there is a lack of belief in metaphysics despite the acknowledgment that God, a metaphysical entity, created people.

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