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Contextualizing Al-Buyu's Learning in Response to Consumptive Self-Reward among Generation Z

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Abstract: The phenomenon of self-reward among Generation Z has become increasingly prevalent alongside the rapid growth of social media and digital platforms. In practice, self-reward is perceived not only as a form of self-appreciation but also as a potential driver to consumptive behavior inconsistent with Islamic consumption principles. This study aims to analyze Generation Z students' perceptions of self-reward and examine the contextualization of the Al-Buyu' (sale and purchase) chapter in Fiqh education in responding to this phenomenon at MA Al-Anwar Perak Jombang. This study employed a qualitative approach using a field research design integrated with library research. Data were collected through in-depth interviews, observations, documentation, and literature review, and were analyzed using the Miles, Huberman, and Saldaña interactive analysis model. The findings indicate that students perceive self-reward as a form of self-appreciation; however, in practice, it is frequently expressed through impulsive purchasing influenced by social media, digital trends, and influencer recommendations. The study also found that the teaching of the Al-Buyu' chapter remains predominantly normative, with limited integration of contemporary digital consumption issues. Therefore, contextualizing the learning materials through the analysis of digital transaction cases and students' actual consumption behaviors is necessary to enhance the relevance of Fiqh learning and support students in making consumption decisions that are consistent with Islamic principles.
Keyword: Al-Buyu', Fiqh Education, Generation Z, Learning Contextualization, Self-Reward.

Abstrak: *Fenomena self-reward di kalangan Generasi Z semakin berkembang seiring meningkatnya penggunaan media sosial dan platform digital. Dalam praktiknya, self-reward tidak hanya dimaknai sebagai bentuk apresiasi diri, tetapi juga berpotensi mendorong perilaku konsumtif yang kurang selaras dengan prinsip konsumsi dalam Islam. Penelitian ini bertujuan menganalisis pemaknaan self-reward oleh siswa Generasi Z serta mengkaji kontekstualisasi Bab Al-Buyu' pada mata pelajaran Fiqih dalam merespons fenomena tersebut di MA Al-Anwar Perak Jombang. Penelitian menggunakan pendekatan kualitatif dengan desain field research yang dipadukan dengan library research. Data dikumpulkan melalui wawancara, observasi, dokumentasi, dan studi pustaka, kemudian dianalisis menggunakan model Miles, Huberman, dan Saldaña. Hasil penelitian menunjukkan bahwa siswa memandang self-reward sebagai bentuk penghargaan terhadap diri sendiri, namun dalam praktiknya sering diwujudkan melalui pembelian impulsif yang dipengaruhi media sosial, tren digital, dan rekomendasi influencer. Penelitian juga menemukan bahwa pembelajaran Bab Al-Buyu' masih*

didominasi pembahasan aspek normatif sehingga keterkaitannya dengan fenomena konsumsi digital belum optimal. Oleh karena itu, kontekstualisasi materi melalui analisis kasus transaksi digital dan perilaku konsumsi aktual diperlukan agar pembelajaran Fiqih lebih relevan dengan pengalaman siswa serta mendukung pengambilan keputusan konsumsi yang sesuai dengan prinsip syariah.
Kata kunci : Al-Buyu', Fiqih Muamalah, Generasi Z, Kontekstualisasi Pembelajaran, Self-Reward.

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Introduction

The development of digital technology has transformed various aspects of people's lives, including the consumption patterns of younger generations. Easy access to the internet, social media, and e-commerce platforms has made consumption activities no longer solely focused on fulfilling basic needs, but also influenced by psychological, social, and digital cultural factors (Zimu, 2023). Generation Z, as a generation that was born and raised alongside the development of technology, is highly active in using digital media, making them more susceptible to various consumption trends emerging across digital platforms (Fitriana, 2025). One of the most prevalent trends is self-reward, which refers to the act of rewarding oneself after achieving a particular goal or as a means of managing emotions. (Hamzah Muchtar, 2025). Basically, self-reward is a positive behavior when practiced in moderation. However, in practice, the concept often shifts in meaning and becomes a justification for consumptive behavior driven by emotional desires rather than genuine needs. (Anggasta & Puspitasari, 2024).

This phenomenon is further reinforced by the emergence of digital culture, including flexing, the fear of missing out (FOMO), and the influence of influencer marketing, all of which contribute to shaping new perceptions of ideal lifestyle standards (Fitriana, 2025). Exposure to content showcasing luxury and financial success encourages some adolescents to make purchases in pursuit of social recognition and to enhance their self-image. (Saputra & Wala, 2024). As a result, consumption decisions are no longer based on considerations of utility, but are increasingly influenced by psychological impulses and social pressures within the digital environment (Asriani et al., 2026). This condition demonstrates that digital transformation has not only changed the way people conduct transactions but has also influenced how individuals perceive ownership of wealth and consumption behavior in their daily lives.

From the perspective of Islamic jurisprudence (*Fiqh Muamalah*), consumption is considered part of worship and should be guided by the principles of balance (*tawazun)*, justice, and public benefit (*maslahah)*. Islam prohibits excessive consumption (*israf*) and wastefulness *(tabdzir*), as emphasized in the Qur'an and further developed through the study of maqāṣid al-sharīʿah (Hidayati & Yazid, 2025). The use of wealth is not only accountable from an economic perspective but also from moral and spiritual perspectives. Therefore, every Muslim is expected to adopt a moderate approach (*wasathiyyah*) in fulfilling their needs and managing their consumption (Mawarni et al., 2025). Therefore, the phenomenon of self-reward that has emerged in the digital era needs to be examined from the perspective of Islamic jurisprudence (*Fiqh Muamalah*) so that students can distinguish between self-reward practices that are permissible under Islamic law and consumptive behavior that contradicts Islamic values.

Several previous studies have shown that self-reward is associated with increased impulsive and consumptive purchasing behavior, particularly among younger age groups (Anggasta & Puspitasari, 2024). Other studies have found that social media has a significant influence on changes in consumptive lifestyles through exposure to visual content, digital promotions, and social interactions in the online environment (Kurniawan et al., 2024). On the other hand, studies on the teaching of *Fiqh Muamalah* have largely focused on normative aspects, such as the principles of buying and selling, contracts, and Sharia-compliant transactions, while its implementation in addressing digital consumption phenomena remains relatively limited (Arifin, 2024). Several studies have also shown that the teaching of *Fiqh* in madrasahs still tends to rely on a textual approach, which makes it difficult for students to connect Islamic jurisprudential concepts with the digital economic issues they encounter in their daily lives (Saputri et al., 2025).

Based on the literature review, a research gap can be identified. Previous studies have generally examined self-reward behavior from the perspectives of psychology, consumer behavior, or financial literacy, while research in Islamic education has largely discussed *Fiqh Muamalah* from a normative perspective without connecting it to the digital consumption phenomena experienced by Generation Z. To date, there is still limited research that integrates consumptive self-reward as a contextual issue in *Fiqh Muamalah* learning, particularly in the context of *al-buyu'* (buying and selling) in madrasahs. This gap highlights the need for research aimed at developing more contextualized *Fiqh* learning, enabling students to understand the relevance of Islamic law in addressing the challenges of the digital economy.

Building on this research gap, this study offers a novel contribution in the form of an analysis and development of *Fiqh Muamalah* learning that connects the phenomenon of consumptive self-reward with Sharia principles through a contextual approach. The study not only discusses the principles of Islamic transactions but also examines how the *al-buyu'* (buying and selling) topic can be utilized as a means of developing students' critical awareness in responding to the consumptive culture that is increasingly prevalent in digital media. By conducting the research at MA Al-Anwar Perak Jombang, this study is expected to contribute to the development of *Fiqh Muamalah* learning that is more relevant to students' everyday lives while strengthening Islamic economic character education in the era of digital transformation.

Methods

This study employs a qualitative approach with a field research design combined with library research (Creswell, 2014). A qualitative approach was chosen because this study aims to gain an in-depth understanding of consumptive self-reward behavior among Generation Z and to examine how the *Al-Buyu'* (buying and selling) topic in *Fiqh* can be contextualized to address this phenomenon. This approach enables the researcher to obtain a comprehensive understanding of students' perceptions, experiences, and learning practices within the madrasah environment, thereby providing a holistic description of the reality being investigated (Nasir et al., 2023).

The research was conducted at MA Al-Anwar Perak Jombang for approximately three months, from April to June 2026. The research site was selected based on the consideration that the madrasah has implemented Fiqh learning that integrates contemporary issues into the learning process, making it relevant to the objectives of this study. The research subjects were selected using purposive sampling, namely by choosing informants who were considered to have the most relevant knowledge of and direct involvement in the phenomenon under investigation (Himam et al., 2026). The research informants consisted of one Fiqh teacher, one Vice Principal for Curriculum Affairs, and ten Grade 11 students who belong to Generation Z. These students were characterized by their active use of social media and their experience with conducting transactions through digital platforms. The students were selected based on variations in the intensity of their social media use and online shopping activities, with the expectation that they would provide diverse information regarding the phenomenon of consumptive self-reward.

The research data consisted of primary and secondary data. Primary data were obtained through in-depth interviews, observations, and documentation. Semi-structured interviews were conducted with all informants to explore their understanding of students' consumption behavior, the factors that encourage self-reward practices, and teachers' strategies for contextualizing the *Al-Buyu'* topic in Fiqh learning. Observations were conducted during the learning process to examine teacher–student interactions and the implementation of Fiqh materials in the classroom. Documentation was used to complement the data, including teaching modules, learning materials and plans, syllabi, photographs of activities, and other documents relevant to the study (Sugiono, 2019).

Meanwhile, library research was conducted to provide a theoretical foundation for the study by identifying and developing relevant theories, constructing a conceptual framework, and formulating preliminary assumptions or research hypotheses. Through library research, the researcher was able to gain a comprehensive understanding of the research topic, identify relevant concepts, and organize the theoretical foundations within the field of study (Kinter & Sherman, 2021). Secondary data were obtained from scholarly journal articles, books, previous research findings, policy documents, and literature related to *Fiqh Muamalah*, Generation Z's consumptive behavior, self-reward, the digital economy, and contextual learning. The integration of field and library research was achieved through triangulation, comparing empirical findings from the field with theoretical concepts and prior studies. Thus, the field data were not merely described but also analyzed through the perspectives of *Fiqh Muamalah* and consumer behavior theories, resulting in a more comprehensive interpretation of the research findings.

Result and Discussion

Result

Self-Reward as a Phenomenon of Emotional Consumption among Generation Z

Based on interviews with students at MA Al-Anwar Perak Jombang, it was found that most students understood self-reward as a form of self-appreciation after completing a task, achieving a particular target, or going through a situation they considered exhausting. The most common forms of self-reward involved purchasing food, beverages, clothing, and other desired items.

One of the informants explained that self-reward is a way of appreciating oneself after completing a responsibility "Self-reward is a form of self-appreciation after successfully completing a responsibility, achieving a particular target, or simply getting through difficult periods. It is a way to maintain motivation and mental well-being so that one can remain enthusiastic in carrying out daily routines" (Ghulam, interview, 2026).

Another informant stated that self-reward is practiced so that the effort that has been made feels as though it has produced a tangible result. The informant explained "The purpose is to send a positive signal to the brain that the hard work I have done has produced tangible results. This helps me feel more appreciated by myself before seeking appreciation from others" (Zaki, interview, 2026).

Based on the results of observations and interviews, the researcher found that the forms of self-reward practiced by students generally involved purchasing food, beverages, clothing, accessories, and other items that were not necessarily considered essential needs. Some students also acknowledged that their purchasing decisions were often made spontaneously without prior planning.

Figure 1. Visualization of Interview Findings on Impulsive Self-Reward Consumption Patterns

Social Media as a Dominant Factor Shaping Consumption Behavior

The interview findings indicate that social media is the primary source of information for students before making a purchase. The informants stated that the content appearing on social media often features products that match their interests, thereby encouraging them to make purchases.

One student explained "Social media platforms often display algorithms that are tailored to our interests, making products appear highly attractive and seemingly presenting them as solutions to our problems. Aesthetic visual content often triggers curiosity and creates a desire to try the products." (Reval, interview, 2026)

In addition, several students stated that they trusted product reviews shared on social media more than information provided by sellers. One student explained, "I often buy something based on social media testimonials, especially those on TikTok." (Husen, interview, 2026)

The observation results also showed that most students actively use social media platforms such as TikTok, Instagram, and Shopee Video. During the interviews, several students stated that they frequently received product recommendations through content appearing on their social media feeds.

Figure 2. Visualization of the Dominance of Social Media in Generation Z Consumption

Interviews with several informants also revealed that social environments and emerging trends on social media influence students' purchasing decisions. Some students admitted that they were encouraged to purchase certain items because those products were currently trending among their peers.

One student stated "Consumptive behavior today is strongly driven by the convenience of digital transactions and lifestyle pressures on social media. Teenagers tend to seek validation through the possessions they own. When influenced by social media, it is usually because they want to follow current trends." (Yakfun, interview, 2026)

Another informant revealed that the public figures they follow on social media also influence their desire to purchase certain products. The informant explained "Teenagers' consumptive behavior is strongly influenced by social media, particularly by influencers or public figures they admire. In addition, such behavior is often driven by the desire to maintain social status and prestige" (Kesya, wawancara, 2026)

During observations in the school environment, the researcher also found conversations among students about products that were trending on social media, as well as their experiences purchasing products recommended by content creators.

Limitations of Classical Fiqh Teaching

The Al-Buyu' topic has been taught in accordance with the applicable curriculum. The learning process is conducted using textbooks, teacher explanations, and discussions concerning the principles and regulations of buying and selling in Islam. The Fiqh teacher explained "So far, the *Al-Buyu'* topic has often been taught textually, focusing on the pillars and conditions of valid buying and selling, the seller, the buyer, the goods being traded, the means of exchange, and the *sighat* (offer and acceptance). The learning process generally relies on lectures and textbook discussions" (Thoyib, interview, 2026)

The teacher also stated that the material has begun to be related to online buying and selling transactions, although the discussion has not yet covered all the emerging phenomena in the digital economy."Buying and selling materials are now beginning to be connected with online transactions, such as *salam* contracts. However, topics such as digital wallets, cashback, shopping points, and PayLater have not yet been discussed extensively because technological developments are progressing very rapidly" (Thoyib, wawancara, 2026)

The results of observations during the learning process showed that the teacher provided examples of conventional buying and selling transactions as well as several examples of transactions conducted through online marketplaces. However, discussions concerning the phenomenon of self-reward, consumptive behavior, and the influence of social media on purchasing decisions have not yet become a central part of the learning process.

Figure 3. Visualization of the Limitations of Classical Fiqh Teaching

Teachers' Perspectives on the Self-Reward Phenomenon

The Fiqh teacher stated that students often use the term *self-reward* as a justification for making purchases that are not necessarily based on actual needs. The teacher explained "Sometimes, some students misuse the term self-reward. They end up spending money excessively, which leads to consumptive behavior and can even become hedonistic." (Thoyib, interview, 2026)

The teacher also emphasized the need to provide students with a proper understanding of the meaning of self-reward so that it does not conflict with the values taught in Fiqh. The teacher stated "The term self-reward must be properly understood so that students do not misinterpret it or use it as an excuse for excessive shopping." (Thoyib, interview, 2026)

Based on the results of observations and documentation of the learning process, no specific learning materials or instructional media were found that explicitly addressed the phenomenon of self-reward as part of the *Al-Buyu'* topic. The teacher primarily focused on explaining the Islamic legal principles governing buying and selling, while examples of consumption behaviors currently emerging among Generation Z were discussed only to a limited extent, depending on the context of classroom discussions.

Figure 4. visualisasi Pandangan Guru terhadap Fenomena Self-Reward

Discussion

Self-Reward as a Phenomenon of Emotional Consumption among Generation Z

The practice of self-reward among Generation Z students at MA Al-Anwar Perak Jombang has become part of their everyday consumption patterns. Most informants perceive self-reward as a form of self-appreciation after completing school assignments, dealing with academic pressure, or improving their mood (Yuliana, 2025). The most common forms of self-reward involve purchasing food, beverages, clothing, beauty products, and other desired items (Didaktika, n.d.). This indicates that consumption activities are no longer based solely on functional needs but are increasingly influenced by psychological needs, such as seeking emotional satisfaction, reducing stress, and creating a temporary sense of happiness (Rigani, Zahra, et al., 2026).

Self-reward, which was initially understood as a form of self-appreciation, has also undergone a shift in meaning in the context of social media. Many individuals use self-reward as a justification for purchasing items that they do not actually need, simply because information about or trends involving those products are currently going viral on social media (Hidayati & Yazid, 2025). Nevertheless, the concept of self-reward is essentially not contrary to Islamic teachings. Giving oneself a reward can be understood as a form of self-care and an effort to maintain mental well-being, as long as it is practiced proportionately, according to one's financial capacity, and without neglecting the principle of maslahah (public benefit and well-being) (Nasrudin, 2023). The problem arises when self-reward undergoes a shift in meaning and becomes a justification for making impulsive purchases without considering actual needs, financial capacity, or the long-term benefits of the items purchased. (Rigani, Anggelina, et al., 2026). Therefore, the main issue addressed in this study does not lie in the concept of *self-reward* itself, but rather in the shift in consumption orientation toward prioritizing emotional satisfaction over rational considerations.

These findings indicate a shift in economic decision-making patterns among Generation Z. Economic rationality, which ideally should be based on considerations of needs, utility, and long-term consequences, is increasingly shifting toward affective rationality, which is driven by emotions, mood, digital trends, and the desire to obtain enjoyable consumption experiences (Wijaya & Fadillah, 2025). This shift indicates that purchasing decisions are no longer determined solely by the utility value of a product but also by the symbolic meaning attached to consumption activities. In other words, consumption has transformed from an economic activity into a psychological and symbolic activity associated with self-identity.

Generation Z's consumptive behavior is influenced by digital promotions and impulse buying. (Windayu et al., 2025). The study positioned digital promotion as a dominant factor driving consumption. However, the present study shows that digital promotion actually functions only as an initial stimulus. More decisive factors lie in the way Generation Z has come to perceive consumption as a form of self-appreciation (*self-reward*), a mechanism for emotional regulation, and a symbol of personal achievement. (Raka Malik Azid, Achmad Sani Supriyanto, 2024). Thus, consumptive behavior is influenced not only by external factors such as digital promotions but also by psychological constructs shaped by digital culture. This perspective suggests that the root of Generation Z's consumptive behavior does not lie solely in the intensity of promotional exposure, but rather in a shift in value orientation that positions consumption as a means of obtaining emotional and social validation.

Generation Z's consumption behavior needs to be understood more comprehensively. Consumptive behavior has traditionally been explained through an economic approach that emphasizes the relationship between needs, income, and purchasing decisions (Hussein, 2022). However, the findings of this study indicate that such an approach is insufficient to fully explain consumption phenomena in the digital era. Generation Z's consumption decisions are increasingly influenced by psychological factors, digital culture, and the search for self-identity. Consequently, purchasing behavior is often no longer based on considerations of a product's utility, but rather on the symbolic meaning attached to the consumption activity itself.

From the perspective of *Fiqh Muamalah,* this phenomenon indicates a weakening of the implementation of the principle of *tahdhīb al-nafs* (self-discipline) in the management of wealth (Azzahra et al., 2025). Islam views wealth as a trust (*amanah*) that must be used responsibly to promote *maslahah* (benefit and well-being), rather than merely to satisfy emotional impulses. Therefore, the concepts of *israf* (excessiveness) and *tabdzir* (wastefulness) should not be understood solely as quantitative forms of extravagance, but also as the use of wealth that has lost its orientation toward benefit and is carried out without considering *maslahah* (Kajian et al., 2025). This perspective broadens the understanding that consumptive behavior in the digital era is not merely an economic issue, but also a matter of character development, self-control, and the internalization of ethical principles in *muamalah*.

The challenges of teaching *Fiqh Muamalah* in the digital era can no longer be limited to the mastery of transactional laws alone. Learning should be directed toward developing students' awareness of the importance of controlling emotional consumption impulses, critically evaluating the motives behind purchasing decisions, and placing the principle of *maslahah* (benefit and well-being) as the foundation for every economic decision. Thus, the teaching of the *Al-Buyu'* topic plays a strategic role not only in developing students' understanding of the validity of contracts (*akad*), but also in fostering moderate, responsible, and Sharia-compliant consumption behavior amid the growing culture of digital consumption.

Social Media as a Dominant Factor Shaping Consumption Behavior

Social media is the most dominant factor influencing students' consumption behavior at MA Al-Anwar Perak Jombang. Most informants stated that they obtain information about products, trends, lifestyles, and purchasing recommendations through digital platforms such as TikTok, Instagram, and various social media-based marketplaces (Astiti, 2026). The ease of access to information, algorithm-based recommendation systems, live shopping features, flash sales, cashback promotions, and visually appealing product review content encourage students to develop a desire to purchase products even before they actually perceive a genuine need for them (Salsabila et al., 2025).

Unlike previous studies, which generally position social media primarily as a digital promotional medium, this study finds that social media has evolved into a social space that shapes the way young people think, perceive their needs, and define success. In other words, social media no longer functions merely as a marketing channel but has become a space for the construction of consumer culture that influences how individuals evaluate themselves and others. The value of a product is no longer measured solely by its functional benefits but also by its ability to construct self-image, enhance self-confidence, and gain social recognition in digital spaces.

This phenomenon can be observed in students' habits of following trends that emerge through haul and unboxing content, Get Ready With Me (GRWM) videos, product recommendations from content creators, and lifestyle posts that portray consumption activities as symbols of achievement. Repeated exposure to such content shapes the perception that owning certain products is part of an ideal lifestyle. As a result, students are encouraged to consume not merely because they need the products, but because they want to remain relevant to the trends circulating on social media (Sawitri et al., 2026).

Social media algorithms play a more complex role than merely connecting consumers with products. These algorithms continuously learn users' preferences and subsequently present similar content repeatedly, thereby reinforcing their consumption impulses. (Fajarini et al., 2025). Repeated exposure to such information creates the illusion that certain products are necessities that must be fulfilled immediately. In consumer psychology, this condition is known as the mere exposure effect, which refers to the tendency for individuals to develop greater preference for an object as a result of repeated exposure to it. Thus, purchasing decisions no longer arise solely from a rational decision-making process but are shaped by continuous psychological processes occurring within digital spaces.

In addition, digital culture has given rise to the phenomenon of *Fear of Missing Out* (FOMO), which refers to the feeling of anxiety about missing out on trends or experiences that others are currently enjoying. Informants reported that they often purchase certain products because they do not want to be perceived as being left behind by current trends or as different from their peer groups (Ayyasy et al., 2025). This means that consumption decisions are increasingly influenced by the need for social acceptance rather than by the functional necessity of the products being purchased. This phenomenon demonstrates that social pressure in the digital era no longer occurs solely through direct interpersonal interactions, but is also shaped by the visual representations continuously produced and circulated through social media.

The findings of this study also extend previous research that has positioned social media as an external factor influencing consumptive behavior. This study demonstrates that social media has, in fact, shaped the way Generation Z perceives happiness, self-reward, and life success. Consumption is perceived as a means of obtaining emotional experiences, enhancing self-confidence, and expressing social identity. Therefore, consumptive behavior among Generation Z can no longer be understood merely as a consequence of digital promotion, but rather as an outcome of the emergence of a new consumer culture that is continuously produced and reproduced through social media.

From the perspective of *Fiqh Muamalah*, this condition indicates a shift in the orientation of consumption from the principle of *maslahah* toward symbolic and hedonistic orientations. Islam teaches that consumption activities should not only consider whether a transaction is halal and legally valid, but should also be guided by the principles of *qana'ah* (contentment), *wasathiyyah* (moderation), *amanah* (trustworthiness) in managing wealth, and social responsibility for every use of wealth (Maulana et al., 2025). Therefore, the use of social media cannot be separated from the development of students' consumption character. The primary challenge of Fiqh education in the digital era is no longer limited to explaining the laws governing buying and selling, but also involves developing students' ability to critically evaluate various consumption narratives produced through social media. This enables them to distinguish between genuine needs, personal desires, and socially driven pressures that are digitally constructed.

This finding has important implications for the development of *Al-Buyu'* learning. Thus far, social media has more commonly been positioned as an example of the development of digital transactions in the learning process. However, the findings of this study indicate that the primary issue does not lie in the mechanisms of digital transactions themselves, but rather in the changing ways in which students perceive and interpret consumption activities (Maharani et al., 2025). Therefore, the teaching of the *Al-Buyu'* topic needs to be expanded beyond the legal aspects of transactions to incorporate digital literacy, Islamic financial literacy, and critical thinking skills in responding to various influences from social media. This approach is expected to develop students who not only understand the principles governing buying and selling in accordance with Islamic law, but also possess the ability to make wise, responsible, and *maslahah*-oriented economic decisions.

Critical Analysis of *Al-Buyu'* Learning

The Fiqh teacher at MA Al-Anwar Perak Jombang has made efforts to connect the *Al-Buyu'* topic with the practice of online buying and selling that has become increasingly prevalent in society. The teacher provides examples of transactions through marketplaces, explains the mechanisms of contracts (*akad*) in online transactions, and relates the learning material to developments in digital technology. These efforts demonstrate the teacher's awareness that *Fiqh Muamalah* learning needs to adapt to the changing forms of transactions in the digital era.

Nevertheless, the results of observations and interviews indicate that the learning process is still dominated by the delivery of material concerning the pillars and conditions of buying and selling, various types of contracts (*akad),* and the requirements determining the validity or invalidity of transactions. The learning process places greater emphasis on normative and legal-formal aspects, directing students to understand whether a particular transaction is permissible or prohibited according to Islamic law. Although this approach is essential as a foundation for understanding *Fiqh Muamalah*, it has not yet fully addressed the complexity of consumption-related issues faced by Generation Z in the digital era.

This condition can be observed when students are able to explain the Islamic rulings governing buying and selling through marketplaces or digital platforms, yet at the same time continue to engage in impulsive purchases influenced by flash sales, live shopping, cashback promotions, PayLater services, and the desire to engage in self-reward. An understanding of transactional laws does not automatically develop students' ability to make economic decisions that are consistent with Islamic values. In other words, there is a gap between students' cognitive mastery of the laws governing buying and selling and their ability to internalize the values of *Fiqh Muamalah* in their everyday consumption practices.

This study offers a different perspective from previous research, which generally identifies low levels of Islamic economic literacy as a contributing factor to students' consumptive behavior. The primary issue does not lie solely in students' limited knowledge of the laws governing buying and selling, but rather in a learning approach that remains predominantly focused on the legal validity of transactions.

(Azizah, 2026). Students understand the relevant rules, but they have not been sufficiently provided with opportunities to critically examine the psychological, social, and digital-cultural factors that influence their consumption decisions. As a result, Fiqh learning tends to produce conceptual understanding rather than developing students' reflective abilities to address contemporary economic issues.

This situation demonstrates a gap between the development of Generation Z's economic behavior and the orientation of *Al-Buyu'* learning in madrasahs. Changes in consumption patterns influenced by social media, digital algorithms, flexing culture, Fear of Missing Out (FOMO), and the phenomenon of self-reward indicate that the economic issues faced by students today are far more complex than the conventional transaction examples that have traditionally been used in learning (Serliyana, 2026). Nevertheless, these phenomena have not yet been widely incorporated as subjects of analysis in Fiqh learning. As a result, students are not yet accustomed to applying the perspective of *Fiqh Muamalah* to evaluate their consumption decisions in everyday life.

Theoretically, this condition indicates that the teaching of the *Al-Buyu'* topic still tends to employ a knowledge transmission approach, in which the teacher primarily acts as a transmitter of legal information, while students function as recipients of normative concepts (Dimyati et al., 2024). This learning model is effective in developing students' basic understanding of Islamic law, but it provides limited opportunities for them to develop critical thinking skills, analyze social phenomena, and make decisions based on the principles of *Fiqh Muamalah*. However, the purpose of Islamic education is not merely to produce students who possess knowledge of Islamic law, but also to enable them to internalize and apply Sharia values as a foundation for addressing the increasingly complex and evolving challenges of everyday life.

From the perspective of Islamic education, *Fiqh Muamalah* should not merely be understood as a collection of legal provisions governing transactions, but also as an educational instrument that shapes an economic mindset oriented toward *maslahah* (benefit and well-being), justice (*'adl*), balance (*tawazun*), and self-discipline (*tahdhīb al-nafs*) (Lubis et al., 2026). Therefore, the teaching of the *Al-Buyu'* topic should not be limited to discussions of whether a particular contract (*akad*) is valid or invalid. It should also develop students' ability to evaluate their consumption motives, consider the social consequences of their economic decisions, and understand the use of wealth as a form of moral responsibility before Allah SWT.

This analysis indicates that the primary issue does not lie in the substance of *Fiqh Muamalah*, which is often perceived as less relevant to contemporary developments, but rather in the learning approach, which has not yet fully connected Fiqh concepts with the realities of students' everyday lives. Therefore, the urgent need in teaching the *Al-Buyu'* topic is not to alter the substance of the material, but to contextualize the learning process so that the digital economic phenomena experienced by students can serve as a starting point for understanding *Fiqh Muamalah* concepts. This approach is expected to make Fiqh learning more meaningful, applicable, and relevant to the challenges faced by Generation Z in the digital era.

Contextualization of the *Al-Buyu'* Topic as a Proposed Learning Model

The contextualization of the *Al-Buyu'* topic cannot be achieved merely by adding examples of digital transactions to the learning material. Such an approach still positions students as recipients of information about the changing forms of buying and selling, without providing them with opportunities to critically examine the consumption behaviors they experience in their own lives. Therefore, this study proposes a contextualization model for the *Al-Buyu'* topic that is oriented toward students' real-life experiences (student-centered contextual learning), in which digital consumption phenomena serve as the starting point for understanding the concepts of *Fiqh Muamalah*.

This model is based on the assumption that students will more easily understand Sharia values when learning begins with issues they encounter in their everyday lives. Accordingly, Fiqh concepts are not positioned merely as a collection of rules to be memorized, but rather as a framework for analyzing and addressing contemporary economic issues.

Operationally, the *Al-Buyu'* contextualization model developed in this study consists of five learning stages, as follows:

1. Phenomenon Orientation Stage

   The learning process begins by presenting phenomena that are closely related to students' daily lives, such as self-reward practices, flash sale promotions, live shopping, the use of digital wallets, PayLater services, and shopping trends emerging through TikTok and Instagram. The teacher may use short videos, screenshots of promotional content, or current viral case studies as learning stimuli. At this stage, students are encouraged to identify the reasons behind purchasing decisions and discuss the various factors that influence such decisions. This stage aims to develop students' awareness that their everyday consumption activities are part of the subject matter of *Fiqh Muamalah*. Consequently, the *Al-Buyu'* topic is perceived as relevant to their real-life experiences.

2. Fiqh Muamalah Analysis Stage

   After students understand the phenomenon being examined, the teacher guides them to analyze each case based on the fundamental concepts of the *Al-Buyu'* topic, including the pillars and conditions of buying and selling, clarity of the transaction object, mutual consent between the parties (*an-taradhin*), honesty in transactions, and the principle of justice (*'adl*) in *muamalah*. At this stage, students are not only asked to determine whether a transaction is valid according to Islamic law, but are also required to explain the Fiqh-based reasoning underlying their opinions. Thus, the concepts of *Fiqh Muamalah* are used as analytical tools for addressing real-life issues rather than being treated merely as memorization-based material.

3. Value Internalization Stage

The next stage focuses on the internalization of *Fiqh Muamalah* values. The teacher guides students in connecting the results of their transaction analysis with Islamic values such as *qana'ah, wasathiyyah, amanah, maslahah, tahdhīb al-nafs*, as well as the prohibition of *israf* and *tabdzir*. The discussion is no longer focused solely on whether a transaction is legally valid or invalid, but also on how these values can serve as a foundation for managing wealth responsibly. This stage represents a key distinction from conventional Fiqh learning, which has traditionally emphasized the legal aspects of contracts. Students are encouraged to understand that the purpose of *Fiqh Muamalah* is not merely to ensure the validity of transactions, but also to develop a moderate, responsible, and *maslahah*-oriented economic character.

4. Decision-Making Stage

Next, students are presented with various case studies reflecting the consumption issues commonly experienced by Generation Z, such as purchasing products because of flash sales, using PayLater to purchase non-essential items, or engaging in self-reward after completing an examination. Students are then asked to determine the decisions that are most consistent with Islamic principles and to provide arguments based on the concepts of *Fiqh Muamalah* they have learned. Through this activity, students are trained to integrate their knowledge, critical thinking skills, and moral considerations when making economic decisions.

5. Personal Reflection Stage

As a closing activity, students reflect on their consumption habits and practices. The teacher asks students to prepare a reflective journal or personal commitment sheet containing an evaluation of their consumption patterns, the factors influencing their purchasing decisions, and the steps they plan to take to apply the principles of Fiqh Muamalah in their daily lives.This reflection serves not only as an assessment of the learning process but also as a means of developing self-awareness, enabling students to manage their consumption behavior more responsibly

Theoretical Contribution of the Study

This study contributes to the development of Fiqh Muamalah scholarship within the field of Islamic education by demonstrating that the consumption issues faced by Generation Z cannot be adequately understood solely from the perspective of transaction legality. Students' consumption behavior is influenced by psychological and digital-cultural shifts that construct consumption as a form of self-appreciation (self-reward) as well as a symbol of social identity. Therefore, this study broadens the scope of Al-Buyu' learning from an approach focused primarily on the legal aspects of contracts to one that integrates digital consumption literacy, self-discipline (*tahdhīb al-nafs*), Islamic financial literacy, and the internalization of the values of qana'ah, wasathiyyah, and maslahah in economic decision-making.

Practical Contribution of the Study

Practically, the proposed contextualization model for the *Al-Buyu'* topic can serve as an alternative instructional design for Fiqh learning in madrasahs, as it provides operational steps that can be easily implemented by teachers in the learning process. (Hidayah et al., 2025). In practical terms, the proposed contextualization model for the *Al-Buyu'* topic can serve as an alternative instructional design for Fiqh learning in madrasahs, as it provides clear and practical steps that teachers can readily implement throughout the learning process.

In addition to enhancing students' understanding of *Fiqh Muamalah* concepts, this model is also expected to develop critical thinking skills, digital literacy, and Islamic economic literacy, while fostering moderate consumption behavior in accordance with Islamic principles. (Agustina et al., 2026). Thus, learning the *Al-Buyu'* topic should not only equip students with an understanding of the laws governing buying and selling, but also enable them to make wise and responsible economic decisions that are oriented toward *maslahah* (benefit and well-being) in their daily lives.

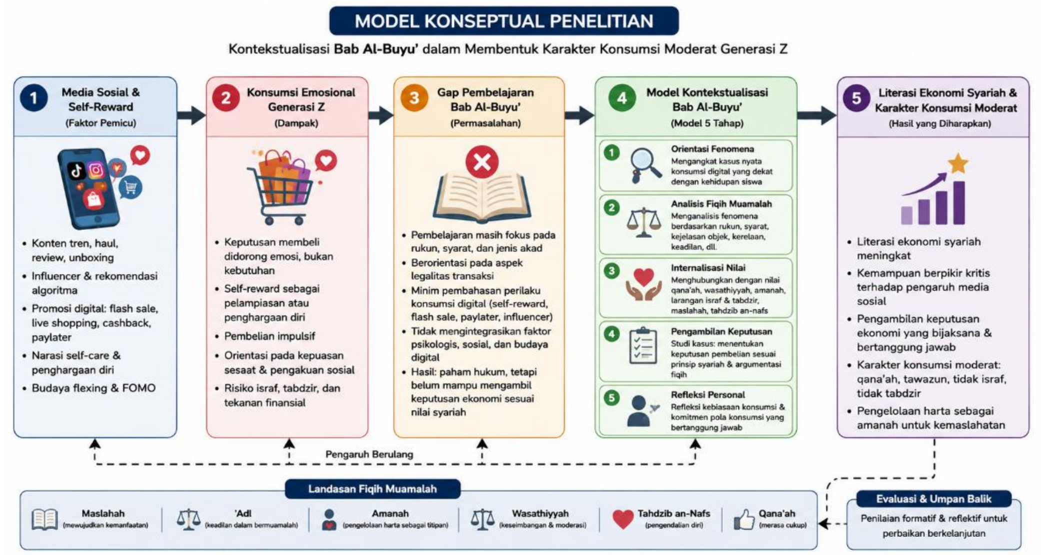

Figure 5. Visualization of the Conceptual Model for the Contextualization of the Al-Buyu' Topic in Shaping Moderate Consumption among Generation Z

Conclusion

The practice of self-reward among students at MA Al-Anwar Perak Jombang has undergone a shift in meaning, from a form of self-appreciation to one of the factors contributing to impulsive consumptive behavior. Although students have a basic understanding of the Islamic prohibition of israf and tabdzir, this understanding has not been fully internalized in their everyday consumption behavior. Purchasing decisions are more strongly influenced by emotional impulses, trends circulating on social media, and digital platform algorithms that continuously stimulate the desire to consume. Consequently, consumption activities are no longer oriented toward maslahah (benefit and well-being), but tend to serve as a means of obtaining temporary satisfaction and social recognition.

The theoretical contribution of this study lies in demonstrating that the issue of Generation Z's consumptive behavior cannot be understood solely as an economic or psychological phenomenon, but also as a matter of muamalah ethics that requires a more contextual approach to Islamic jurisprudence. The findings indicate that the teaching of the Al-Buyu' topic, which remains largely oriented toward normative aspects such as the pillars, conditions, and legal principles of buying and selling, has not yet fully equipped students to deal with the complexities of digital transactions. Therefore, this study offers the perspective that Fiqh education should be repositioned as a means of internalizing consumption ethics based on the values of Maqasid al-Shari'ah. In this way, students are expected not only to understand the validity of a transaction but also to consider the aspects of benefit, responsibility, and self-control in every consumption decision.

Practically, this study offers a contextualization of the *Al-Buyu'* topic by integrating digital economic phenomena, such as self-reward, online shopping, flash sales, PayLater, flexing culture, and social media marketing, into the learning process. This approach is expected to make Fiqh learning more relevant to students' real-life experiences while simultaneously developing their critical and reflective thinking skills and their ability to make consumption decisions in accordance with the principles of maslahah, qana'ah, and tawazun, while avoiding excessive consumption (israf) and wastefulness (tabdzir).

This study has several limitations, as it was conducted only among students and teachers at MA Al-Anwar Perak Jombang; therefore, the findings cannot be generalized to all educational institutions with different characteristics. In addition, this study does not examine variations in consumption behavior based on gender, grade level, or intensity of social media use. Therefore, future research is recommended to involve a broader range of respondents and employ a mixed-methods approach to examine the relationships among digital literacy, self-control, and consumptive behavior more comprehensively. Further studies are also expected to develop a contextual Fiqh learning model that can be implemented more systematically within the Islamic education curriculum in the digital era.

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