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What Constitutes Legitimate Human Needs in Digital Fintech? A Gadamerian Reading of Al-Hajjah

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Abstract

The rapid growth of fintech lending and Buy Now Pay Later (BNPL) services in Indonesia has blurred the boundary between genuine necessity (*al-hajjah*) and desire-driven consumption, a distinction that existing studies grounded in conventional *fiqh muamalah* and *Maqashid al-Shari'ah* address only post-hoc and classificatorily, without explaining how a need is epistemologically constructed prior to borrowing. This study employs qualitative library research, applying Hans-Georg Gadamer's philosophical hermeneutics to reconstruct *al-hajjah* through an integrative reading of three Qur'anic verses on consumption ethics (Q. Al-A'raf [7]:31, Q. Al-Isra' [17]:26-27, and Q. Al-Furqan [25]:67), five classical exegetical works, and documented fintech lending data. The research findings show that legitimate necessity is evaluated along two hierarchically related axes rather than parallel criteria: legitimacy of purpose, established through strong exegetical convergence, and proportionality, which operates subordinate to and disciplined by the tier of purpose already established. Building on this reconstruction, the study proposes a Legitimate Human Needs Framework applicable across cross-platform fintech lending, including evolving BNPL services. As the analysis relies on aggregate rather than borrower-level data, the framework remains a provisional contribution, pending validation through primary data such as borrower interviews or surveys.

Keywords

Al-Hajjah; Digital Fintech; Hermeneutics; Legitimate Human Framework.

Abstrak

Pesatnya pertumbuhan layanan fintech lending dan Buy Now Pay Later (BNPL) di Indonesia telah mengaburkan batas antara kebutuhan yang sah (*al-hajjah*) dan konsumsi yang didorong oleh keinginan, suatu perbedaan yang selama ini hanya dibahas secara post-hoc dan klasifikatif oleh kajian-kajian berbasis fiqh muamalah konvensional dan Maqashid al-Shari'ah, tanpa menjelaskan bagaimana suatu kebutuhan terbentuk secara epistemologis sebelum transaksi peminjaman terjadi. Penelitian ini menggunakan metode kualitatif studi pustaka dengan menerapkan hermeneutika filosofis Hans-Georg Gadamer untuk merekonstruksi konsep *al-hajjah* melalui pembacaan integratif atas tiga ayat Al-Qur'an tentang etika konsumsi (Q.S. Al-A'raf [7]:31, Q.S. Al-Isra' [17]:26-27, dan Q.S. Al-Furqan [25]:67), lima kitab tafsir klasik, dan data terdokumentasi mengenai praktik fintech lending. Hasil penelitian menunjukkan bahwa kebutuhan yang sah dinilai melalui dua sumbu analitis yang berhierarki, bukan sejajar: legitimasi tujuan, yang terbentuk dari konvergensi kuat antarmufasir, dan proporsionalitas, yang bersifat subordinat dan dibatasi oleh tingkatan tujuan yang telah ditetapkan. Berdasarkan rekonstruksi ini, penelitian mengusulkan Legitimate Human Needs Framework yang dapat diterapkan lintas platform fintech, termasuk layanan BNPL yang terus berkembang. Karena analisis bertumpu pada data agregat, bukan data per peminjam, kerangka ini masih bersifat provisional dan memerlukan validasi lebih lanjut melalui data primer seperti wawancara atau survei peminjam.

Fintech Digital; Hermeneutika; Al-Hajjah; Kerangka Manusia yang Sah.

INTRODUCTION

Financial Technology is commonly defined as the application of technical innovation in financial services to enhance consumer ease, efficiency, and accessibility while offering more adaptable and flexible transaction mechanisms to satisfy society's constantly changing demands. (Shompa et al., 2024; Yudha et al., 2021). Rapid expansion in this sector is being further driven by growing public demand for alternative financing channels, particularly online lending services (Khan & Khan, 2026). This pattern suggests that digital financial services are becoming an essential component of regular financial transactions in many societal groups, including the Muslim community (Bonang et al., 2026; Indonesia Fintech Report, 2025)

This expansion has been accelerated by changing consumer behaviour, particularly through e-commerce promotions and the widespread adoption of Buy Now Pay Later (BNPL) facilities (Qur'anisa et al., 2024). The ease with which financing can now be obtained has generated both psychological and sociological ambiguity, making it increasingly difficult to distinguish essential needs (*ad-dhoruriyyat*), which support human well-being (Chetioui et al., 2025), from tertiary wants (*at-tahsiniyyat*) motivated primarily by lifestyle consumption. Consequently, many individuals become vulnerable to impulsive borrowing behaviour under the assumption of fulfilling urgent needs, thereby exposing themselves to prolonged financial burdens (Azizah et al., 2025; Maulidiyah et al., 2026).

Previous studies have focused on the perspectives of Islamic law and Sharia compliance, examining issues such as riba, the legitimacy of contracts, conformity with the principles of Islamic law, and the legal implications of digital lending practices (Fitriyah et al., 2025; Pramana & Khair, 2024; Salam, 2025). Though these studies have significantly contributed to defining the boundaries of the legality of digital transactions, their investigation generally relies on a conventional *fiqh muamalah* framework, assessing contracts through the presence or absence of *riba* and *gharar* within the pillars and conditions (*rukun-syarat*) of the transaction (Naeem et al., 2026). This assessment is inherently post-hoc: it evaluates the transaction after it has occurred, rather than tracing how the underlying need is epistemologically constructed in the user's mind prior to the transaction (Iqbal et al., 2026). As a result, there hasn't been enough focus on the epistemological issue of how people initially perceive a want as a justifiable necessity (*al-hajjah*), which influences their decision to employ digital funding. An earlier study (Awaludin et al., 2026) suggests that Gadamer's hermeneutics enables a reinterpretation of Surah Al-A'raf [7]:31 in relation to digital lending practices, using Akulaku as a case study. However, the goal of this study was not to create an *al-hajjah* conceptual framework that could be used on other fintech platforms (Mohammad, 2026).

This phenomenon highlights a paradox in the digital financial ecosystem, where easy access to finance via fintech lending and BNPL blurs the line between needs that serve the public good and desires driven by consumerism or fleeting psychological impulses (Zakaria et al., 2026). The fundamental problem with digital fintech is not just the legality of the contract or the features of the product, but rather how the line between *al-hajjah* (necessity) and desire is drawn within modern economic practice (Firdaus & Aziz, 2026). On the one hand, this service can be a legitimate way to meet urgent needs like healthcare, education, or business capital (Hijriah et al., 2024), but on the other hand, the same facilities are frequently used to finance non-essential consumption, leading to over-indebtedness, and financial pressure (Purno & Azizurrohman, 2026). Normative *fiqh* remains post-hoc, while *Maqashid al-Shari'ah* remains classificatory: it answers what constitutes need in principle, but not how a need is constructed, perceived, and legitimised within a specific socio-technological context. Gadamer's (1975) concept of the fusion of horizons addresses precisely this gap not what *al-hajjah* means according to the *nash*, but how the seventh-century horizon of Qur'anic meaning can be brought into dialogue with the twenty-first-century horizon of fintech use. Neither *fiqh* nor *Maqashid al-Shari'ah* was designed to bridge such temporal horizons; philosophical hermeneutics was (Ulyani et al., 2025).

This study is not aimed solely at reinterpreting Surah Al-A'raf [7]:31, but at reconstructing the Qur'anic concept of *al-hajjah* through a hermeneutic dialogue between the historical context of the Qur'an and the reality of contemporary digital fintech. This reconstruction is based on an integrative reading of the Qur'anic verses concerning *israf* (Q. Al-A'raf [7]:31), *tabdzir* (Q. Al-Isra' [17]:26-27), and the principle of moderation in consumption (Q. Al-Furqan [25]:67), and was then examined in dialogue with the *Maqashid al-Shari'ah* perspective, utilising the philosophical hermeneutics of Hans-Georg Gadamer (1975).

This research reinterprets the concept of *al-hajjah* through the fusion of horizons and introduces a Legitimate Human Needs Framework. This framework assesses cross-platform fintech lending based on principles of need, proportionality, public interest protection, and waste avoidance. It offers a broader perspective for evaluating various digital finance types, including fintech platforms and evolving BNPL services, guided by three interrelated questions. First, how can Gadamer's philosophical hermeneutics reconstruct the Qur'anic concept of *al-hajjah* through a dialogue between the historical horizon of the relevant verses and the contemporary horizon of digital fintech lending? Second, what analytical dimensions emerge from this reconstruction that can distinguish legitimate necessity from desire-driven consumption within cross-platform digital lending practices? Third, how can these dimensions be formalised into a conceptual framework applicable beyond a single case, such as fintech lending and BNPL services more broadly?

METHOD

This study employs a qualitative library research design to reconstruct the Qur'anic concept of *al-hajjah* (legitimate human need) through an integrative reading of three Qur'anic passages on consumption ethics Q. Al-A'raf [7]:31 (*israf*), Q. Al-Isra' [17]:26-27 (*tabdhir*), and Q. Al-Furqan [25]:67 (moderation in consumption) and to examine their relevance to contemporary digital fintech lending. Gadamer's philosophical hermeneutics, applied as a dialogical process between the historical horizon of the Qur'anic texts and the contemporary horizon of documented fintech lending practices, serves as the basis for the analysis. The researcher's prior knowledge that digital lending platforms frequently blur the line between needs and desires is acknowledged at the outset as the interpretive point of departure rather than being treated as a neutral assumption.

Primary data consist of the three Qur'anic passages and their interpretations in five classical exegetical works *Tafsir al-Tabari*, *Tafsir al-Baghawi*, *Tafsir al-Qurtubi*, *Mafatih al-Ghayb* (al-Razi), and *Tafsir Ibn Kathir*. Secondary data comprise scholarly literature on fintech lending, Islamic consumption ethics, and *Maqashid al-Shari'ah*, together with the Indonesia Fintech Report (Indonesia Fintech Report, 2025) and OJK Fintech Lending Statistics (OJK, 2024b), used as evidence of aggregate lending patterns rather than individual borrower experience. Data were gathered through systematic literature review and document analysis.

Analysis proceeded in three stages: (1) comparative analysis of the five exegetes' interpretations of each verse to establish its historical horizon, followed by integration of the three verses into a unified conception of *al-hajjah*; (2) an iterative dialogue between this textual horizon and documented fintech lending patterns to achieve a fusion of horizons (*Horizontverschmelzung*); and (3) evaluation of the resulting interpretation through al-Shatibi's hierarchy of *Maqashid al-Shari'ah* (*ad-dharuriyyat*, *al-hajiyyat*, *at-tahsiniyyat*) to classify borrowing motives along a *maslahah-mafsadah* continuum. Interpretative credibility was strengthened through continuous cross-comparison across the Qur'anic verses, classical exegetical sources, and contemporary documentary evidence, resulting in the proposed Legitimate Human Needs Framework as a provisional scholarly reconstruction open to further critical evaluation.

RESULTS AND DISCUSSION

Reconstructing the Qur'anic Concept of al-Hajjah

A comparative reading of three Qur'anic passages that collectively regulate the ethics of consumption (*Q.S. Al-A'raf [7]: 31*) on *israf*, (*Q.S. Al-Isra', 26-27*, n.d.) on *tabdhir*, and (*Q.S. Al-Furqan [25]: 67*, n.d.) on balanced expenditure (*qawaman*) reveals that classical exegesis evaluates legitimate need along two complementary axes: Axis 1 (legitimacy of purpose) and Axis 2 (proportionality), distinguishing need fulfilled within reasonable limits from need pursued to excess. Treating these three verses as a single textual horizon, rather than interpreting each in isolation, allows the comparative pattern across five major exegetes Al-Tabari, Al-Baghawi, Al-Qurtubi, Fakhr al-Din al-Razi, and Ibn Kathir to surface this two-axis structure (Table 1).

Table 1. Comparative Patterns of Classical Exegesis on *Israf* and *Tabdhīr*

Exegete	**Q. Al-A'raf [7]:31**	**Q. Al-Isra' [17]:26**	**Q. Al-Furqan [25]:67**
Al-Tabari	Violation of divinely prescribed limits (*purpose-based*)	Expenditure in *ghayr haqq*	Quantity-based (explicit *tarjih*)
Al-Baghawi	Silent	*Ghayr haqq*	Two competing traditions (no *tarjih*)
Al-Qurtubi	Divine limits + physiological needs	*Ghayr haqq* (*israf*, via al-Shafi'i)	Purpose-based (inclined)
Fakhr al-Din al-Razi	Violation of divine limits	Implicitly *ghayr haqq*	Quantity-based (inclined)
Ibn Kathir	Divine limits + excess consumption	*Ghayr haqq*	Two traditions, inclined to quantity-based
Pattern	Strong convergence (4/5)	Strong convergence (4-5/5)	Divergence: two competing exegetical traditions

Table 1 above explains the comparative patterns of five classical exegeses regarding the ethical concepts of *isrāf* and *tabdhīr* across three key Qur'anic verses. Compiled and synthesized by the author based on *Jamiʿ al-Bayan* (Al-Tabari, 2001), *Maʿalim al-Tanzil* (Al-Baghawi, 1999), *Mafatih al-Ghayb* (Al-Razi, 1999), *Al-Jamiʿ li Ahkam al-Qur'an* (Al-Qurtubi, 1964), and *Tafsir al-Qur'an al-ʿAzim* (Ibn Kathir, 1998). Specifically, four out of five exegetes agree that *isrāf* represents a transgression of divine boundaries, while *tabdhīr* is consistently defined as spending wealth *ghayr haqq* or outside its rightful entitlement. This convergence establishes the legitimacy of purpose dimension. Conversely, the exegetical divergence in Q.S. Al-Furqan:67 regarding quantity-based limits versus purpose-based spending provides the conceptual basis for the proportionality dimension, which serves to discipline excessive consumer credit

The legitimacy of purpose dimension is established by strong convergence across Q. Al-A'raf [7]:31 and Q. Al-Isra' [17]:26. Four of the five exegetes read *isrāf* in Q. Al-A'raf as transgressing divinely prescribed limits rather than merely spending in excessive quantity. This convergence, however, is not entirely clean: Al-Qurtubi grounds the limit in physiological necessity expenditure beyond what the body requires while Ibn Kathir associates excess consumption itself, alongside unlawful provision and arrogance, with *israf.* Both readings quietly reintroduce a quantitative criterion into what is nominally a purpose-based consensus, foreshadowing the tension that resurfaces more openly in Q. Al-Furqan. Al-Baghawi offers no explicit definition here and is treated as a silent witness rather than counter-evidence. A parallel convergence appears in Q. Al-Isra' [17]:26, where *tabdhīr* is consistently read as expenditure outside its legitimate entitlement (*ghayr haqq*). The formulation most frequently repeated across the tradition originates from Ibn Mas'ud, transmitted almost identically by Al-Tabari and Ibn Kathir:

"إِنفَاقُ الْمَالِ فِي غَيْرِ حَقِّهِ"

"Spending wealth for purposes other than those to which it rightfully belongs."

An important conceptual bridge is provided by Al-Qurtubi through his citation of Imam al-Shafiʿi:

"التبذير إنفاق المال في غير حقه... وهو الاسراف"

"Tabdhir is spending wealth outside its rightful due... and this is israf."

This bridge matters for the argument developed below: it shows that even within the purpose-based convergence, classical exegesis already treats *israf* and *tabdhir* as overlapping rather than terminologically discrete. The Axis 2 proportionality emerges precisely where purpose-based convergence breaks down. Q. Al-Furqan [25]:67 preserves two competing interpretations that were never resolved within the classical tradition: one evaluating *israf* by the legitimacy of expenditure (Pramana & Khair, 2024), the other by whether expenditure exceeds the limits of legitimate need (quantity-based). Al-Tabari explicitly prefers the latter:

"والصواب من القول في ذلك... الاسراف ما جاوز الحد الذي أباحه الله لعباده"

"The correct opinion is that israf is whatever exceeds the limit that Allah has permitted for His servants."

Al-Razi inclines toward the same position, whereas Al-Qurtubi, via his citation of al-Nahhas, shows greater affinity with the purpose-based reading. This divergence is retained here as two competing exegetical horizons rather than artificially harmonised into one conclusion. Its significance is not that classical tafsir had already formulated a unified two-dimensional theory of *al-hajjah* it had not. Rather, the comparative analysis shows that while Q. Al-A'raf and Q. Al-Isra' consistently privilege legitimacy of purpose, Q. Al-Furqan preserves an unresolved second axis of evaluation that purpose alone cannot account for. Read together, the two verse-clusters therefore yield the complementary structure this study reconstructs: legitimacy of purpose as the primary, convergent criterion, and proportionality as a secondary, contested one a structure that becomes the analytical basis for dialogue with contemporary fintech lending in the following section.

It must be acknowledged, however this two-axis distinction is an analytical reconstruction, not a terminological consensus established in classical exegesis (Pusparini et al., 2024). The tradition itself does not strictly separate *israf* as a matter of proportion from *tabdhir* as a matter of purpose as al-Shafi'i's own formulation above shows, the two terms are often used interchangeably, and their conceptual boundaries overlap significantly. The distinction proposed here is therefore not a description of how classical exegetes categorised these terms, but an analytical tool developed from the tensions revealed in this comparative reading.

Fusion of Horizons

The Financial Services Authority's administrative division of productive and consumptive finance is still insufficient to fully convey the complex ethical realities of the use of digital credit. Consumptive financing often aggregates vital expenses, including emergency medical care and fundamental educational costs, with purely lifestyle-driven, impulsive acquisitions through buy now pay later facilities (Azizah et al., 2025). Relying solely on this binary framework fails to identify how borrowers construct their perceptions of *al-hajjah* before transaction (Awaludin et al., 2026). Therefore, the contemporary digital fintech ecosystem requires a robust, pre-transaction ethical evaluation model sensitive to the consumer's psychological condition (Reni et al., 2026). Rather than depending on post-hoc reporting, this pre-emptive approach protects public welfare from unsustainable debt accumulation.

This structural gap becomes more pronounced when examining the rising credit risk within the productive sector (Bourkha et al., 2026). The Financial Services Authority documented a 10.6 per cent year-on-year increase in non-performing loans within productive financing, which stands in contrast to the lower average of the broader industry. Although productive loans align with the legitimacy of purpose dimension, this elevated risk suggests that capital is frequently disbursed in quantities disproportionate to actual repayment capacities. Therefore, evaluating digital credit requires the integration of the proportionality dimension as a distinct analytical filter (Tasleem, 2026). Without this secondary dimension, a loan possessing an ethical purpose may still induce severe financial distress, failing to safeguard the core objective of public welfare (Rahman et al., 2026).

Table 2. Patterns in Documented Fintech Lending Data

Indicator	Finding	Primary Source
Consumptive financing share	Approximately 65-70% of total fintech lending throughout 2024-2025	OJK, *Statistik LPBBTI* (2024, 2025)

Indicator	Finding	Primary Source
Productive financing share	30.91% of total financing (November 2024); OJK roadmap targets an increase to 40-50%	OJK (2025; 2024)
Non-performing financing (TWP90)	Outstanding non-performing financing reached Rp1.97 trillion in January 2025	OJK, *Statistik LPBBTI* (2025)
Productive-sector financing risk	Non-performing financing in the productive sector increased by 10.6% year-on-year, indicating relatively higher credit risk	OJK (2025)
Business performance of providers	Productive-oriented fintech lending platforms are generally less profitable than consumptive-oriented platforms	Indonesia Fintech Report (2025), OJK (2024)

Table 2 above explains the aggregate patterns in Indonesian fintech lending and buy now pay later services during the 2024 to 2025 period. Compiled and synthesized from official Financial Services Authority reports, such as *Statistik LPBBTI*, and other key industry documents, these empirical findings reveal that consumptive financing dominates the digital credit market at approximately 65 to 70 percent. Meanwhile, the rising credit risk is reflected in the 10.6 percent year-on-year increase in productive-sector non-performing loans. This empirical divergence illustrates the critical limitation of evaluating digital transactions solely through the legitimacy of purpose dimension. Therefore, holding both the legitimacy of purpose dimension and the proportionality dimension as distinct analytical lenses becomes necessary to prevent systemic debt accumulation.

Applying the two dimensions reconstructed in the preceding section to documented patterns of Indonesian fintech lending (Table 2) reveals a dialogical process that does not converge in a single pass. Only the legitimacy of purpose is tested in the initial iteration. At first look, OJK's productive-consumptive classification seems to fit this lens perfectly: consumptive financing is more sensitive to desire, whereas productive financing is closer to legitimate necessity. However, this first classification soon runs into a problem. Consumptive is an administrative category that combines lifestyle consumption (fashion, electronics, BNPL retail purchases) and emergency requirements (healthcare, education) under one title. The legitimacy of purpose dimension alone cannot disaggregate these within the available aggregate data. A ±65-70% share attributed to consumptive financing does not, by itself, indicate that an equivalent proportion of borrowing is illegitimate in purpose (Ananda et al., 2024; Sulaeman & Chalid, 2026).

The second iteration reveals that the legitimacy of purpose dimension cannot fully explain the rapid growth of Non-Performing Loans (NPL) in the productive sector, which rose by 10.6% compared to the industry average of 2.5%. This discrepancy suggests various factors at play, including the smaller, more volatile nature of productive financing comprising only 30.91% of total disbursement sector-specific shocks, and longer repayment terms that introduce different risk dynamics, none of which directly relate to legitimacy of purpose or proportionality. There is a plausible pattern indicating that productive loans might be disbursed disproportionately relative to a borrower's repayment capacity, especially among unbanked micro-enterprise borrowers with limited credit history. Additionally, providers focusing on productive lending generally show lower profitability compared to those concentrating on consumptive lending (OJK, 2025); this speaks to provider-level business economics rather than borrower-level proportionality, and is noted here only as a corroborating signal, not as independent evidence for The proportionality dimension (Tasleem, 2026).

The third iteration re-tests the documented patterns against both Dimensions jointly. Two readings emerge that neither lens produces on its own: a portion of consumptive financing may be legitimate in purpose but misclassified as less legitimate by an administrative category not designed to distinguish need from desire; and a portion of productive financing may be legitimate in purpose but strained in proportion, a tension the NPL pattern above is compatible with, even if it does not confirm it (Sedkaoui, 2026). No further readings are possible not due to exhausted interpretive options, but because OJK's aggregate statistics lack detailed borrower-level purpose or repayment capacity data. This limitation halts the dialogue between text and data at an evidentiary saturation point.

Essentially, the Financial Services Authority's distinction between productive and consumptive credit serves as an administrative classification rather than a direct ethical measure of legitimacy. The ongoing analysis does not suggest that broad, aggregate industry statistics validate our proposed framework Instead, the evident friction between this administrative binary and rising non-performing loans merely demonstrates that a single evaluative standard is insufficient. Evaluating digital debt requires holding legitimacy of purpose and proportionality as distinct analytical dimensions. This resulting fusion of horizons remains provisional, serving as a contemporary application that remains open to future revision once granular, empirical borrower-level data become accessible.

The Legitimate Human Needs Framework

The dialogue in the preceding section identified two analytical Axes: legitimacy of purpose and proportionality but left their relationship unresolved: are they coordinate, equally weighted criteria, or is one subordinate to the other? Al-Shatibi's Al-Muwafaqat provides the architectural answer to this question Al-Shatibi's *Al-Muwafaqat* clarifies where this second concern belongs architecturally: the avoidance of *israf* and *iqtar* in consumption is classified explicitly under the *tahsiniyyat* tier of 'adat (Al-Shatibi, 1997):

وَالْإِسْرَافِ وَالْإِقْتَارِ فِي الْمُتَنَاوَلَاتِ

Alongside the etiquette of eating and drinking, not as an independent, co-equal register of evaluation. Proportionality is therefore not a second axis standing beside legitimacy of purpose; it is a *takmilah* (complement) attached to the preservation of nafs and mal that purpose-driven need already serves (Monawer et al., 2021). This reclassification carries a second, more consequential principle from the same text. Al-Shatibi stipulates a condition on every *takmilah*: its application must not return upon its own asl (root interest) with nullification:

أَنْ لَا يَعُودَ اعْتِبَارُهَا عَلَى الْأَصْلِ بِالْإِبْطَالِ.

He gives two reasons: a complement cannot survive the collapse of what it completes, since a complement is to its root as an attribute is to the thing described; and even hypothetically, where the two conflict, the root interest takes precedence, since the complement is merely an aid (*musa'id*), not the substance.

Table 3. The Legitimate Human Needs Framework

	Proportionate	**Disproportionate**
Dharuriyyat / Hajiyyat purpose	Al-hajjah legitimate need; the framework's positive case.	Legitimate-purpose israf: proportionality, as a *takmilah*, is enforceable only when the excess is avoidable; necessity-bound disproportion is exempt under the principle of *shart al-takmilah*.
Tahsiniyyat purpose	Tolerated discretionary spending permissible, but the lowest-priority basis for credit, since *tahsiniyyat* entails no necessity capable of exempting it from the proportionality requirement.	Compound israf: an illegitimate-tier purpose combined with avoidable disproportion, representing the clearest case for intervention.

Table 3 above explains the structured matrix of the proposed Legitimate Human Needs Framework, which categorizes borrowing motives based on Sharia principles. Compiled and synthesized by the author based on Al-Shatibi's theoretical principles of *takmilah* and *asl* in *Al-Muwafaqat* (Al-Shatibi, 1997), the matrix differentiates between proportionate and disproportionate credit across various consumption tiers. When digital borrowing serves a *dharuriyyat* or *hajjiyyat* purpose, it constitutes *al-hajjah* as long as the credit remains within the borrower's repayment capacity. Conversely, excess borrowing for *tahsiniyyat* purposes represents compound *isrāf*, indicating a high risk of financial distress. This framework serves as an ethical guide for both fintech providers and consumers to maintain moderation.

The text discusses the legitimacy of expenditures based on their alignment with the maqashid hierarchy, categorized into three tiers: *dharuriyyat* (essential needs), *hajiyyat* (important needs), and *tahsiniyyat* (luxuries). It emphasizes the proportionality dimension, which assesses if the scale of expenditure is within a reasonable capacity relative to the identified purpose. Al-Shatibi's principles are referenced, highlighting that while disproportionate spending may be justified under extreme necessity (e.g., *dharuriyyat*), it must not exceed what is necessary, as excessive spending (*israf*) undermines the original purpose of the expenditure. Overall, proportionality serves to discipline expenditures in accordance with the established purpose (Latifah & Sihabudin, 2025).

Two refinements follow from this architecture. First, the *maslahah* threshold proposed earlier is not a third, coordinate criterion alongside purpose and proportionality it is the same asl-over-*takmilah* rule that governs the upper-right cell, restated at the level of the five *dharuriyyat* generally: no application of The proportionality dimension may be enforced in a way that nullifies the *dharuriyyat* purpose The legitimacy of purpose dimension has already established (Fuadi et al., 2024). Second, *tabdhir* in its exegetical sense (Ibn Mas'ud's *ghayr haqq*, affirmed by al-Shafi'i via Al-Qurtubi) is a failure of the legitimacy of purpose dimension, not the proportionality dimension including its dynamic form, where compounding fees or frictionless rollover convert a loan's original, legitimate purpose into recurring expenditure the borrower no longer directs toward that purpose. This dynamic *tabdhir* is best read as purpose-drift over time, and belongs analytically with the legitimacy of purpose dimension rather than as a fourth, separate criterion.

The framework thus resolves to two hierarchically related dimensions governed by one architectural rule drawn directly from Al-Shatibi's own text, rather than four loosely coordinate criteria whose relative weight was left implicit. Read together, the four cells of Table 3 trace a *maslahah-mafsadah* continuum rather than a binary classification: the upper-left cell (proportionate need at the *dharuriyyat/hajiyyat* tier) represents the continuum's maslahah pole, the lower-right cell (disproportionate tahsiniyyat spending) represents its mafsadah pole, while the remaining two cells occupy the graduated space between them, contingent on whether the disproportion is necessity-bound or merely tolerated.

CONCLUSION

This study set out to reconstruct the Qur'anic concept of *al-hajjah* through a Gadamerian dialogue between three consumption-ethics verses (Q. Al-A'raf [7]:31, Q. Al-Isra' [17]:26-27, and Q. Al-Furqan [25]:67), five classical exegetical works, and documented patterns of contemporary fintech lending. This dialogue shows that legitimate necessity cannot be assessed through a single, purpose-based test alone; it resolves into two analytical axes legitimacy of purpose and proportionality that are hierarchically, not equally, related, with proportionality operating as a criterion subordinate to and disciplined by the tier of purpose that Axis 1 has already established. This two-axis, hierarchical structure directly answers the study's first two research questions, moving the analysis of *al-hajjah* beyond the post-hoc, classificatory limits of conventional *fiqh muamalah* and *Maqashid al-Shari'ah* toward an account of how a need is constructed and legitimised at the point of borrowing itself.

From this reconstruction, the study advances the Legitimate Human Needs Framework as its principal contribution, addressing the third research question: the framework is deliberately formulated at a level of abstraction that makes it applicable across cross-platform fintech lending, including the continually evolving BNPL services anticipated in the Introduction. This contribution, however, must be read alongside an important limitation already signalled throughout the discussion: because the empirical dialogue draws on aggregate OJK and industry statistics rather than borrower-level data, the framework cannot yet disaggregate motive at the level of the individual borrower, and its findings remain, in the terms used throughout this study, a *provisional* scholarly reconstruction rather than a settled classification. Future research is therefore needed to validate and refine this framework using primary data, such as interviews or surveys with fintech borrowers, to test whether the purpose–proportionality hierarchy proposed here holds at the level of lived borrowing experience.

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DECLARATION OF USING AI

The authors used ChatGPT (OpenAI) also Claude.AI to improve the language, grammar, and readability of this manuscript. All AI-generated suggestions were carefully reviewed, revised, and verified by the authors. The authors take full responsibility for the accuracy, originality, and integrity of the content of this manuscript.

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