

ONLINE SHOPPING AND CONSUMPTION ETHICS OF MUSLIM STUDENTS: AN ISLAMIC LAW ANALYSIS OF DIGITAL CONSUMPTIVE BEHAVIOR

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Abstract

It cannot be denied that in today's era, many people prefer to shop online rather than conventionally. Ease of access, time efficiency, and various attractive promotions make online shopping increasingly popular, especially among students. This study aims to analyze the consumptive behavior of students in online shopping activities in terms of the principles of Islamic law. The method used is a normative-empirical approach through semi-structured interviews with students and literature studies from relevant journals published in 2023-2025. The results showed that the level of self-efficacy and understanding of Islamic economic values are very influential in suppressing excessive consumptive behavior. Students who have good self-control and sharia insight tend to shop wisely and responsibly. Thus, it is necessary to strengthen financial literacy and understanding of Islamic law so that people, especially students, can utilize online shopping in a balanced manner and in accordance with religious values.

Keywords: Online Shopping; Islamic Law; Consumptive Behavior.

Abstrak

Tidak dapat dipungkiri bahwa pada era sekarang ini, banyak masyarakat yang lebih memilih berbelanja secara online daripada secara konvensional. Kemudahan akses, efisiensi waktu, dan berbagai promosi menarik menjadikan belanja online semakin diminati, terutama di kalangan mahasiswa. Penelitian ini bertujuan untuk menganalisis perilaku konsumtif mahasiswa dalam aktivitas belanja online ditinjau dari prinsip-prinsip hukum Islam. Metode yang digunakan adalah pendekatan normatif-empiris melalui wawancara semi-terstruktur dengan mahasiswa serta studi literatur dari jurnal-jurnal relevan terbitan 2023–2025. Hasil penelitian menunjukkan bahwa tingkat *self-efficacy* dan pemahaman terhadap nilai-nilai ekonomi Islam sangat berpengaruh dalam menekan perilaku konsumtif yang berlebihan. Mahasiswa yang memiliki kontrol diri dan wawasan syariah yang baik cenderung berbelanja secara bijak dan bertanggung jawab. Dengan demikian, diperlukan penguatan literasi keuangan dan pemahaman hukum Islam agar masyarakat, khususnya mahasiswa, dapat memanfaatkan belanja online secara seimbang dan sesuai dengan nilai-nilai agama.

Kata Kunci: Belanja Online; Hukum Islam; Perilaku Konsumtif.

1. Introduction

Consumptive behavior has become a social phenomenon that is increasingly prominent along with technological developments and easy access to information (Ulya et al., 2023). Moreover, according to Rochmansyah et al., (2023) in the current digital era, online shopping is one of the main ways and is considered to make it easier for people to fulfill their daily needs. According to data from the Indonesian Internet Service Providers Association (APJII), the number of internet users in Indonesia reached more than 200 million people, with significant growth in online shopping transactions (Apjii, 2024). This creates new

challenges for individuals in managing excessive consumption habits, which often lead to uncontrolled consumptive behavior (Norvia et al., 2023; Sa'idah et al., 2025). The Qur'anic teaching on balanced and moderate consumption is emphasized in Surah Al-A'raf (7:31), which reads,

يَا بَنِي آدَمَ خُذُوا زِينَتَكُمْ عِنْدَ كُلِّ مَسْجِدٍ وَكُلُوا وَاشْرَبُوا وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

Meaning: "O sons and daughters of Adam, put on your beautiful garments when you enter the mosque and eat and drink, but do not overdo it. Verily He dislikes those who are excessive." (Q.S Al-A'raf (7); 31)

The verse is a reminder for Muslims not to fall into excessive consumptive behavior, especially in the context of online shopping which is now rife with various promotions and tempting discounts (Agustina et al., 2024). Not understanding the Islamic principles in managing consumption can lead to actions that deviate from religious teachings, so it is important to examine the relationship between consumptive behavior and Islamic values (Putriyani, 2024). The phenomenon of online shopping further increases the risk of consumptive behavior because the ease of access, variety of product choices, and instant transaction systems encourage consumers to buy goods beyond their needs (Rohmah et al., 2024). The availability of e-commerce platforms that offer convenience in shopping also accelerates the emergence of impulsive consumption patterns, which are difficult to control (Fauzi et al., 2023). This is in line with the findings of Hadisaputra et al., (2025) who stated that current consumptive behavior is more influenced by emotional impulses and advertising attractiveness, no longer based on rational needs.

Although there are a few studies that discuss consumptive behavior from the perspective of Islamic law, there is still a significant gap in the literature regarding consumptive behavior specifically with the phenomenon of online shopping. Most existing studies do not explore how Islamic teachings can be applied to manage consumptive behavior in a digital environment. Therefore, a normative-empirical method is needed to collect, analyze, and synthesize various relevant sources to understand the relationship between consumptive behavior and Islamic values (Soemitro, 1990). This research aims to fill the gap by conducting an in-depth analysis of consumptive behavior among Muslims in the context of online shopping, using a normative-empirical method that combines interviews and literature studies. Therefore, there are three problem formulations that are focused on in this research. First, how is the form of consumptive behavior shown by students in online shopping activities?. Second, what are the factors that influence the tendency of consumptive behavior of Muslim students when shopping through digital platforms. Third, what is the perspective of Islamic law in assessing the consumptive behavior that arises in the practice of online shopping. These three aspects become the basis for understanding the dynamics of student consumption in the digital context as well as examining its compatibility with sharia principles. By raising these issues, it is hoped that this research can contribute to efforts to form more responsible consumption behavior.

2. Research Method

This research uses a normative-empirical approach that aims to examine legal objects related to consumptive behavior in online shopping, with coverage of individuals, groups, and relevant legal phenomena. The research was conducted on March 20-22, 2025. This information is important to explain the scope of the study, so that the findings obtained can be understood within the proper analytical framework. The data collection method used is a combination of interviews and literature studies (Hardani et al., 2020). Interviews were conducted with five respondents who are active Muslim students and users of online shopping platforms. The selection of respondents was based on their involvement in online shopping activities and their ability to provide information relevant to the research objectives. The interviews aimed to explore the respondents' understanding of the principles of Islamic law that influence consumptive behavior. Each interview was recorded and transcribed to ensure the accuracy of the data.

In addition, researchers also conducted a literature study by analyzing various legal documents, books, articles, and previous research results relevant to the topic of Islamic law and consumptive behavior. Literature sources were selected based on publications published in the 2023-2025 timeframe, and obtained through tools such as Publish or Perish, with a focus on journals that discuss consumptive behavior in online shopping from an Islamic law perspective. This literature review serves as a theoretical foundation that strengthens the findings from the interviews. To analyze the data, this research uses a mixed approach. The interview data was analyzed using content analysis techniques, with the aim of identifying themes, patterns, and meanings that emerged from the respondents' statements. This analysis is expected to provide an in-depth

understanding of how understanding of Islamic law affects students' consumptive behavior. Meanwhile, data from the literature study was analyzed to understand the relevant norms of Islamic law and how these principles can be applied in the context of online shopping. This analysis involves examining the values of Islamic teachings that form the basis of ethical and responsible consumption behavior. With the analytical techniques used, the results of this research are expected to provide a comprehensive, valid, and accountable picture of the relationship between Islamic law and consumptive behavior in online shopping activities.

Research Data Analysis Table

Data Type	Data Source	Analysis Technique	Analysis Focus
Interview Data	5 Muslim students who are active users of online shopping platforms	Content Analysis	Respondents' themes, patterns, and understanding of Islamic law and consumptive behavior.
Literature Study Data	Journals, articles, books, and Islamic legal documents (published in 2023-2025)	Normative Review (Literature Review)	Islamic legal norms and their application in the context of online shopping consumption.

3. Results and Discussion

3.1. Research Results

3.1.1 Interview Results

The results of an interview conducted on Friday, March 21, 2025 to one of the students using the online shopping platform. In the interview, most of them shop online more often than go to shop directly in offline stores. There are several reasons, one of which is conveyed by TP, a student who is classified as frequent online shopping, stating that:

"In a month I shop online about four to five times on online shopping platforms such as shopee and tokopedia, because by shopping online I don't need to leave the house to find goods according to my needs or desires. I feel that with the online shopping platform my time is more efficient."

Although most people often utilize online shopping platforms, there are still those who persist in limiting online shopping and prefer shopping in direct stores, as stated by EAP that:

"I am less interested in online shopping because I want to limit myself so that expenses do not swell, moreover I do not have an online shopping platform application. I prefer to shop directly in the store, that way I can choose the goods according to what I need."

In accordance with EAP's statement above, the researcher reinforced it by asking about the budget limit used or prepared for online shopping each month. The budget prepared by AEP for online shopping is approximately Rp. 150,000- Rp. 250,000 per month. As stated by RS that:

"The budget / budget that I use to shop online is Rp. 200,000 which I use for skincare shopping according to my needs, although sometimes there is a desire to buy something else, if I have exceeded the budget that I have prepared then I will not buy the product and wait for the next month to buy it."

Similarly, TP stated that:

"I will not shop online when in one month it has exceeded the budget that I have prepared."

Every activity must have ethics, as well as in shopping transactions where these ethics are already explained in Islamic law. Most consider it important to understand Islamic law in buying and selling transactions, especially in shopping activities through online platforms. In accordance with ZA's statement that:

"Islam has regulated in such a way in every matter, such as no usury and no excessive shopping, so buying products is necessary or not consumptive behavior. Therefore, understanding Islamic law in buying and selling transactions is very important."

Based on the results of the interviews, it can be concluded that online shopping behavior among students shows a diversity of motivations and controls in transactions. Most students prefer online shopping for reasons of time efficiency and ease of access, as stated by TP. However, there are also students who consciously limit their online shopping behavior to avoid excessive spending, as shown by EAP. In addition, the majority of respondents claimed to have set a certain budget limit for online shopping every month, generally ranging from Rp150,000 to Rp250,000. This reflects financial awareness in managing expenses,

although consumptive temptations are still recognized as present in the form of wants beyond needs. In terms of understanding of Islamic values, interviews show that students realize the importance of ethics in shopping transactions, including the prohibition of usury, excess (*israf*), and the importance of buying according to needs. ZA's statement reinforces that understanding of Islamic law is a consideration in maintaining consumptive behavior to stay within the sharia corridor. Thus, this interview shows that although online shopping is a common trend among university students, there is still normative awareness and self-control shaped by both economic values and Islamic values believed in.

3.1.2 Results of Literature Review

The first research conducted by Nisa & Putri, (2025) with the title *Analysis of Teenagers' Consumptive Behavior towards the Use of Shopeepay in Review of Consumption Ethics in Islam Case Study in Pagerbarang Village*. The results of this study present that the consumptive behavior of teenagers towards the use of ShopeePay in Pagerbarang Village shows that teenagers tend to make impulsive purchases that are influenced by the discounts and promos offered, without considering their actual needs. In addition, social pressure from peers also plays an important role, encouraging teenagers to buy goods to maintain social image and status. Low financial literacy among teenagers results in difficulties in managing expenses and controlling consumptive behavior. This behavior often contradicts the principles of consumption ethics in Islam, such as thrift (*qanâ'ah*) and avoidance of extravagance (*israf*). This research emphasizes the need to integrate financial literacy education and the principles of consumption ethics in Islam to help adolescents in better financial management.

The second study by Rahayu, (2023) is titled "Islamic Economic Analysis of the Consumptive Behavior of Students at the Faculty of Economics and Islamic Business, UIN Alauddin Makassar." The study shows that students at the Faculty of Economics and Islamic Business, UIN Alauddin Makassar, tend to exhibit consumptive behavior in the areas of food, fashion, and leisure activities. The influence of special offers is very strong, prompting students to make excessive purchases, often without considering their actual needs. In terms of fashion, students focus more on appearance and status, choosing attractive and branded items. On the other hand, this consumerist behavior indicates a lack of awareness of Islamic economic principles, which emphasize responsible consumption and avoiding wastefulness.

The third research by Maraghi, (2023) is titled *Online Shopping Behavior of Muslim Students in Yogyakarta (Study at: Islamic University of Indonesia, Gadjah Mada University, Muhammadiyah University of Yogyakarta, Yogyakarta State University)*. The online shopping behavior of Muslim students in Yogyakarta indicates that students tend to prefer shopping through online platforms over conventional stores due to ease of access, lower prices, and attractive promotions. The majority of respondents demonstrated good self-control, balancing needs and desires before making a purchase. The analysis also revealed that students are not influenced by factors such as status, attractive packaging, or high prices when making purchasing decisions. Additionally, many students prioritize Islamic consumption principles, such as product halal certification and convenience. While some respondents are still influenced by promotional offers, overall, students are able to apply consumption values consistent with Islamic teachings, demonstrating awareness of spiritual and social responsibility in their shopping activities.

Further research conducted by Munir et al., (2023) entitled *Analysis of the consumptive behavior of Muslim consumers: A study on social, psychological, and financial literacy*. The study shows that social, psychological, and financial literacy factors have a significant influence on consumptive behavior. The analysis results indicate that social factors have a positive impact, where consumers with higher social status tend to have greater consumptive tendencies. Conversely, psychological factors such as self-control are negatively related to shopping behavior, meaning that consumers with better self-control tend to make more rational purchases. Additionally, financial literacy has a negative impact on consumer behavior, with students who have a better understanding of financial management tending to avoid impulsive purchases. This study underscores the importance of improving financial literacy and psychological awareness to help consumers manage their shopping behavior more wisely.

The latest research by Fatolah, (2024) is titled *The Influence of Purchasing Decisions and Understanding of Islamic Economics on Consumptive Behavior Through Online Shopping Sites*. In this study, the influence of purchasing decisions and understanding of Islamic economics on consumptive

behavior among students shows that understanding of Islamic economics has a significant impact on consumptive behavior, while purchasing decisions have no effect. This study involved 46 postgraduate students in Islamic Economics at UIN Sunan Gunung Djati Bandung, and the analysis results showed that a good understanding of the principles of Islamic economics can limit unnecessary consumer behavior. Thus, students are expected to be more rational in their spending, prioritizing needs over wants, and considering sharia aspects in every transaction. This study provides important insights for managing student finances and increasing awareness of consumption that aligns with Islamic values.

3.2. Discussion

3.2.1 Digital Platforms in Online Shopping

The development of digital platforms has revolutionized the way consumers shop (Ba Hadi & Darujati, 2023). The ease of access and wide variety of products offered by e-commerce platforms such as Shopee, Tokopedia, Lazada, Bukalapak, and others allow consumers to make purchases quickly and efficiently (Farhah et al., 2024; Suzanto, 2024). These platforms provide a wide range of product categories, from fashion and electronics to food, making it easy for consumers to find the items they want (Nasution et al., 2024). However, according to (Rahma et al., 2024) this ease also encourages increased consumer behavior, where consumers tend to shop more than they need. Research by (Amri et al., 2024) shows that while digital platforms facilitate convenience, they also have the potential to trigger impulsive purchases if not balanced with good self-control. For example, the abundance of promotions and discounts offered can lead consumers to consider purchasing items they do not actually need. Amid the importance of awareness and self-control in online shopping, the use of digital platforms should remain within reasonable limits and align with actual needs (Riswanto et al., 2024). Thus, while digital platforms offer convenience, their use must be accompanied by a strong understanding of financial management and the principles of responsible consumption.

Digital platforms have made it easier and more flexible to meet consumer needs. However, from an Islamic legal perspective, this convenience must be accompanied by moral and spiritual responsibility in transactions. Islam views economic transactions as part of muamalah worship, which must be framed by the principles of justice ('adalah), balance (wasathiyah), and avoidance of waste (israf). When consumers are tempted to purchase unnecessary items due to promotions and discounts, such actions may fall under the category of israf, which is prohibited in Quranic verses Al-A'raf: 31 and Al-Isra: 26–27. Therefore, the use of digital platforms is only permissible under Islamic law if it does not lead to wasteful behavior and continues to consider the halal-haram aspects of the products and transaction processes involved.

3.2.2 Consumptive behavior and self-efficacy

Consumptive behavior is often influenced by various factors, one of which is self-efficacy (Ardika, 2023). According to Sabil, (2023) consumers with high levels of self-efficacy tend to have better abilities in assessing needs and desires, enabling them to distinguish between what is truly necessary and what is merely a desire. This helps consumers avoid impulsive purchases that can lead to wasteful spending. Thus, self-efficacy plays a crucial role in controlling consumer behavior and helping consumers make more rational decisions.

In addition, understanding the principles of Islamic economics also contributes to more responsible consumer behavior (Latif & Dai, 2025). According to Afdhal et al., (2024) consumers who understand Islamic economic values tend to be more disciplined in managing their finances. Therefore, principles such as the prohibition of usury and the importance of fairness in transactions make consumers more cautious in every purchasing decision (Sahnan et al., 2023). By understanding the impact of wastefulness and unnecessary consumption, consumers are more likely to adopt sustainable shopping behavior. This is not only beneficial for themselves but also for society and the environment (Nadhifa & Syakur, 2025; Pohan et al., 2024).

According to research (Sari, 2025) the combination of self-efficacy and understanding of Islamic economic principles can create a more positive consumption culture. When consumers feel confident in their ability to manage their finances, they are more likely to invest in meaningful experiences rather than unnecessary consumer goods (Amyulianthy et al., 2025). Therefore, education on self-efficacy and Islamic

economic principles must be an integral part. This will help consumers not only in controlling their consumption behavior but also in building a more responsible and ethical character.

The concept of self-efficacy in Islam is essentially derived from the values of responsibility (mas'uliyah) and self-control (mujahadah an-nafs). Individuals who can distinguish between needs and desires have fulfilled their trust in managing their wealth, as emphasized in QS. Al-Furqan: 67 that Allah's servants neither extravagant nor stingy in spending their wealth. Consumption behavior driven by emotional desires or social pressure reflects a lack of self-control, which in Islam is categorized as spiritual weakness. Therefore, understanding Islamic economic values such as contentment (qanâ'ah) and abstaining from excess (zuhud) is important for shaping responsible consumer behavior. Islamic economic education and enhancing sharia literacy serve as preventive measures against consumption behavior that is inconsistent with sharia principles.

3.2.3 The Shift in Islamic Law in Online Shopping

Online shopping is permitted in Islamic law if it complies with Sharia principles, such as product halalness and fairness in transactions (Sahnani et al., 2023). Allah says in Surah Al-Baqarah, verse 275:

الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلَ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ ﴿٢٧٥﴾

Meaning: "Those who consume (engage in transactions involving) usury cannot stand firm, except like someone who stands unsteadily because of demonic possession. This happens because they say that buying and selling is the same as usury. Yet Allah has permitted trade and forbidden usury. Whoever receives a warning from his Lord (regarding usury) and then stops, what he has already obtained is his, and his matter is with Allah. Whoever returns to it—those are the dwellers of the Fire. They will abide therein forever." (Q.S. Al-Baqarah (2); 275)

Ayat tersebut menunjukkan bahwa transaksi yang halal adalah sah. Namun, konsumen perlu memastikan bahwa produk yang dibeli tidak melanggar ketentuan syariah (Khatimah et al., 2024). Perilaku konsumtif yang berlebihan dapat menjadi masalah, seperti yang ditunjukkan dalam surah Al-Isra ayat 26-27:

وَآتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ﴿٢٦﴾ إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ﴿٢٧﴾

Meaning: "And give their rights to their close relatives, as well as to the poor and those who are traveling; and do not squander (your wealth) wastefully. Indeed, those who squander are brothers of Satan, and Satan is very ungrateful to his Lord." (Q.S Al-Isra (17); 26-27)

In this verse, Allah reminds us not to spend our wealth extravagantly. Therefore, we must maintain a balance between fulfilling our needs and avoiding unnecessary desires (Nadhifa & Syakur, 2025).

In Islam, online transactions are basically permissible as long as they comply with the principles of a clear contract (valid bai' contract), halal goods, no elements of uncertainty (gharar), and freedom from usury. In online shopping, if consumers fall into impulsive buying due to promotions, the aspect of gharar may arise, especially if the goods are purchased without rational consideration. Additionally, excessive consumption that does not consider the greater good may violate the objectives of Islamic law (maqashid al-shari'ah), particularly in the aspect of preserving wealth (hifz al-mal). Quran 2:275 prohibits usury but also implies that valid buy-sell transactions must be conducted fairly and not for the sake of excessive consumption. Therefore, the principles of justice, balance, and wise management of wealth must form the foundation of online shopping activities. Muslim consumers are not only required to comply with positive law but also with Islamic spiritual ethics, which include honesty, consideration of public interest, and simplicity in consumption.

In accordance with the above statements, online shopping is permitted in Islam as long as it complies with Sharia principles, such as the halal nature of products, fairness in transactions, and freedom from usury and fraud. Transactions must also be transparent and not disadvantage either party. However, this shopping activity should be conducted with full awareness and responsibility to avoid fostering excessive consumerism. Uncontrolled consumerism can have negative consequences, such as wastefulness, debt, or dependence on a materialistic lifestyle. This is clearly at odds with the principle of simplicity taught in Islam, where believers are encouraged to live in balance and avoid excess. Therefore, it is important for Muslims to prioritize ethics and spiritual values in every consumption activity, including when shopping online.

4. Conclusion

Online shopping is a rapidly growing phenomenon in the digital age and has influenced the consumption patterns of Muslim students. This study found that consumptive behavior in online shopping is influenced by psychological and social factors, as well as low financial literacy. From an Islamic perspective, excessive consumptive behavior contradicts the principles of moderation (*wasathiyah*), avoidance of wastefulness (*israf*), and responsible management of wealth. Understanding Islamic economic principles and having a high level of self-efficacy can help individuals control the urge to overspend. However, this study has limitations in terms of the relatively small number of respondents and the limited scope of the study, which is confined to Muslim students who use online shopping. Therefore, further research is recommended to involve a broader and more diverse sample of participants and use a quantitative approach to obtain more comprehensive and generalizable results.

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