Analysis of Muslim Consumer Behavior in Facing Consumption Challenges in the Digital Age

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Abstract: This research analyses the impact of digital transformation on Muslim consumption behaviour, particularly impulsive consumption and instant lifestyle. Using qualitative methods and literature review, the research highlights the influence of e-commerce and social media as well as the challenges of hedonism and consumerism. Digitalisation facilitates access to halal products, but also encourages materialism. Islamic value-based digital literacy is needed as a strategy to face this challenge. Islamic consumption awareness needs to be built from an early age through education, da'wah, and consumer protection in order to create a halal, thayyib, and sustainable consumption ecosystem.

Keywords: Digitalization; Islamic Consumption; Consumer Behavior; Islamic Lifestyle.

Abstrak: Penelitian ini menganalisis dampak transformasi digital terhadap perilaku konsumsi Muslim, khususnya konsumsi impulsif dan gaya hidup instan. Dengan metode kualitatif dan studi literatur, penelitian menyoroti pengaruh e-commerce dan media sosial serta tantangan hedonisme dan konsumerisme. Digitalisasi mempermudah akses produk halal, namun juga mendorong materialisme. Diperlukan literasi digital berbasis nilai Islam sebagai strategi menghadapi tantangan ini. Kesadaran konsumsi Islami perlu dibangun sejak dini melalui pendidikan, dakwah, dan perlindungan konsumen agar tercipta ekosistem konsumsi yang halal, thayyib, dan berkelanjutan.

Kata Kunci : Digitalisasi; Konsumsi Islami; Perilaku Konsumen; Gaya Hidup Islami.

A. Introduction

The advancement of digital technology in the last two decades has changed many aspects of life, including interaction, work and shopping. In the digital era, people's

consumption is increasingly integrated with information and communication technology. Shopping activities that used to require physical presence can now be done in seconds via smartphones. Online shopping platforms such as Shopee, Tokopedia, and Lazada, as well as social media applications such as Instagram and TikTok, have become dynamic digital transaction hubs, changing consumption behavior to be faster, impulsive, and momentary trend-based.

The rapid evolution of the digital economy in the last five years has triggered a transformation in consumption patterns, including the transaction practices of Muslim consumers who are now increasingly integrated with technology platforms. The digital revolution and the emergence of global marketplaces have opened up opportunities for the Muslim community to reach a previously limited range of halal commodities, even from far-flung countries. The digital transformation of the last two decades has allowed Muslim consumers to apply religious principles in shopping, free from geographical constraints. Digital advancements have also brought new problems, ranging from the potential for uncontrolled consumptive lifestyles to the complexity of ensuring the halalness of products sold through online platforms (Saputra et al., 2024).

As digitalization affects both social and spiritual aspects, consumptive lifestyles are on the rise. Consumption is part of worship in the eyes of Islam and not just to fulfill needs. However, due to the instant culture, hedonistic behavior, and wasteful tendencies that are part of modern digital flows, these values are starting to change (Ilmi et al., 2025). This phenomenon is even more alarming when it is related to the condition of the young Muslim generation who are active users of digital technology. A Populix survey revealed that Indonesians tend to make impulse purchases outside of shopping lists, mainly due to the urge to fulfill old desires, self-reward, and be influenced by promotions such as discounts and shopping festival campaigns (Hayashi, 2023). This shows that impulsive and unconscious consumption behavior is becoming more cultured, and this has great potential to contradict the values of consumption ethics in Islam.

In the midst of technological convenience, Muslims face the challenge of maintaining consumption behavior within the corridors of sharia. Islam regulates not

only the type of goods consumed, but also the manner, purpose, and ethics of consumption. The principles of consumption in Islam emphasize simplicity (al-iqtisad), usefulness (maslahah), and avoiding israf and tabdzir. However, digital features such as paylater, cashback, and algorithmic advertising encourage a consumptive lifestyle that often moves away from Islamic values.

A number of previous studies have shown that the development of digitalization has a significant influence on the consumption behavior of Muslims, especially in increasing consumptive and hedonistic tendencies. Research by Nasution et al. (2024) shows that the buying habits of Muslim clothing among young people are strongly related to the use of digital platforms. This technology not only facilitates access to shopping, but also makes them buy more frequently. Meanwhile, Jannah et al. (2025) found that the use of digital payments encourages consumptive behavior and hedonistic lifestyles among Muslim communities due to the influence of excessive discounts and cashback. Research by Pratama and Firmansyah (2024) suggests that Islamic consumption patterns in the modern era face challenges such as consumerism, the influence of Western culture, and economic inequality, but also have opportunities through increased ethical awareness and the growth of the halal industry. In contrast to this study, in which it highlights more conceptual aspects and structural challenges, this study focuses on the influence of digitalization on Muslim consumption behavior and offers an Islamic value-based digital literacy strategy as a practical solution in building Islamic consumption awareness. While these studies provide an overview of the importance of Islamic consumption, few explicitly discuss practical strategies in building Islamic consumption awareness in a comprehensive and applicable manner, especially in the fast-paced and competitive digitalization era.

Considering the vast influence of digitalization on the lives of Muslims and the limited Islamic value-based interventions in the digital space, the urgency of this research becomes even more apparent. The digital world is not only a place of social and economic interaction, but also a new arena in the battle of values and lifestyles. Without systematically built awareness, Muslims risk being dragged into the flow of

consumerism that is contrary to maqashid sharia. Therefore, there is a need for an Islamic consumption awareness movement or strategy that is in line with the times.

This study examines Muslim consumer behavior towards the dynamics of digital consumption, focusing on consumptive behavior, hedonistic lifestyle, and strategies to maintain sharia consumption values amid disruptive technology. In addition, this study also aims to explore the various determinants that shape Muslim consumption patterns in the midst of digitalization, and propose a solution approach rooted in sharia principles, in order to maintain the harmony of consumption behavior with the values of Islamic teachings in today's modern life.

B.   Research Methods

This research was conducted using a qualitative method through a literature study approach as a basis for examining in depth various perspectives related to Muslim consumption behavior in the digital era. In the process, various theories found in related literature were researched including books, scientific journals, articles, and other reliable sources (Adlini et al., 2022). This approach was chosen because it is suitable for exploring various thoughts, theories, and findings related to the concept of Islamic consumption awareness and the dynamics that arise in the digital era. Data collection procedures are carried out through the selection of relevant, up-to-date and credible sources, both from print and online media.

Once the data was collected, the analysis was conducted using the descriptive-analytical method, which involves describing the contents of the various literatures obtained and critically analyzing them to identify patterns, challenges, and opportunities in building Islamic consumption awareness in the digital era. The analysis process involved grouping the data based on the themes discussed, as well as comparing and synthesizing the findings to get a thorough and comprehensive picture.

The advantage of the desk-based qualitative approach lies in its ability to explore in-depth understanding of complex phenomena, such as Islamic consumer behavior in the digital era, without the time and cost constraints of primary data collection. However, challenges such as potential interpretation bias and generalization limitations

remain. Therefore, the analysis is thorough and structured with the support of trusted references to ensure the validity and reliability of the findings. The results are expected to contribute ideas for the development of Islamic economic research, especially in the context of consumption in the digital era.

C.   Results and Monitoring
1.   Conceptual Review of Consumption in Islam

In the Islamic perspective, consumption is defined as human activity in using goods and services in order to fulfill their needs, based on sharia rules. Conventional economics has a different view of consumption, where consumption is utility-oriented. Whereas in Islam, consumption aims to achieve maslahah, which is goodness that includes physical benefits and spiritual blessings (Ananda et al., 2025).

In this case, consumption is not only considered an economic activity, but also a part of worship that must be done in accordance with sharia and is not just an economic act. Islamic consumption principles contain moral and spiritual values that aim to maintain balance in one's life and society. They also aim for blessings that can provide good, not only in the life of this world, but also as provision for the hereafter (Hamidah et al., 2024).

1) Principle of Justice

Abdul Manan emphasizes the importance of justice in wealth distribution and consumption. Justice is demonstrated through the obligation of zakat, the encouragement of infaq, and concern for the welfare of the surrounding community (Naysa Buri et al., 2024).

2) Principle of Cleanliness

Islam emphasizes cleanliness as part of faith. In consumption, food should be fresh, not spoiled, free of harmful substances, and not disgusting (Hamidah et al., 2024). In Islam, halal food must also be healthy and not contain elements that damage the body and mind.

3) Principle of Temperance

This principle prohibits excessive consumption behavior (israf) and wastefulness (tabzir). The Qur'an states "Eat and drink, but do not overdo it. Verily, Allah dislikes those who exaggerate" (QS. Al-A'raf: 31). According to Monzer Kahf's view, good consumption for a Muslim is consumption that pays attention to the balance between worldly satisfaction and the responsibility of the hereafter (Naysa Buri et al., 2024).

4) Principle of Generosity

Islam teaches that consumption must also pay attention to social aspects, namely by sharing with those in need, such as giving zakat, alms, and infaq (Naysa Buri et al., 2024). Consumption is not only for personal gratification, but also a tool to strengthen social relationships (Hamidah et al., 2024).

5) Principle of Morality

Islam places morality as the basis of consumption. Good consumption must be halal, have the right intention, maintain good manners, and not be destructive. Yusuf al-Qardhawi emphasized the importance of avoiding miserliness, extravagance, and excessive attitudes, thus creating a balance between the needs of the world and the provision of the hereafter (Naysa Buri et al., 2024).

The main purpose of consumption in Islam is not just to fulfill wants, but to fulfill needs that support servitude to Allah SWT. Therefore, consumption can be part of worship if it is intended to support obedience and productivity (Ananda et al., 2025). In addition, consumption serves to realize social balance and responsibility towards society, to support the livelihood of self and family properly, and to avoid exploitation and inequality in wealth distribution (Nurbaeti, 2022).

Consumption refers to the use of goods/services to fulfill primary needs and secondary wants. The goal is to achieve maximum utility, which is assumed to increase proportionally with the quantity of goods/services consumed. This consumption theory is subjective because utility or satisfaction depends on the preferences of each

individual (Suryani & Taufiq, 2023). Consumers in this theory are assumed to be rational beings (homo economicus) who will always try to allocate their income optimally in order to achieve the highest level of satisfaction. In this framework, consumption is influenced by the level of income, because the greater the income, the more consumption will increase (Amir et al., 2022).

In conventional economics, consumption goods are divided into three levels: basic, supplementary and complementary needs. This theory of consumption does not consider halal or haram aspects, as well as ethical and spiritual values. The focus is on the fulfillment of unlimited wants, without regard to social benefits or moral considerations (Amelia, 2024). Consumption in conventional economics is not tied to simplicity or fairness, focusing on individual material satisfaction rather than social benefit.

Muslim Consumer Behavior in the Digital Age

Muslim consumer behavior is a pattern of decision-making and real actions in choosing, acquiring, and utilizing products/services to optimize maslahah. This concept includes: (1) the process of thinking and assessing choices, (2) real practices in consumption transactions, and (3) commitment to the principle of maslahah in line with the value of piety (Syaparuddin, 2021).

In Islam, consumption is not just about fulfilling physical needs, but also about harmonizing spiritual life based on the principles of Sharia. Muslim consumers must ensure that the products they consume are halal in terms of ingredients, production process, and transaction contracts. In addition, consumption must be based on good intentions, not excessive, and bring benefits to oneself, the environment, and society (Aprilya et al., 2024).

The consumption process of a Muslim is influenced by two main things. First, the belief that sustenance and human survival are in the decree of Allah SWT. Second, consumption should be based on needs, not just wants. This needs-based consumption pattern effectively prevents waste and consumptive behavior that is prohibited in Islam (Aprilya et al., 2024).

Along with digital advancement, the consumption pattern of people, including Muslims, has changed significantly. Access to information and easy transactions through the internet and social media make it easier for consumers to compare prices, read reviews, and shop online (Khairiyah, 2024). However, this convenience also presents a challenge in the form of increased consumerism due to digital promotions and lifestyle trends on social media (Nurafandi, 2022).

The use of digital payment methods in Indonesia is surging from 28.2% (2022) to 45.9% (2023), Buy Now Pay Later (BNPL) being one of the main drivers. The integration of BNPL into e-commerce platforms such as Shopee and Tokopedia makes it easy to access, especially for the younger generation (Widianto & Marta, 2024). This condition requires Muslim consumers to be wiser and more selective in shopping, as well as being able to control themselves so as not to be trapped in consumptive behavior (Fuaddah, 2023).

Digital globalization also brings a variety of external products and lifestyles that expand consumption options. However, Muslims are still required to adjust their consumption to the principles of halal and thayyib (Sahib & Ifna, 2024). Muslim consumers are required to balance the use of digital technology with a commitment to sharia principles in every consumptive action they take.

Challenges of Islamic Consumption in the Digital Age

Despite the challenges that come with the times, awareness of Islamic consumption in the modern era continues to rise. In modern Muslim societies, three main components - cultural, social, and economic - work together and reinforce each other to create structural and cultural barriers to the removal of Islamic consumption principles.

1) Social Challenges

An increasingly image-driven society has been generated by the phenomenon of digitalization and the development of social media. Consumption here means a means of social existence rather than the fulfillment of life's needs. Sastrawati (2020) says that in this situation,

consumer goods serve as a symbol of social status and a tool to recognize one's identity in the eyes of others. This leads to people's tendency to prioritize style over value, seeing over blessing, and trends over basic needs.

Perceptions of consumption are significantly influenced by digital media. The constant spread of promotional content, public endorsements and celebrity lifestyles create a false reality that blurs the distinction between wants and needs. As a result, the culture of consumption has changed dramatically in a direction that goes against the Islamic principles of qana'ah (having enough), ifah (maintaining self-purity), and tawazun (balance) (Sastrawati, 2020).

2) Economic Challenges

From an economic perspective, limited access to Islamic goods is a major problem. Products that meet halal and thayyib principles or are environmentally and socially ethical are often not available to lower economic groups. This is exacerbated because the distribution of cheap Islamic products is not optimal. Pratama and Firmansyah (2024) found that structural issues such as poverty and economic disparity continue to be major barriers to ratifying and equitably sowing Islamic consumption (Pratama & Firmansyah, 2024).

On the contrary, those from the middle class and above often become too consumptive. By making transactions easier through e-commerce and digital wallets, digitalization accelerates this process. It encourages impulse buying without control. This phenomenon directly contradicts the principles of zuhud and effective spending in Islam.

3) Cultural Challenges

The spirit of global capitalism has greatly influenced contemporary consumption culture. Rosyida and Nadhira (2019) shows that through the internalization of materialism, individualism, and hedonism, modern Muslim society has westernized consumption values. This neglects the

spiritual aspects of making economic decisions, such as what to consume on a daily basis.

The free market system and pop culture have shaped a society that measures success by material possessions, not social benefits or the blessings of life. Therefore, it is important to Islamize the theory of consumption so that it is understood as a form of worship and responsibility to God and others. This challenge is made more complex by digitalization, where social media algorithms and personalized advertising encourage consumption based on emotions, rather than real needs. Phenomena such as clickbait, flash sales and FOMO have become effective marketing tools, but weaken the moral consciousness in shopping (Rosyida & Nadhira, 2019).

Solutions to Improve Islamic Consumption Behavior

Islamic consumption awareness needs to be improved in an integrated manner to respond to consumptive trends in the digital era. With 62.2% of internet users regularly shopping online, this convenience risks eroding spiritual values. Solutions that can be implemented include:

1. **Education and Socialization Strategies in Raising Islamic Consumption Awareness**

Education and socialization contribute greatly to shaping people's mindset and behavior to be in line with sharia consumption principles in facing consumption challenges in the digital era. In this plan, Islamic values are taught from childhood, sharia ethics are instilled in digital literacy, and Islamic teachings increase financial awareness.

1) Strengthening Value Education and Islamic Socialization

Building moral consumption awareness starts with Islamic value education in the family. Parents must instill the principles of zuhud, qana'ah, and iffah so that children are not trapped in digital consumerism. This education needs to be supported by the formal curriculum, such as Islamic Religious Education, which teaches the prohibition of israf and tabzir. By integrating the concepts of qana'ah and istihsan in practices such as sharia budget

simulations, students are trained to realize that consumption is part of worship and social responsibility.

Raising awareness of responsible consumption can start through fun education, such as seminars or workshops in mosques and communities. The principles of qanaah (gratitude) and istihsan (choosing what is beneficial) are introduced through light-hearted discussions about spending habits and their impacts. This approach helps people understand that consumption is not just about finances, but also has an impact on the environment and social relationships (Nadhifah & Syakur, 2025).

2)   Strengthening Digital Literacy Based on Islamic Values

Digital literacy is an essential skill in an information-rich world. However, this literacy is not only technical; Islamic moral values must be observed when using it. People, especially the younger generation, must be educated to understand, sort and use digital information in a way that is in accordance with sharia principles.

To achieve this goal, digital literacy should be incorporated into religious education, e-learning platforms should be used, and parents and teachers should actively help children use digital media. In order for the use of technology not to deviate from Islamic values, an approach that combines faith, knowledge and charity is important (Hasanah & Sukri, 2023). Shariah-based digital literacy allows people not only to be good users of technology, but also to use digital media to strengthen Islamic morals and consumption awareness.

3)   Improving Financial Literacy and Consumptive Awareness

Amidst the consumptive lifestyle of the digital era, sharia consumption education needs to be accompanied by financial literacy. Easy access to discounts, instant promotions, and the influence of influencers encourage consumptive behavior that is contrary to Islamic values. To overcome this, people need to be educated about sharia financial management through social media, webinars, and collaboration with religious leaders. Every

socialization should emphasize the principles of qana'ah (having enough) and iffah (self-preservation) (Fikri & Junaidi, 2024).

With this increased awareness, people are expected to live a financially and spiritually balanced lifestyle. This will enable them to more wisely handle the challenges of consumption in the modern era.

2. The Role of Technology in Supporting Islamic Consumption

Digital technology has changed interactions, access to information, and ways of making money. In the context of Islamic consumption, technology can increase public awareness, education, and support Shariah-compliant lifestyles. Therefore, the use of technology should be designed to apply Islamic principles in every aspect of digital life.

1) Utilization of Digital Technology for Islamic Lifestyle

The advancement of digital technology has made Muslims' consumption patterns more consumptive, influenced by materialism and hedonism. The application of Islamic values in technology is important to Islamize lifestyles, by spreading simplicity and maslahah through social media and Islamic finance applications, and preventing israf and tabdzir.

Every type of consumption must consider the value of halal and benefits (halalan thayyiban) while not violating the maqasyid sharia. Technology should therefore be used to support the choice of products and services that comply with Islamic ethics, not to whet the appetite for unlimited consumption. This is included in the plan to build an Islamic consumption system that is not only rational but also spiritual (Rosyida & Nadhira, 2019). To create a digital ecosystem that supports the Islamization of consumption, the government, halal industry, and Islamic educational institutions need to work together. Islamization is not only about changing individual habits, but also building people's way of thinking to avoid secular perspectives. Digital technology can serve as a tool to spread and teach the value of Islamic consumption, which includes both worldly and afterlife aspects.

2) Optimizing Social Media as a Means of Islamic Da'wah and Consumption Education

Social media that is often used to promote and advertise products can actually be used to preach and teach people about Islamic consumption. This can be achieved by using innovative methods that spread Islamic messages on consumption ethics through Muslim influencers, content on Islamic economics, and promotion of halal-thayyib lifestyle (Fikri & Junaidi, 2024).

To compete with the dominant flow of consumptive content, digital campaigns aimed at young people must be carefully planned. If short videos, infographics, and inspirational narratives that emphasize the importance of conscious consumption are adapted to the modern digital communication style, they will be easier to receive.

3) Equitable Access to Technology and Inclusive Digital Education

Digital infrastructure must be equal so that the utilization of technology truly touches all levels of society. Limited internet access, especially in rural and remote areas, continues to be a major obstacle to the expansion of digital Islamic consumption education.

The government must act by providing equitable internet networks, establishing valuable online learning systems, and educating communities and educators on how to use this technology in a beneficial way. With an inclusive digital education system, everyone will be able to gain relevant and contextualized insights into the challenges of the times (Fikri & Junaidi, 2024).

4) Consumer Protection and Digital Economy Ethics

Amidst rapid digital transformation, major issues such as algorithm manipulation, misleading advertisements, and violations of consumer privacy have emerged. Therefore, it is imperative to strengthen regulations that embrace the principles of fairness, transparency, and protection of consumer rights in accordance with Islamic teachings (Prayuti, 2024).

Consumers need to be educated about their rights and distinguish halal and thayyib products from those that are just a trend. Digital businesses must apply ethics in business, including pricing and services, based on fair muamalah principles.

D. Conclusion

The advancement of digital technology and globalization has made access to information and transactions easier, but it also poses great challenges in maintaining Islamic consumption principles, which include moral and spiritual values. Consumption according to Islam is not only about meeting material needs, but also maintaining justice, cleanliness, simplicity, generosity and morality. The rise of consumerism driven by digital promotions and materialistic lifestyles often obscures these values, so a higher awareness is needed for Muslims in choosing and using products and services.

To meet this challenge, a strategic approach through education and digital literacy based on Islamic values is essential. Responsible consumption awareness needs to be built early on through families and educational institutions by integrating Islamic values into the curriculum and daily practices. In addition, digital technology must be utilized as a tool for da'wah and education, and consumer protection efforts must be enforced according to the principles of fairness and transparency. These steps are expected to create a consumption ecosystem that is halal, thayyib, and provides sustainable benefits spiritually, socially, and economically so that Muslim communities can live a balanced lifestyle in the digital era.

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