

Analysis of E-Commerce Usage on Consumer Behavior from an Islamic Perspective: Case Study of Sharia Economics Students at Mulawarman University

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Abstract

The development of digital technology has driven the increased use of e-commerce among university students, including those who are Muslim. This phenomenon has the potential to influence consumption patterns that should be based on Islamic values. This study aims to analyze the consumption behavior of Muslim students in using e-commerce from an Islamic perspective, with a focus on the application of the principles of halal (permissible), simplicity, tawhid (monotheism), and trustworthiness (amanah). This study used a descriptive qualitative approach with in-depth interviews with five students of the Sharia Economics Study Program at Mulawarman University who actively shop through e-commerce. The data obtained were analyzed using thematic analysis to identify consumption behavior patterns that align with Islamic principles. The results show that e-commerce simplifies and increases the efficiency of students' shopping activities, but also has the potential to trigger consumptive behavior. Overall, informants strive to apply halal principles by selecting products with clear halal certification, maintaining simplicity, and upholding the values of tawhid (monotheism) and trustworthiness in every transaction. Thus, the use of e-commerce can be in line with Islamic teachings if supported by spiritual awareness and moral responsibility.

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1. Introduction

The continued growth of e-commerce in Indonesia has led Shopee to enliven the current industry development. With the Shopee application, Indonesians can purchase daily necessities with a wide variety of products and sell a wide variety of products, shopping safely with Shopee's guarantee. Shopee is an application operating in the field of online buying and selling that can be easily accessed via smartphone. Shopee offers various attractive offers such as free shipping and discounts (Pospos et al., 2023). Shopee entered the Indonesian market at the end of May 2015 and began operating in July 2015. Shopee also offers a variety of attractive products ranging from clothing, electronics, jewelry, household appliances and other daily necessities that make it easy for consumers to easily get what they need. In addition to products that attract consumers, payments on Shopee are also very easy to make using credit cards, bank transfers, payments through Indomaret and Alfamart.

These technological advances can change consumer behavior, especially in purchasing transactions that used to be conducted in person or through physical contact between sellers and buyers, now shifting to online purchases. In the era of globalization and the ease of online shopping transactions, this can lead to consumer behavior because consumers are happy with the convenience of online shopping (Rosada & Widigdo, 2023).

Sharia Economics students, as young people who understand Sharia principles, are expected to apply Islamic values in every aspect of their lives, including consumption behavior. Consumption, from an Islamic perspective, is not merely about fulfilling material needs but also requires consideration of halal (permissible), fairness, and ethics in accordance with Sharia teachings. Therefore, the consumption behavior of Sharia Economics students in using e-commerce is interesting to analyze, considering the potential risks of non-Sharia-compliant consumption, such as purchasing haram products, usury transactions, or waste (israf) that may occur in online transactions.

Furthermore, the growing phenomenon of digital consumption demands a deeper understanding of how Islamic Economics students adapt their consumption behavior to Islamic principles in the context of e-commerce. This is crucial to ensure that the use of modern technology remains aligned with religious values and serves as an example for the wider community.

Literature Review

1) Consumption behavior

Nugroho (2015:2) states that consumer behavior is an action that is directly involved in obtaining, consuming, and spending products or services, including the decision-making process that precedes and follows this action.

According to Sitepu (2017), in the Islamic perspective, consumption behavior must avoid israf and tabzir behavior in using income to fulfill life's needs, as a guideline in food consumption, humans in general and Muslims in particular should always maintain the elements of halal and tayyiban in consumption as a step to maintain physical and spiritual health.

2) Consumer Behavior Using E-commerce from an Islamic Perspective

According to Afdila; Ferdinand, (2021), Islamic teachings recommend a reasonable and balanced pattern of consumption and use of wealth, namely a pattern that lies between stinginess and wastefulness, Islamic ethics in consumption are as follows:

Tauhid (unity)

In an Islamic perspective, consumption activities are carried out in the context of worshiping Allah SWT so that it is always within the laws of Allah SWT (shari'a). Therefore, believers try to seek pleasure by obeying His commandments and satisfying themselves with the goods and gifts created for mankind.

3) Amanah (responsibility)

Humans are the caliphs, or bearers of Allah's mandate. They are empowered to carry out this caliphate and to maximize the benefits and advantages of Allah's creation. When it comes to consumption, humans have free will, but they must be accountable for that freedom, both to the balance of nature, society, themselves, and the afterlife.

4) **Halal**

Spending wealth in a lawful manner and in a good manner. Only consumable goods demonstrate values of goodness, purity, beauty, and benefit the community, both materially and spiritually. When consuming, a Muslim must consider the goodness (permissible) of what he or she will consume. The jurists divide the consumption of good things into four levels:

- a. It is obligatory to consume something that can prevent oneself from destruction and not consume anything that results in sin.
- b. Sunnah is to consume more than the amount that prevents oneself from perdition and makes it easy for a Muslim to pray standing and fasting.
- c. Mubah means consuming something more than the sunnah until you are full.
- d. Consumption that exceeds the limit of satiety, in this case there are two opinions, one says it is makruh and the other says it is haram.

5) **Simple**

Islam strictly prohibits actions that go beyond the limits, including extravagance and extravagance (extravagance), namely wasting wealth and squandering it without benefit or benefit and only for the purpose of lust.

2. **Method**

In this study, the informants consisted of students of the Sharia Economics study program at Mulawarman University who actively use e-commerce platforms in their daily shopping activities. The students taken were from the 2020 to 2023 intakes with a total of 275 students. From this population, the researcher determined six (6) main informants who were selected based on predetermined criteria. These informants came from different intakes to obtain a variety of views on the phenomenon of e-commerce use and consumption behavior from an Islamic perspective. The informant criteria in this study include:

- 1) Active student of the Sharia Economics Study Program, Mulawarman University
- 2) Have made transactions through an e-commerce platform at least three times in the last month.
- 3) Understanding and considering the principles of consumption from an Islamic perspective
- 4) Willing to provide information openly and participate in in-depth interviews.

The data used in this study are sourced from primary data obtained from respondents through interviews with students majoring in Islamic Economics at Mulawarman University who have or frequently conducted e-commerce transactions, and secondary data obtained from theories, journals, and books related to this research. The data analysis technique used is descriptive analysis.

3. **Result and Discussion**

3.1. **Student consumption behavior based on the principle of Tauhid**

The principle of monotheism is the primary foundation of their consumption behavior. Students tend to prioritize needs over wants and face wasteful behavior. This aligns with Al-Ghazali's view, which emphasizes that a Muslim must organize consumption based on piety and make Allah the center of orientation in every decision. Thus, the results of this study align with those of Fauzan Husaini (2020), who found that monotheism plays a significant role in shaping students' consumption attitudes.

3.2. **Student consumption behavior based on the Amanah principle**

Students strive to be honest, careful, and responsible when selecting products, particularly considering reviews, authenticity, and product safety. This is in line with (Fadillah et al., 2024), who showed that student consumer behavior in using e-commerce is influenced by various factors such as platform usability, promotions, security, and reviews. This finding aligns with interview results, which also indicated that students consider product reviews, ratings, and descriptions as primary considerations before purchasing, reflecting the Islamic value of trustworthiness in transactions.

3.3. Student consumption behavior based on Halal principles

Muslim students consistently prioritize halal labels when purchasing products, even at the expense of lower prices. This research aligns with Nurul Adha Putri (2022), who emphasized religiosity as a key factor in Muslim students' shopping behavior. This aligns with verse 169 of the Quran.

Allah Subhanahu wa Ta'ala says:

إِنَّمَا يَأْمُرُكُمْ بِالسُّوِّءِ وَالْفَحْشَاءِ وَأَنْ تَقُولُوا عَلَى اللَّهِ مَا لَا تَعْلَمُونَ

It means:

"Indeed (Satan) only orders you to do evil and abominable things and to say about Allah what you do not know."

This study also found several aspects, namely, Muslim students when shopping through e-commerce are very concerned about the halal aspect, by only choosing products with clear halal certification even though they are more expensive, and applying simple principles by avoiding excessive behavior and adjusting consumption to basic needs. In addition, students also make the aspect of monotheism as the main basis, where consumption decisions are seen as part of worship and a form of obedience to Allah SWT, while indicators of trustworthiness are reflected in their trust in honest sellers, have a good reputation, and have positive reviews. These findings are in line with Al-Ghazali's theory of consumer behavior which emphasizes the importance of halal, simple, worship-worthy consumption, and upholding honesty and trustworthiness in transactions.

This also aligns with Al-Ghazali's theory of consumer behavior. In Ihya' Ulumuddin, Al-Ghazali emphasized that consumption should be directed toward things that are lawful, beneficial, and appropriate to needs, rather than simply following desires. According to him, "every food and property that is forbidden will hinder the answering of prayers and corrupt the human heart." Thus, the attitudes of Muslim students who prioritize halal labels, avoid questionable products, and choose simple consumption patterns reflect the implementation of these teachings.

3.4. Student consumption behavior based on the principle of simplicity

The principle of simplicity has also been found to strongly influence student behavior, with students tending to choose products that meet their needs, are not excessive, and are within their financial means. This aligns with research (Nurul Adha Putri, 2022) that highlights a shift in shopping preferences among students, with Muslim consumers striving to maintain a simple lifestyle despite the abundance of product choices available on e-commerce platforms. This aligns with Surah Al-A'raf, verse 32:

Allah Subhanahu wa Ta'ala says:

قُلْ مَنْ حَرَّمَ زِينَةَ اللَّهِ الَّتِي أَخْرَجَ لِعِبَادِهِ وَالطَّيِّبَاتِ مِنَ الرِّزْقِ قُلْ هِيَ لِلَّذِينَ آمَنُوا فِي الْحَيَاةِ الدُّنْيَا خَالِصَةً يَوْمَ الْقِيَامَةِ كَذَلِكَ نُفَصِّلُ
الآيَاتِ لِقَوْمٍ يَعْلَمُونَ

It means:

Say (Prophet Muhammad), "Who has forbidden the ornaments (from) Allah that He has provided for His servants and good sustenance? Say, 'All this is for those who believe (and also those who do not believe) in the life of this world, (but it will be) especially (for those who believe only) on the Day of Resurrection."

Thus We explain in detail the verses to the people who know Furthermore, Al-Ghazali also rejected excess and waste, advocating simplicity in meeting life's needs. The findings of this study – namely, students prioritizing basic needs, adjusting spending to their financial capabilities, and avoiding a consumptive lifestyle – demonstrate alignment with Al-Ghazali's concept of simplicity.

4. Conclusion

Muslim students' consumption behavior in using e-commerce is influenced by four main indicators: halal (permissible), modesty (moderation), tawhid (monotheism), and trustworthiness (amanah). These four indicators serve as the basis for determining their attitudes, choices, and consumption decisions in the practical and competitive digital era.

Halal indicators are a key factor in consumer decision-making. Muslim students tend to choose products with halal certification, either through official labels or the seller's reputation. They are willing to pay a higher price to ensure the products they consume are free from haram (forbidden) elements. This attitude demonstrates that religious values remain a primary consideration in consumer behavior, even with the convenience of online transactions.

A simple indicator is reflected in the behavior of students who strive to limit consumption to needs, not desires. They tend to be wary of the temptation of promotions or discounts that encourage consumer behavior. This principle of simplicity demonstrates an awareness of avoiding excessive behavior (israf) and developing habits of frugality and responsibility in using money.

The value of monotheism serves as a spiritual foundation that guides students in their consumption behavior. They view every economic activity, including online shopping, as an act of worship and a form of obedience to Allah SWT. With this foundation, students are more selective in choosing products and are less easily tempted by mere consumption trends. The value of monotheism fosters an awareness that consumption should provide benefits, not simply satisfy material desires.

Indicators of trustworthiness are evident in students' trust in honest, transparent, and reputable sellers. Students value sellers who provide accurate product information and keep their delivery promises. Furthermore, students strive to be trustworthy consumers, for example by providing honest reviews and avoiding misleading complaints. This trustworthiness fosters a trusting relationship between sellers and buyers in e-commerce transactions.

Limitations

This study has limitations in sample homogeneity, as all five informants are from the Sharia Economics Study Program. Students from this study program likely already have a stronger understanding of Islamic principles in economics and consumption (halal, simplicity, tawhid, amanah) than students from other study programs (e.g., engineering, medicine, communications, etc.). This creates a selection bias. The results tend to indicate a high level of awareness and application of Islamic principles because the informants were self-selected into an academic environment that emphasizes these values. The consumption behavior of Muslim students from non-Sharia educational backgrounds may differ significantly, which is not addressed in this study.

Future research could recruit informants from diverse study program backgrounds within and/or outside the field of Islamic Economics (e.g., Engineering, Medicine, Social Sciences, etc.). This aims to capture a broader spectrum of understanding and practice of Islamic consumption principles among Muslim students. This way, researchers can analyze whether and how non-Islamic educational backgrounds influence awareness and application of the principles of halal, modesty, tawhid, and amanah (trustworthiness) in the context of e-commerce.

Researchers can also explicitly design a comparative study to compare e-commerce consumption behavior between Muslim students from Islamic Economics programs and those from non-Islamic Economics programs. This comparative study would provide deeper insight into the direct impact of formal education in Islamic Economics on consumption practices. It could identify significant differences or similarities between the two groups, resulting in more robust and nuanced findings.

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