

## Islamic Consumption in the Digital Era: A Conceptual Analysis of the Qur'an, Hadith, DSN-MUI Fatwas, and its Implications for Muslim Consumer Behavior

Shohwatul Islamiah<sup>1</sup>, Muhammad Irwan Padli Nasution<sup>2</sup>, Muhammad Habibi Siregar<sup>3</sup>

<sup>1</sup>Universitas Islam Riau, Indonesia.

<sup>2,3</sup>Universitas Islam Negeri Sumatera Utara, Indonesia.

shohwatulislamiah@staff.uir.ac.id \*✉

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### ABSTRACT

**Keywords:**  
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**Background:** The increasing number of stock investors in Indonesia, particularly in Islamic banking stocks, highlights the importance of understanding factors that influence stock price movements. Return on Assets (ROA) and Return on Equity (ROE) are key profitability indicators that can measure a company's ability to generate profits, potentially affecting investor decisions and stock prices. This study aims to determine the effect of ROA and ROE on the stock price movements of PT Bank Syariah Indonesia Tbk for the 2021-2024 period.

**Method:** This research employs a quantitative method using secondary data obtained from the official websites of PT Bank Syariah Indonesia Tbk and the Indonesia Stock Exchange. The data consists of monthly financial reports and stock prices from 2021 to 2024, yielding 48 observations. Data analysis techniques include classical assumption tests (normality, multicollinearity, autocorrelation, heteroscedasticity), multiple linear regression, and hypothesis testing (t-test, F-test, coefficient of determination) using EViews 13 software.

**Results:** The partial test (t-test) results show that ROA has a positive and significant effect on stock price movements ( $p\text{-value } 0.0144 < 0.05$ ), while ROE has a negative and insignificant effect ( $p\text{-value } 0.4803 > 0.05$ ). However, the simultaneous test (F-test) indicates that ROA and ROE together significantly affect stock price movements ( $p\text{-value } 0.0009 < 0.05$ , F-statistic 8.3889). The adjusted R-squared value of 0.2747 indicates that 27.4% of stock price variation is explained by ROA and ROE.

**Conclusion:** ROA partially affects stock price movements, while ROE does not. However, simultaneously both variables significantly influence stock price movements. Investors should consider ROA as a key indicator when making investment decisions in Islamic banking stocks.

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## INTRODUCTION

Consumption is an economic activity embedded in everyday life. Individuals allocate income to food, clothing, medicine, cosmetics, transportation, education, digital services, and other needs. Conventional economics commonly explains consumption through utility, preferences, prices, and purchasing power. The Islamic perspective adopts a broader view because the use of wealth is connected to worship, moral responsibility, the lawful status of both its source and object, and its social effects. Muslim consumer behavior therefore cannot be adequately explained through economic rationality alone; it must also be examined in relation to faith, sharia, moral conduct, and maqashid sharia (Zakiah et al., 2024).

The Qur'an provides a clear normative foundation for consumption. Human beings are instructed to consume what is lawful and wholesome, while excess, waste, deception, unlawful appropriation of wealth, and disruption of life's balance are prohibited (Qur'an, al-Baqarah [2]: 168; al-A'raf [7]: 31; al-Isra' [17]: 26-27; an-Nisa [4]: 29). These provisions indicate that Islamic consumption extends beyond the legal categories of halal and haram to include quality, ethics, proportionality, and *maslahah*. Consumable goods must be lawful, sound in quality and health terms, acquired through a valid transaction, and free from harm to oneself or others.

Digital transformation has altered how Muslim consumers search for, assess, purchase, pay for, and evaluate products. E-commerce, online marketplaces, digital wallets, social commerce, video commerce, and algorithmic marketing have created a fast, personalized consumption environment with limited direct contact between buyers and sellers. At the beginning of 2025, Indonesia had approximately 212 million internet users, representing 74.6 percent penetration, and 143 million social media user identities (DataReportal, 2025). E-commerce was the largest contributor to Indonesia's digital economy, generating an estimated Gross Merchandise Value (GMV) of US\$65 billion in 2024, an increase of 11 percent from the previous year (Company, 2024). These developments make digital space a central arena in the formation of contemporary Muslim consumer behavior.

The expansion of the global halal economy further underscores the importance of digital consumption. The State of the Global Islamic Economy Report 2024/2025 records Muslim consumer spending on halal food at US\$1.43 trillion in 2023 and projects an increase to US\$1.94 trillion by 2028 (DinarStandard, 2025). Growth has also occurred in modest fashion, cosmetics, pharmaceuticals, media, recreation, and Muslim-friendly tourism. This expansion shows that halal consumption has moved beyond an individual ritual concern to become part of a global economic ecosystem. At the same time, market growth creates opportunities for the commercialization of religious symbols when halal labels are used as marketing devices without comparable attention to honesty, moderation, fair pricing, and consumer protection.

Indonesia's strengthened halal regulatory framework provides a legal basis for protecting Muslim consumers. BPJPH announced that mandatory halal certification took effect on 18 October 2024 after the first phased implementation period ended on 17 October 2024 (BPJPH, 2024). Government Regulation No. 42 of 2024 defines halal product assurance as legal certainty regarding a product's halal status, evidenced by a halal certificate (Pemerintah Republik Indonesia, 2024). Legal protection, however, must be supported by halal literacy, contractual literacy, digital literacy, and ethical awareness. Without these capacities, consumers remain vulnerable to impulsive purchasing, fraudulent halal claims, deceptive promotion, and transactions involving *riba*, *gharar*, or *tadlis*.

Islamic consumption scholarship begins from the premise that human beings do not possess absolute ownership of wealth. Wealth is an *amanah* that must be acquired, used, and distributed in accordance with sharia. This view differs from strict utilitarianism, which places individual satisfaction at the center of consumption decisions. In Islam, consumers must also consider reward, sin, blessing, benefit, harm, and the social effects of using wealth (Zakiah et al., 2024).

The terms *halal* and *thayyib* appear together in the Qur'an, including in al-Baqarah [2]: 168 and al-Ma'idah [5]: 88. *Halal* refers to permissibility under sharia, whereas *thayyib* denotes quality, safety, cleanliness, suitability, and benefit. In food consumption, *thayyib* concerns ingredients, production processes, sanitation, safety, and health effects. In digital services, the concept may be extended to service security, clarity of information, protection of personal data, and the absence of psychological exploitation in promotional design.

The prohibitions of *israf* and *tabdzir* establish ethical limits on the use of wealth. *Al-A'raf* [7]: 31 prohibits excess, while *al-Isra'* [17]: 26-27 condemns wastefulness. *Israf* refers to excessive consumption even when the object itself is lawful, whereas *tabdzir* denotes the wasteful use of wealth without a defensible benefit. These concepts do not reject lawful worldly enjoyment; rather, they discipline desire so that it does not develop into hedonism or displace the priority of genuine needs.

The prohibition against acquiring and using wealth unlawfully is another foundation of Islamic consumption. *An-Nisa* [4]: 29 requires trade to be based on the mutual consent of the parties. In digital transactions, consent cannot be reduced to a click or formal acceptance. Valid consent requires clear information, transparent pricing, a known object of exchange, and the absence of coercion, deception, and manipulation. Dark patterns, fabricated testimonials, artificial discounts, manipulated ratings, and advertisements that conceal risks can compromise the quality of consumer consent.

Hadith elaborates the principles of consumption through discussions of *halal*, *haram*, doubtful matters, honesty, and moderation. The hadith stating that the lawful and unlawful are clear presents caution toward doubtful matters as part of protecting religion and personal integrity (reported by *al-Bukhari* and *Muslim*). Its relevance to digital markets is evident in products that employ Islamic symbols or *halal* claims without adequate verification. The prophetic prohibition of deception also provides an ethical basis for rejecting manipulated product information, fabricated reviews, and concealed defects (reported by *Muslim*).

Scholarly discussions of consumption commonly draw on *maqashid sharia* and the hierarchy of *daruriyyat*, *hajjiyyat*, and *tahsiniyyat*. *Daruriyyat* comprises essential needs that protect religion, life, intellect, lineage, and property; *hajjiyyat* alleviates hardship; and *tahsiniyyat* enhances the quality of life without violating *sharia*. *Hayati et al. (2023)* argue that Muslim consumer behavior should be assessed according to its contribution to *maslahah*. This hierarchy is particularly important in digital markets, where advertising, social media trends, and social validation can recast supplementary wants as urgent needs.

Modern consumer behavior theory remains useful for explaining how decisions are formed. The Theory of Planned Behavior (TPB) identifies attitudes, subjective norms, and perceived behavioral control as determinants of behavioral intention (*Ajzen, 2020*). In the context of *halal* products, purchasing decisions are influenced by attitudes toward product *halalness*, support from family or community, ease of access, and the ability to verify relevant claims. *Hasyim & Purnasari (2021)* applied TPB to *halal* food purchasing decisions and treated purchase intention as a mediating variable. Its application to Muslim consumers, however, should be enriched by religiosity, *halal* awareness, and *maslahah*.

A growing body of research shows that certification, awareness, *halal* knowledge, and religiosity influence purchasing behavior. *Septiani and Ridlwani (2020)* found that *halal* certification and *halal* awareness positively affected the intention to purchase *halal* food in Indonesia. *Jannah & Al-banna (2021)* showed that *halal* awareness influenced purchase intention, while knowledge and certification contributed to the formation of that awareness. (*Febriandika et al., 2023*) reported that religious belief, exposure to information, and health considerations strengthened *halal* awareness, which in turn increased *halal* food purchase intention among Indonesian Muslim Generation Z consumers.

Cross-national findings reveal a similar pattern. *Aslan (2023)* found that *halal* awareness, certification, subjective norms, perceived behavioral control, attitudes, and trust influenced Muslim consumers' intention to purchase *halal* culinary products in Turkey. Taken together, these findings show that Muslim consumer behavior is shaped by the interaction of religious values, product information, trust, social norms, and perceived convenience.

Acceptance of *sharia*-compliant e-commerce is also shaped by technological factors. *El Ashfahany et al. (2023)* found positive relationships between attitudes, subjective norms, perceived usefulness, perceived ease of use, and young people's intention to use *sharia* e-commerce; religiosity also helped shape attitudes toward the service. *Maharani & Kafabih (2025)* showed that perceived ease of use, *ihsan*, and religiosity affected the attitudes and intentions of Muslim Generation Z consumers toward *sharia* e-commerce. Digital consumers therefore consider *sharia* compliance alongside convenience, security, trust, and user experience.

Research on digital promotion highlights the risk of impulsive purchasing. Yudha et al. (2025) found that free shipping and cashback increased impulse buying among Muslim e-wallet users in East Java. The finding suggests that incentives perceived as savings can increase total expenditure. Promotion is not prohibited in Islam, but it becomes problematic when it encourages unnecessary purchases, consumption financed by debt, or the concealment of material information about prices and risks.

DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 provides normative guidance for online-shop transactions. The fatwa permits the digitalization of trade provided that the contract, object, price, payment, and implementation comply with sharia principles (Dewan Syariah Nasional-Majelis Ulama Indonesia DSN-MUI, 2021). Its central concern is therefore not the use of technology itself, but the quality of honesty, clarity, justice, and responsibility within the transaction.

Previous scholarship leaves three issues insufficiently addressed. First, studies of halal consumer behavior have largely emphasized purchase intention and certification without integrating the Qur'an, hadith, scholarly thought, and DSN-MUI fatwas into a single framework for digital consumer behavior. Second, studies of sharia e-commerce tend to focus on technology acceptance, while ethical issues associated with promotional algorithms, interface design, aggressive discounts, cashback, buy-now-pay-later services, and social commerce receive less attention. Third, Islamic consumption is often reduced to selecting halal-labelled products, although Islamic normative sources also emphasize *thayyib*, balance, transactional honesty, self-restraint, and social welfare.

This article analyzes Islamic consumption on the basis of the Qur'an, hadith, scholarly thought, and DSN-MUI fatwas, and explains its implications for Muslim consumer behavior in the digital era. The analysis focuses on consumption practices conducted through e-commerce, digital wallets, algorithmic promotion, and social commerce.

The article's contribution lies in integrating the normative foundations of consumption, the principles of *maqashid sharia* and *maslahah*, and DSN-MUI provisions on online shops into a unified framework for digital consumption. The framework treats consumers as responsible agents who must assess product halalness, contractual clarity, informational honesty, payment systems, data security, social consequences, and the risk of excessive consumption.

## METHOD

This study employs a qualitative approach using a library-research design. The design was selected because the object of inquiry consists of normative concepts, legal provisions, and behavioral implications rather than statistical measurements of respondents. The data were examined through thematic content analysis to identify and connect the themes of halal, *thayyib*, *israf*, *tabdzir*, *maslahah*, transactional justice, digital contracts, and Muslim consumer behavior.

Primary sources consist of Qur'anic verses related to consumption, hadith concerning halal, haram, doubtful matters, transactional honesty, and moderation, and DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 on Online Shops Based on Sharia Principles. Secondary sources include scholarly articles, regulations, and official reports published since 2020. The literature was selected for its relevance to Islamic consumption, halal consumer behavior, sharia e-commerce, halal awareness, certification, *maqashid sharia*, and digital consumption. Sources that were not directly relevant to the research focus or lacked academic credibility were excluded from the main analysis.

The analysis proceeded in four stages. The first stage identified normative concepts in the Qur'an and hadith. The second classified the principles of consumption under halal, *thayyib*, moderation, justice, and *maslahah*. The third examined DSN-MUI fatwas and halal regulations in the context of digital transactions. The fourth synthesized the normative findings with contemporary research on Muslim consumer behavior. This procedure produced a conceptual interpretation and a critical assessment of current digital consumption practices.

## RESULTS AND DISCUSSION

### Principles of Islamic Consumption in the Digital Ecosystem

Islamic consumption may be understood as an ethical system governing what is consumed, how it is acquired, how it is used, and the ends it serves. The command to consume what is lawful and

wholesome connects legality with quality. A product that is formally halal but harmful to health, safety, or the public interest does not fully satisfy the requirement of *thayyib*. Conversely, a product considered beneficial cannot be accepted when it is prohibited under *sharia*. This relationship rejects the separation of law, ethics, and utility.

The principle of *halalan thayyiban* acquires greater complexity in online transactions. Consumers cannot directly observe raw materials, production processes, storage, delivery, or the authenticity of certificates. Their decisions are mediated by photographs, descriptions, ratings, reviews, and sellers' claims. Consumers must therefore examine the validity of halal certificates, ingredient transparency, seller reputation, and consistency of product information. Halal status in digital markets cannot be reduced to a visual label; it must be supported by supply-chain transparency, accurate claims, and seller accountability.

The prohibitions of *israf* and *tabdzir* are especially relevant to the design of digital markets. Flash sales, limited vouchers, free shipping, countdown timers, automated recommendations, personalized notifications, and live shopping create psychological urgency that accelerates decision-making. Consumers may purchase not because an item is needed, but because they fear losing an opportunity. Discounts remain permissible when they help consumers obtain necessities at a better price, but become problematic when they obscure priorities, encourage impulse buying, or generate consumption debt.

The findings of Yudha et al. (2025) reinforce this concern. Free shipping and cashback were shown to increase impulse buying among Muslim e-wallet users. From the perspective of *maqashid sharia*, a purchase should be evaluated according to whether the item falls within *daruriyyat*, *hajiyyat*, or *tahsiniyyat*. Buying *tahsiniyyat* at the expense of *daruriyyat* reflects a failure to order priorities properly. Purchases driven solely by algorithmic prompts also narrow the space for rational deliberation, while waste and debt weaken the protection of wealth.

Transactional justice is reflected in the requirement of mutual consent in *an-Nisa* [4]: 29 and the prohibition of fraudulent measurement in *al-Mutaffifin* [83]: 1-3. In digital trade, justice encompasses the quality of information, accuracy of photographs, clarity of specifications, delivery estimates, additional charges, warranties, and return policies. Manipulated images, fabricated reviews, artificial discounts, and concealed defects undermine consent and violate the principle of justice. Ethical responsibility therefore rests on both merchants and platform operators.

### Contracts, Honesty, and Consumer Protection

DSN-MUI Fatwa No. 146/DSN-MUI/XII/2021 connects Islamic commercial jurisprudence with online-shop practice. It requires contractual clarity: an offer (*ijab*) occurs when a merchant presents goods or services, while acceptance (*qabul*) occurs when the customer confirms the purchase through the platform (Dewan Syariah Nasional-Majelis Ulama Indonesia DSN-MUI, 2021). Clicking the checkout button therefore carries legal consequences as acceptance of the contract. For that consent to be ethically valid, consumers must receive sufficient, clear, and accessible information before the transaction is completed.

The same fatwa prohibits *tadlis*, *najasy*, and *ghisy*. *Tadlis* refers to concealing defects in the contractual object; *ghisy* involves deception by highlighting advantages while suppressing deficiencies; and *najasy* concerns the creation of a false impression regarding price or market demand. In digital ecosystems, these practices may appear as fabricated testimonials, fictitious orders, artificial ratings, undisclosed endorsements, manipulated stock information, and unsupported 'best-seller' claims. These prohibitions guide merchants while also providing consumers with a framework for evaluating digital market information.

The hadith concerning halal, haram, and doubtful matters requires caution when product information is incomplete. Doubt in digital markets may arise from imported products without verifiable certification, cosmetics with undisclosed ingredients, viral foods with unclear production processes, or digital financial services that impose interest and penalties. *Wara'* does not require rejection of technology; it requires its use with knowledge and ethical caution. Product popularity cannot replace an assessment of halal status, quality, clarity, fairness, and benefit.

The prophetic prohibition of deception also operates in both directions. Sellers may not manipulate information, while consumers may not circulate false information, submit fraudulent claims, misuse

return systems, or exploit promotional loopholes. Islamic consumption regulates business obligations but also assigns moral responsibility to consumers.

### Implications for Muslim Consumer Behavior

The first implication is the strengthening of halal awareness. Halal-conscious consumers do not base decisions solely on price and brand, but also consider halal status, ingredients, production processes, and the credibility of certification. Jannah & Al-banna (2021) show that halal awareness influences purchase intention and is associated with traceability among business actors. Consumer demand for verifiable information can encourage producers and platforms to improve transparency.

The second implication concerns a broader concept of rationality. Conventional economics often defines a rational consumer as one who maximizes satisfaction within a budget constraint. The Islamic perspective adds *maslahah* as a criterion of decision-making. Hayati et al. (2023) emphasize that *maqashid sharia* directs consumption toward the orderly fulfillment of *daruriyyat*, *hajiyyat*, and *tahsiniyyat*. Muslim consumer rationality is therefore reflected in the ability to establish priorities, avoid harm, and preserve the blessing of wealth, rather than merely securing the lowest price or the greatest quantity.

The third implication is a critical stance toward brands and religious symbols. Febriandika et al. (2023) found that halal awareness and knowledge increased purchase intention among Muslim Generation Z consumers, whereas Islamic branding did not significantly affect halal food purchase intention. The finding confirms that Islamic symbols cannot substitute for quality, certification, and honesty. Attention to substance is necessary to prevent religious identity from being used to legitimize ethically weak marketing.

The fourth implication is the need for contractual literacy. Every online transaction creates a legal relationship even when it is conducted through a simple interface. DSN-MUI requires a permissible object, an agreed price, a payment method consistent with sharia, and the right of *khiyar* when goods do not conform to their description (Dewan Syariah Nasional-Majelis Ulama Indonesia DSN-MUI, 2021). Contractual literacy helps consumers understand when a contract is formed, the consequences of payment, the components of cost, return rights, and dispute-resolution mechanisms.

The fifth implication concerns digital payment systems. Digital wallets, bank transfers, virtual accounts, QRIS, and cash payments at retail outlets are, in principle, neutral payment instruments. Problems arise when these facilities involve interest, penalties inconsistent with sharia, or promotions that encourage spending beyond one's means. Payment convenience must remain subordinate to considerations of halal status, financial capacity, and the priority of needs.

The sixth implication is self-control in relation to algorithmic personalization. Platforms use search data, clicks, viewing duration, purchase history, location, and social interaction to display products that users are most likely to buy. Personalization improves marketing efficiency, but it may also encourage repeated consumption without reflection. Self-control should be translated into digital habits, including preparing a list of needs, limiting time on marketplaces, delaying checkout, assessing the utility of an item, and avoiding purchases during emotional instability.

The seventh implication is information verification. Social commerce and influencer marketing blur the boundary between personal recommendation and advertising. Trust is often built through perceived intimacy, religious imagery, or the social authority of the promoter. The principle of *tabayyun* requires consumers to distinguish personal experience from paid content, affiliate promotion, and unverified claims. Influencer recommendations may serve as one source of information, but they are insufficient as the sole basis for a purchasing decision.

The eighth implication concerns security and privacy. *Hifz al-mal* includes protecting property from loss, fraud, and exploitation. In digital transactions, this protection extends to accounts, personal data, access to digital wallets, bank accounts, identity information, and transaction histories. Consumers must safeguard one-time passwords, account passwords, card data, and personal information against phishing, social engineering, and account theft. Cybersecurity is part of consumption ethics because security failures may threaten both property and personal rights.

The ninth implication is social and ecological responsibility. The principle of *thayyib* and the prohibition of *tabdzir* can be applied to packaging waste, fast fashion, food waste, and excessive

purchasing. The ability to buy does not by itself justify a decision. Consumers should assess need, benefit, proportionality, waste implications, and possible harm to others. This orientation extends Islamic consumption beyond individual compliance toward the formation of a more just and sustainable economy.

### **A Maqashid Sharia Framework and Institutional Implications**

Based on the synthesis of normative sources and contemporary scholarship, Islamic digital consumption can be formulated in five layers. The first is the halal status of the object, which requires goods or services to comply with sharia. The second is contractual clarity, including product information, price, charges, delivery, warranties, and buyer rights. The third is *maslahah*, which evaluates whether an item belongs to *daruriyyat*, *hajiyyat*, or *tahsiniyyat*. The fourth is moderation, which restrains expenditure from falling into *israf* or *tabdzir*. The fifth is digital *amanah*, encompassing data protection, fraud prevention, and responsibility for disseminated information.

This framework does not present Islam as opposed to markets, trade, profit, promotion, or technological innovation. Its normative limits are directed at dishonesty, exploitation, waste, manipulation, *riba*, *gharar*, *maysir*, and forms of consumption that damage intellect or property. Marketplaces, e-commerce, digital wallets, and social commerce can serve as legitimate instruments of *muamalah* when they comply with sharia principles. Ethical evaluation depends on the values and design that guide digitalization, not on technology alone.

The state and authoritative institutions have an important role in building a responsible digital consumption ecosystem. Mandatory halal certification administered by BPJPH provides legal protection for Muslim consumers (BPJPH, 2024). Its effectiveness depends on accessible verification, assistance for micro and small enterprises, and the clear presentation of halal information on digital platforms. Certification that functions only as an administrative document is unlikely to influence purchasing decisions adequately.

DSN-MUI also plays a strategic role in translating Islamic commercial jurisprudence into changing digital business models. Its fatwa on online shops demonstrates the capacity of Islamic law to respond to technological development (Dewan Syariah Nasional-Majelis Ulama Indonesia DSN-MUI, 2021). Nevertheless, live shopping, affiliate marketing, buy-now-pay-later services, subscription commerce, cross-border pre-orders, dropshipping, and the use of artificial intelligence in marketing require continued examination. The underlying principles are established, but their technical application must be updated so that businesses and consumers can evaluate concrete practices accurately.

The principal challenge in digital consumer behavior is no longer limited access to halal products, but the ability to distinguish needs from wants. Convenience, product variety, and competitive prices may produce consumption without a reflective pause. Questions of halal status, necessity, informational honesty, payment security, financial capacity, competing obligations, and expected benefit should form part of the decision process. Such reflection constitutes an application of *taqwa* in everyday economic activity.

Religiosity in consumption is inadequate when it appears only as a symbolic preference. Substantive religiosity develops the capacity for self-restraint, information verification, resistance to manipulation, respect for the rights of others, and responsible use of wealth. A religious Muslim consumer is not merely one who purchases products marketed as Islamic, but one who brings Islamic moral conduct to every stage of consumption.

## **CONCLUSION**

Islamic digital consumption cannot be reduced to purchasing halal products through online platforms. It encompasses the halal status of the object, contractual clarity, the *maslahah* of the purchase, moderation in expenditure, data security, and social responsibility. Muslim consumers must act as critical agents in relation to information, promotion, payment systems, and the consequences of purchasing decisions. Businesses are responsible for truthful information, valid certification, product quality, and non-manipulative promotion, while platforms should provide halal-verification mechanisms, transparent charges, fair complaint procedures, and data protection. Government, BPJPH, DSN-MUI, academic institutions, and educational bodies should strengthen digital consumption literacy so that

sharia principles are reflected in economic conduct rather than confined to labels. The five-layer framework developed in this article, halal status of the object, contractual clarity, masalah, moderation, and digital amanah, affirms that consumption is an economic activity inseparable from moral and spiritual responsibility.

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