

**THE INTENSITY OF E-COMMERCE USAGE AND THE CONSUMPTIVE LIFESTYLE OF PSIK 24 STUDENTS FROM AN ISLAMIC EDUCATION PERSPECTIVE**

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**ABSTRACT**

*The rapid growth of e-commerce has significantly altered university students' consumption patterns, often facilitating a consumptive lifestyle. This study aims to examine the causal effect of e-commerce usage intensity on the consumptive lifestyle of PSIK 24 students at Universitas Negeri Medan, analyzed through the perspective of Islamic Education. Employing a quantitative approach with a survey method, data were collected via structured questionnaires from a saturated sample of 30 students. The data were analyzed using descriptive statistics and simple linear regression to test the causal relationship. The findings reveal a significant positive effect of e-commerce usage intensity on consumptive lifestyle ( $p < 0.05$ ), accounting for 41% of the variance in students' consumptive behavior. Descriptively, students exhibited high e-commerce engagement and notable consumptive tendencies driven by digital promotions. From an Islamic Education perspective, such behavior reflects *israf* (excessiveness), which contradicts the principles of *wasathiyah* (moderation) and *qana'ah* (contentment). Consequently, students must internalize Islamic values and strengthen self-control to manage their consumption behavior in the digital era responsibly.*

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## INTRODUCTION

The advancement of information technology in the digital era has brought significant shifts across various human activities, particularly in commerce. The rise of e-commerce enables efficient online transactions, providing users with the convenience of product searches, price comparisons, and practical payment methods. Consequently, e-commerce has emerged as a primary tool for transactions in modern society, including among university students (Fauziah et al., 2022). As members of Generation Z, students are digitally native and highly susceptible to social trends, often prioritizing the fulfillment of desires over necessities (Harahap et al., 2025)

Accessibility and promotional features—such as discounts, free shipping, and digital payment systems—act as catalysts for impulse buying, significantly influencing students' consumption behavior (Fauziah et al., 2022; Nababan et al., 2025). Furthermore, the integration of digital credit services like *Paylater* has intensified this trend, enabling immediate purchases that often bypass mature economic considerations (Wati & Ningsih, 2023). Such behaviors, driven by a desire to follow trends and social influences, characterize a consumptive lifestyle (Putri et al., 2025)

Several studies also reveal that increased access to e-commerce platforms among university students is associated with greater tendencies toward impulsive buying and more consumptive lifestyles, especially among students with low self-control and strong conformity to social trends (Lorenza & Lestari, 2023; Hafiza et al., 2024). Intense internet usage without adequate self-control can further lead to Problematic Internet Use (PIU), which impairs emotional regulation in shopping and fosters a hedonistic mindset that blurs the distinction between real needs and momentary gratification (Rahmi & Chairani, 2025; Ariyanto et al., 2025).

From an Islamic Education (PAI) perspective, consumption must remain balanced and moderate. Islam strictly prohibits extravagance (*israf*) and wastefulness (*tabdzir*), advocating for the prudent management of wealth (Nadhifah & Syakur, 2025; Salsabilla & Fakhrina, 2025). This is emphasized in the Quran: "Eat and drink, but be not excessive. Indeed, He likes not those who commit excess" (QS. Al-A'raf: 31). Values such as simplicity (*qana'ah*) and self-control are essential for students to resist the pressures of consumerism

(Ranaswijaya & Soleha, 2023). The internalization of the Islamic worldview is also important as a foundation for building work ethic, independence, and responsible consumption behavior among Muslim youth (Ariyanto et al., 2025).

While many studies examine e-commerce and consumptive behavior, there remains a gap in empirical research focused on specific academic groups within an Islamic ethical framework. Students in the PSIK 24 class at Universitas Negeri Medan are active digital users, and their high e-commerce engagement is likely shaping their consumption patterns. This study aims to analyze the influence of e-commerce usage intensity on the consumptive lifestyles of PSIK 24 students from an Islamic Education perspective. The findings are expected to enhance student awareness regarding the application of Islamic consumption ethics in the digital age (Hunaifi et al., 2024; Ranaswijaya & Soleha, 2023).

## **METHOD**

This study employs a quantitative, survey-based approach to examine the causal relationship between variables using numerical data. This approach was selected to provide an objective overview of how e-commerce intensity influences university students' consumptive lifestyles (Putra & Sunarmi, 2024; Qurotaa'yun & Krisnawati, 2019). The survey method facilitates direct data collection from respondents via a structured questionnaire designed to capture digital shopping behaviors and student consumption patterns.

The research was conducted during the even semester of the 2025/2026 academic year at Universitas Negeri Medan, specifically focusing on students in the PSIK 24 class. This location was chosen because this particular group represents active digital technology users relevant to the research objectives. The research subjects are the entire PSIK 24 class, comprising approximately 30 students. This study uses a saturated sampling (census) technique, in which all members of the population are included in the sample. This technique is intended to minimize generalization errors and ensure higher data accuracy, given the relatively small population size (Fauziah et al., 2022; Nababan et al., 2025).

Primary data collection was conducted through questionnaires distributed via Google Forms, using a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." Additionally, documentation techniques were used to gather

supporting data regarding respondent identities and population profiles. The operationalization of variables in this study is defined as follows:

Intensity of E-Commerce Usage (Variable X): Measured through indicators of application usage frequency, duration of access, and the tendency to utilize digital transaction features such as e-wallets and promotional offers (Arumalaita & Kusuma, 2025; Nababan et al., 2025). Consumptive Lifestyle (Variable Y): Measured through indicators of the tendency to purchase goods based on desire rather than necessity, the impact of massive discounts, and the habit of following product or lifestyle trends (Zayyadi et al., 2024).

To ensure a robust causal analysis, the data analysis design follows a systematic process. This includes validity and reliability testing of the instruments. (Putra 2024), followed by classic assumption tests (e.g., normality tests). To address the causal objective, this study employs multiple linear regression. In this model, Self-Control is positioned as a control variable to isolate the specific effect of e-commerce intensity (X) on consumptive lifestyle (Y), acknowledging self-control as a critical internal factor influencing student consumption behavior in the digital era (Zayyadi et al., 2024).

## **RESULTS AND DISCUSSION**

This section presents empirical findings on the influence of e-commerce usage intensity on the consumptive lifestyles of PSIK 24 students at Universitas Negeri Medan. The data is presented systematically, beginning with descriptive statistics for the research variables, followed by an analytical discussion that integrates consumer behavior theory, prior research findings, and the perspective of Islamic Education (PAI). This approach provides a comprehensive understanding of how digital platforms shape student consumption patterns and how this phenomenon aligns with Islamic ethical values.

### **Result**

This study involved 30 respondents from the PSIK 24 class at Universitas Negeri Medan. Data were collected using a Google Form-based questionnaire with a 1–5 Likert scale. The variables measured include E-Commerce Usage Intensity (X) and Consumptive Lifestyle (Y).

#### **1. Level of E-Commerce Usage Intensity**

The data analysis indicates that, in general, e-commerce usage among students falls into the "High" category. The frequency of online shopping, interest in discounts, and use of digital payment systems provide evidence of this.

Table 1. Student E-Commerce Usage Intensity Levels

Interval	Category	Frequency	Percentage
40-50	Very High	8	26.67%
30-39	High	18	60.00%
20-29	Low	4	13.33%
10-19	Very Low	0	0.00%
Total		30	100%

Table 1 shows that 60% of students are in the "High" category and 26.67% are in the "Very High" category. Only 13.33% of respondents are in the "Low" category, suggesting that the majority of PSIK 24 students have a high level of daily engagement with e-commerce platforms.

## 2. Level of Students' Consumptive Lifestyle

Measurements of the consumptive lifestyle variable also show a "High" tendency. Dominant indicators include discount-driven purchases, desire-based spending, and impulse buying triggered by digital promotions.

Table 2. Student Consumer Lifestyle Levels

Interval	Category	Frequency	Percentage
40-50	Very High	6	20.00%
30-39	High	17	56.67%
20-29	Low	7	23.33%
10-19	Very Low	0	0.00%
Total		30	100

Table 2 shows that 56.67% of students fall into the "High" category and 20% into the "Very High" category. This indicates a strong inclination toward consumption among most students.

### 3. Results of the Effect of E-Commerce Usage Intensity on Consumptive Lifestyle

A simple linear regression analysis was conducted to determine the impact of Variable X on Variable Y.

Table 3. Regression Analysis Results

Variable	Unstandardized Coefficient (B)	t	Sig.
(Constant)	12.341	3.215	0.003
E-Commerce Usage Intensity	0.642	5.487	< .001*

The p-value of 0.000 ( $< 0.05$ ) indicates that e-commerce usage intensity has a significant effect on students' consumptive lifestyles. The regression coefficient of 0.642 indicates that for every one-unit increase in e-commerce usage intensity, the consumptive lifestyle score increases by 0.642 units. Furthermore, the coefficient of determination ( $R^2$ ) is 0.41, indicating that 41% of the variation in consumptive lifestyle is explained by e-commerce intensity, while the remaining 59% is attributable to other external factors.

Saya menggunakan aplikasi e-commerce hampir setiap hari  
30 jawaban

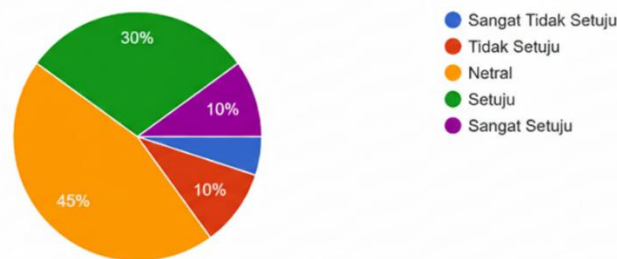


Figure 1. Question graph

### Discussion

Critically, the regression coefficient of 0.642 reflects a high sensitivity of student behavior toward digital stimulation. This value implies that students are highly reactive to e-commerce triggers such as notifications, personalized recommendations, and flash sales. Although they deny "following trends," the high coefficient suggests that these digital platforms have successfully internalized "trends" through algorithms, making impulsive spending feel like a personal choice

rather than external pressure. This aligns with research by Putra and Sunarmi (2024), which states that digital platforms often blur the line between real needs and desires. The ease of features like *PayLater* further facilitates this consumption without users realizing they are being driven by a hedonistic cycle (Wati & Hayati, 2023; Putra, 2024).

Massive, continuous exposure to digital media shapes consumption preferences through social comparison mechanisms. Students with high internet usage intensity but low self-control are more easily trapped in consumptive behavior (Rahmi & Chairani, 2025; Zayyadi et al., 2024). Respondents' rejection of the label "following trends" may represent a form of ego defense, even though, factually, their shopping activities are strongly influenced by the convenience of features and visual stimulation available on e-commerce platforms (Fauziah et al., 2022; Nababan et al., 2025).

From an Islamic Education (PAI) perspective, the high correlation between digital intensity and consumption indicates a vulnerability in self-control (*nafs*). Even if students do not label their behavior as "following trends," excessive consumption beyond necessity is categorized as *israf* (extravagance) and *tabdzir* (wastefulness). Islam advocates for *wasathiyah* (moderation) and consumption oriented toward *maqashid syariah* (the objectives of Sharia), rather than mere fulfillment of momentary desire (Nadhifah & Syakur, 2025; Salsabilla & Fakhrina, 2025). In line with this, religiosity plays an important role in regulating consumption behavior, particularly among students in Islamic educational institutions, as a stronger understanding of religion encourages more rational and ethical consumption patterns (Yunus, 2024).

The fact that 41% of their consumption-driven lifestyle is driven solely by app intensity underscores the need for a stronger "Islamic Worldview" to serve as a behavioral filter (Ranaswijaya & Soleha, 2023). The novelty of this study lies in identifying the gap between subjective perception (denying trends) and objective behavior (the high impact of e-commerce). This systemic control by digital platforms necessitates reinforcing religiosity and internal self-control as crucial instruments for PSIK 24 students to navigate the digital era without compromising Islamic consumption ethics (Hunaifi et al., 2024; Rahmi & Chairani, 2025).

## CONCLUSION

Based on the research findings and discussion, several key conclusions can be drawn:

1. High Digital Engagement: E-commerce usage intensity among PSIK 24 students at Universitas Negeri Medan is categorized as high, indicating that digital platforms have become a strategic force in shaping daily student consumption patterns.
2. The Consumption Paradox: A significant gap exists between subjective perception and objective behavior. While students declare that trends do not drive their purchases, the high regression coefficient and the prevalence of neutral responses suggest a strong, indirect influence of digital algorithms and social promotions that students do not consciously recognize.
3. Islamic Ethical Necessity: This high susceptibility to digital triggers contradicts the Islamic principles of moderation (*wasathiyah*). From a PAI perspective, this phenomenon underscores an urgent need for internalizing self-control and need-based consumption to prevent students from falling into extravagant behavior (*israf*).

## Suggestions

Reflecting on these conclusions, the following suggestions are proposed:

1. For Students: Students should develop higher critical awareness regarding their digital consumption habits. This awareness is crucial to bridge the "paradoxical gap," allowing them to distinguish between genuine needs and desire-driven trends hidden within e-commerce marketing.
2. For Educational Institutions: It is recommended that Islamic Education curricula integrate digital literacy and consumption ethics. This provides a preventive framework that equips students with the spiritual and mental filters needed to navigate digital consumerism.
3. For Future Researchers: Further studies should broaden the sample size and employ a more comprehensive methodological approach. Investigating additional variables such as self, financial, and religiosity will provide a more holistic understanding of the factors governing student consumption in the digital age.

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