

## Islamic Consumption Behavior Among Gen Z Muslims: A Qualitative Study on Muslim University Students in Pekalongan

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### Abstract

*This descriptive qualitative study explores how Gen Z Muslim students in Pekalongan understand and practice Islamic consumption behavior, responding to the lack of in-depth studies on their lived experiences in digitalization and strong religious traditions. Data were collected through in-depth interviews and observations. Findings of this research show that Gen Z has a critical understanding of the principles of Halal and Thayyib but faces significant vulnerability to Digital Lifestyle Israf, a phenomenon in which the principle of I'tidal (modesty) is compromised for prestige and impulsiveness due to digital marketing. In practice, a contextual fragmentation of Halal standards was found: they use trust in the seller's Muslim identity as a guarantee of halal in informal local environments but demand official MUI labels for risky products from the digital realm. Conflicts emerge in social dilemmas in modern eateries, which are balanced by rational negotiation strategies—choosing 'safe' menus—and positive local negotiation strategies through the integration of Sharia values with Pekalongan's cultural identity. The main theoretical contribution of this research is the introduction of the concept of Digital Lifestyle Israf and the discovery of Halal Standard Fragmentation among Gen Z, which enriches the discourse on Maqasid Sharia in the context of modern consumption.*

**Keywords:** Islamic Consumption Behavior, Gen Z, Digital Lifestyle Israf, Halal Standard Fragmentation, Maqasid Sharia

### Introduction

Generation Z (Gen Z) has emerged as an influential consumer group (Canavan, 2020), whose patterns are shaped by digital technology and social media, leading to complex purchase decisions (Ridwan et al., 2025). For Muslim consumers, consumption is a religious and ethical activity (Mohamed Nasir, 2022), guided by Islamic principles like *Halal*, *Thayyib*, avoiding *Israf* (waste), and moderation (Al Hakim et al., 2024). In Indonesia, Gen Z's rising halal awareness makes their behavior critical to study (Irfany et al., 2024).

A significant body of research has established key findings. Studies have primarily focused on halal awareness and certification, using quantitative methods to confirm a positive correlation between religiosity, certification trust, and purchase intention (Saputri et al., 2025; Izza & Akbar, 2023), especially in food and cosmetics (Khan & Tan, 2021; Yusuf, 2019). Another research stream investigates the ethical dimensions of *Israf* (waste) and *Tabdzir* (extravagance) within Islamic

financial management (Susilowati et al., 2025; Abrar, 2024; Izaty, 2024), confirming moderation (I'tidal) as a foundational guide (Mohd Omar, 2018).

Despite these findings, two critical limitations exist. First, dominant quantitative methodologies, focusing on intention, often fail to capture the 'lived experience'—the internal negotiations and contextual compromises Gen Z employs when balancing social pressures with religious tenets (Rosyid, 2025). Most studies do not deeply explore *how* Gen Z practically resolves dilemmas when halal certainty is ambiguous (Riswandi et al., 2022). Second, while the principle of *Israf* is established, there is a distinct lack of empirical investigation into *digital consumption excess* driven by social media prestige and impulsive buying, rather than only physical waste (Nasution et al., 2025). This gap means that contemporary challenges to Maqasid Sharia (Hifz al-Mal and Hifz al-Nafs) in the digital context remain poorly understood. This research addresses this gap qualitatively, focusing on Muslim university students in Pekalongan, a region noted for its strong Islamic cultural identity (Ulum et al., 2024; Bulan et al., 2024).

Previous studies discussed halal awareness and general waste, but few qualitative works address the contextual compromises and specific lifestyle conflicts faced by Gen Z in the digital environment (Rosyid, 2025; Riswandi et al., 2022). Therefore, this study aims to explore the negotiation strategies used by Gen Z Muslim students in Pekalongan to adhere to Islamic consumption principles while maintaining modern social identities. It aims to (1) examine their understanding of Islamic consumption and (2) investigate its application in daily life. The main contribution is the introduction of two concepts, *Digital Lifestyle Israf* and *Halal Standard Fragmentation*, providing deeper theoretical insights into contemporary Islamic consumer behavior.

### Methods

This research employed a descriptive qualitative method to provide an in-depth, contextual understanding of the complex negotiation strategies and lived experiences of Muslim Gen Z regarding Islamic consumption (Denzin & Lincoln, 2011). This methodology is appropriate for exploring the subjective meanings that underpin the novel concepts of Digital Lifestyle Israf and Halal Standard Fragmentation introduced in this study. Meanwhile, the subjects were Muslim Gen Z students residing in Pekalongan, Central Java, selected for its strong local Islamic culture. Participants were determined purposively based on criteria: active social media use, involvement in consumption decisions, and commitment to Islamic values. The sample size reached theoretical saturation (Creswell, 2009) with 10 participants (N=10) from various university faculties, coded as P01-P10.

Data were collected through in-depth semi-structured interviews and field observations for triangulation. Interviews focused on understanding Islamic ethics

and their practical application in digital consumption. Non-participant observations were conducted in key settings (cafes, canteens, social media) to verify the gap between stated norms and actual behavior. Data analysis followed the interactive model of Miles and Huberman (1984): data reduction (summarizing and identifying themes), data presentation (organizing data into matrices to facilitate pattern recognition, focusing on the new concepts), and conclusion drawing and verification, which used triangulation to ensure consistency and accuracy against the research objectives.

### Results and Discussion

The findings are presented based on the main themes derived from the qualitative data analysis (interviews and observation) among the 10 Muslim Gen Z students in Pekalongan. The results are systematically discussed following the two main research objectives: understanding and implementation.

Table 1. Summary of Field Observation Results

Observation	Key Finding Description
Campus Canteen / Traditional Eatery	The majority of stalls are managed by Muslim vendors, and the certainty of halal is considered <i>taken for granted</i> despite the absence of an official MUI label.
Local Batik MSMEs/Shops in Pekalongan	Batik shops use promotions that explicitly integrate religious and cultural values, for instance, the narrative "Halal batik, modesty is maintained, blessed price". Gen Z's desire to choose "contemporary" motifs was found.
Modern Cafe / Trendy Hangout Spot	Places frequently visited by students are dominated by an <i>Instagrammable</i> atmosphere and trendy menus (modern coffee and dessert), but often lack an official <i>Halal</i> label.
Social Media (Viral Promotion Platforms)	Promotion of viral products often only consists of a <i>Halal</i> claim without official label evidence, which triggers discussion in the comment sections.

### Gen Z Muslims' Understanding of Islamic Consumption

#### *Halal and Thayyib: From Jurisprudence to Critical Consumer Demands*

Gen Z Muslims in Pekalongan base their consumption on the fundamental principles of *Halal* (Sharia legality) and *Thayyib* (quality, health, and benefits). *Halal* is viewed as an absolute precondition, demonstrated by participants (like P05) who actively examine for MUI labels before purchasing. This behavior transforms *halal* status from a religious obligation into a critical consumer demand in the modern market. This aligns with Sakhi (2025), who noted that halal

production is key to meeting market demands. Local businesses have responded by using *halal* certification as a primary branding tool (Observation Finding 2).

However, the findings reveal a "Halal Standard Fragmentation," where verification mechanisms are contextual and employ double standards. In community-based environments, such as campus canteens managed by Muslim vendors, *halal* assurance is often "taken for granted" without official labels (Observation Finding 1). This reliance on trust in the seller's Muslim identity (P06, P01) functions as a "social certificate" and supports Rozi (2025), who argued that trust can be as significant as formal certification.

Conversely, demands for formal MUI labeling intensify when Gen Z encounters products from outside their community or the digital realm. Observations on social media indicated that ambiguous *halal* claims without evidence trigger critical discussions (Observation Finding 4). Participants (like P09) reported consciously avoiding such viral products due to doubt. This proactive attitude shows Gen Z using digital literacy to perform *Hifz al-Din* (maintenance of religion), turning *Halal* Awareness into "bargaining power" (Syarofi et al., 2025), a finding consistent with others research (Febriandika & Hakim, 2023).

Furthermore, Gen Z broadens the concept of *thayyib* beyond hygiene to include long-term health benefits, reinforcing Syauqillah et al. (2024). Participants distinguished that *halal* products, such as soda or foods high in MSG, are not necessarily *thayyib* if unhealthy (P02, P09). In practice, fulfilling *Thayyib* is often hampered by price, with participants noting that *thayyib* products (e.g., cosmetics) are more expensive (P01, P03). This observation highlights a gap between theoretical understanding and implementation, where financial constraints challenge the fulfillment of *Hifz al-Mal* (preservation of wealth), as supported by Fachmi and Mansah (2025).

### ***I'tidal and Israf: Negotiating the Principle of Simplicity in Lifestyle***

While committed to *halal*, Gen Z Muslims face greater challenges with *I'tidal* (simplicity) and prohibiting *Israf* (excessiveness). This reflects a gap between Islamic ethics and consumer behavior driven by digital social pressure. Cognitively, participants understand *I'tidal* as balancing needs and desires and *Israf* as wastefulness, an understanding oriented toward *Hifz al-Mal* (preservation of wealth). Participants (P01, P09) described practicing self-restraint, such as buying only necessities or delaying wants. This cognitive alignment with frugal living as *Hifz al-Mal* is supported by Sari et al. (2025).

In practice, however, this understanding shifts. *Israf* is redefined not just as wasting money, but as sacrificing values for prestige and digital upgrade cycles driven by the need for social capital. Participants identified *Israf* in fashion (P06) and technology (P02), such as changing items merely to be stylish or current. This

temptation is amplified by digital promotions, which participants (P08) admitted trigger impulsive purchases, a finding supported by Fadhilah et al. (2025). This struggle reflects a conflict in *Hifz al-Mal*. In modest fashion, for instance, observations (Observation Finding 2) and interviews (P03) revealed that while Gen Z chooses *syar'i* clothing, they simultaneously follow contemporary Instagram trends. This phenomenon confirms a concept this study terms "Digital Lifestyle Israf": wastefulness driven not just financially, but by the pursuit of trends and social validation, in line with Hidayati (2025). This indicates a significant gap between theoretical knowledge and practical skills in managing impulsive consumption.

### **Gen Z Muslims' Implementation of Islamic Consumption *Trust as a Replacement for Formal Labels in Local Areas***

In daily practice, Gen Z Muslims in Pekalongan utilize trust-based precautionary strategies to mitigate doubt in informal local environments, where personal trust factors are often dominant. This mechanism serves as a substitute for formal *Halal* labels. Observations confirmed that in campus canteens managed by Muslim vendors, *halal* certainty is "taken for granted" (Observation Finding 1). This indicates an effective "social certification" that aligns with community-based consumer protection (Mansur et al., 2025). Participants articulated this strategy, stating they trust the seller's Muslim identity (P06, P02) or reputation (P01) as a *halal* guarantee. This rational, low-cost approach strengthens *Hifz al-Din* (guarding the religion) and builds consumer trust (Sari, 2023; Dermawan et al., 2024), thereby supporting *Hifz al-Mal* (guarding wealth) (Nurhidayatullah & SW, 2024).

While this practice aligns with *Fiqh Muamalat* (Sahib & Ifna, 2024) and aids local MSMEs, it reveals the core finding of Halal Standard Fragmentation, noting differences in *halal* understanding among Gen Z (Purnasari et al., 2023). Participants apply *loose* trust-based standards in familiar local settings (campus canteens) but demand *strict* formal MUI certification for high-risk or digital products, like viral foods or skincare (Observation Finding 4). This demonstrates that Gen Z's *halal* demands are pragmatic: they use social proximity as reassurance for known local risks but demand legal proof when facing the ambiguity of the digital market.

### ***Lifestyle Conflict: Social Dilemmas and Halal Compromises***

Pekalongan's strong religious identity and status as a batik center (Haryati et al., 2024) facilitate a unique local negotiation strategy for Gen Z, enabling them to merge religious demands with modern trends while retaining local identity. Observations reveal a fusion of local identity and religiosity, such as modest fashion promotions using the narrative "*Halal* batik; modesty is maintained; blessed price"

(Observation Finding 2). This approach aligns cultural values directly with *Hifz al-Din* (maintenance of religion) and *Hifz al-Nafs* (aesthetic needs). Participants consciously choose these local products, expressing pride (P05, P01) in *syar'i* batik that is both fashionable and Islamic, thereby also supporting local businesses. This practice demonstrates that adherence to Islamic principles is facilitated when integrated with a strong cultural identity (Rahman, 2024), serving as an effective coping strategy that satisfies *Hifz al-Nafs* without violating *Hifz al-Din*. This local negotiation model idealizes Islamic consumption—sourcing local, *Thayyib* products and supporting *Halal* and *Syar'i*-adapted MSMEs. This implies that Sharia principles are more readily accepted by Gen Z when presented in a culturally relevant, aesthetically pleasing, and local-economy-supporting context, a strategy verified as effective for building a competitive halal ecosystem (Ihsan et al., 2025; Ministry of Industry of the Republic of Indonesia, 2025).

### Conclusion

This qualitative study successfully described the understanding and implementation of Islamic consumption among Gen Z Muslim students in Pekalongan, revealing a complex negotiation between religious commitment and modern digital pressures. Findings show Gen Z possesses a critical, digital-based understanding of halal and thayyib, yet this is challenged by lifestyle conflicts. This study introduces two new concepts, *Digital Lifestyle Israf* (redefining financial excess driven by social signals and digital trends, a threat to *Hifz al-Mal*) and *Halal Standard Fragmentation* (a pragmatic shift between relying on social trust locally and demanding strict formal certification digitally). Implementation strategies range from rational compromise to positive local negotiation. Islamic consumption for Gen Z is thus a continuous, contextual effort to balance *Maqasid Sharia* in a dual reality. Future research should quantify Digital Lifestyle Israf and investigate the role of religious communities and campus education in promoting Islamic financial literacy. Policymakers should also develop clearer standards for digital halal claims to reduce consumer ambiguity.

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