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Analysis of The Role of Islamic Counseling in Reducing The Consumptive Behavior Among E-commerce Users: A Literature Review Perspective

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ABSTRACT

The development of digital technology has driven an increase in the use of e-commerce platforms that offer convenient transactions, which have the potential to foster consumptive behavior—that is, a tendency to purchase goods or services excessively—impacting not only an individual's economic condition but also their psychological and spiritual well-being. This study aims to analyze the role of Islamic counseling in reducing the consumptive behavior of e-commerce users through a literature review approach. The method used is a literature review (library research) by examining various scientific sources. The findings indicate that Islamic counseling plays a strategic role in controlling consumerist behavior through the strengthening of self-reflection (muhasabah), the internalization of values of simplicity (zuhud), the control of desires, the enhancement of Sharia financial literacy, and the cultivation of consumption behavior oriented toward the principles of maslahah and balance. The Islamic counseling approach focuses not only on behavioral change but also on spiritual development that encourages individuals to make religious values the foundation for making economic decisions. Thus, Islamic counseling can serve as an effective intervention alternative in helping e-commerce users develop more rational, responsible, and principles-based consumption behavior in accordance with Islamic economic principles.

Introduction

The digital transformation that has occurred in recent decades has transformed various aspects of people's lives, including consumption patterns and economic activities. The

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increasingly rapid development of the internet has encouraged the emergence of various e-commerce platforms that offer convenience in conducting buying and selling transactions without being limited by space and time. The presence of e-commerce provides various benefits for consumers, such as easy product access, time efficiency, a wide selection of goods and services, and various attractive promotions (Berman & Marshall, 2014). In Indonesia, the increase in the number of internet users reached 75.6% per year by 2024 and the penetration of digital technology has contributed to the increase in e-commerce activities in various segments of society (Diener, 1984).

Despite the numerous benefits offered, the development of e-commerce has also given rise to a number of social and psychological impacts. One frequently observed phenomenon is the rise in consumer behavior (Ratnamaya & Dewi, 2025). Consumer behavior is the tendency of individuals to purchase or use goods and services excessively, not based on actual needs, but rather driven by desires, lifestyle, social prestige, or momentary emotional impulses (Wulandari & Halizah, 2021; Yegina dkk., 2020). Various features provided by e-commerce platforms, such as massive discounts, flash sales, free shipping, cashback, and pay-later payment systems, further encourage consumers to make impulsive, often unplanned, purchases.

The phenomenon of consumer behavior among e-commerce users not only impacts the economic aspects, such as waste and increased risk of financial problems, but also impacts an individual's psychological health (Gunawan dkk., 2022). The inability to control consumer desires can lead to financial stress, anxiety, post-purchase regret, and even dependence on shopping activities to fulfill emotional needs. This condition demonstrates that consumer behavior is not merely an economic issue but is also closely related to an individual's psychological and spiritual aspects.

From an Islamic perspective, consumption is part of fulfilling life's needs and must be carried out in a balanced and responsible manner. Islam teaches the principles of moderation *(wasathiyah),* contentment *(qana'ah),* and prohibits excessive behavior *(israf)* and *tabdzir* (Gunawan dkk., 2022). The Quran explicitly warns humanity against excessive consumption, as such behavior can harm both individuals and society. Therefore, the proliferation of consumer behavior in the digital era presents a unique challenge for Muslims in implementing economic values in accordance with Islamic law.

One approach that can be used to help individuals control consumer behavior is Islamic counseling. Islamic counseling is a support process based on the values of the Quran and Hadith, aimed at helping individuals understand, guide, and develop their potential in accordance with religious guidance (Gunawan dkk., 2022). Through the counseling process, individuals are not only assisted in identifying factors influencing consumer behavior but also guided to build spiritual awareness, improve self-control, and internalize the values of moderation and responsibility in consumption activities.

The development of e-commerce has significantly changed people's consumption patterns. Various studies show that ease of access, digital promotions, electronic payment features, and marketing strategies implemented by e-commerce platforms contribute to the increasing tendency of consumer behavior. Consumers no longer shop solely to fulfill needs, but are also influenced by psychological factors such as emotional impulses, the search for instant gratification, and the desire to follow social trends. 'Ainy (2020) found that the use of e-commerce has a positive influence on people's consumer

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behavior, while Luddiana's research (2024) showed that digital transformation has driven a shift in shopping behavior from a needs-oriented toward a wants-oriented orientation. Similar findings also indicate that the ease of use of e-commerce application features contributes to increased consumer behavior among college students (Rajaba dkk., 2024). Furthermore, other supporting factors such as e-wallet use, social circles, and various digital promotional programs also reinforce the tendency for overconsumption among e-commerce users.

From a psychological and counseling perspective, consumer behavior is closely related to an individual's ability to control themselves (self-control). Low self-control makes individuals more susceptible to external stimuli and more likely to make impulsive purchases. Various studies have shown that increasing self-control can help individuals reduce various maladaptive behaviors. Rosenbaum (1993) emphasized that strengthening self-control is an important aspect of the process of changing individual behavior. On the other hand, an Islamic values-based counseling approach helps individuals develop more adaptive and responsible behavior (Javed, 2024).

From an Islamic economic perspective, consumption behavior is viewed not only as an economic activity but also as a form of moral and spiritual responsibility. Islam teaches the principles of balance *(wasathiyah)* (Kader, 2021), *qana'ah,* and prohibits *israf* and *tabdzir* behavior in consumption activities. Research by Alayyubi (2025) shows that a strong level of religiosity in Muslim individuals can act as a "fortress" or self-control that dampens the urge to shop spontaneously due to digital marketing tactics . These findings indicate that spiritual aspects play a significant role in shaping more rational consumption decisions that align with Islamic values.

Although various studies have discussed the relationship between e-commerce and consumer behavior, most studies still focus on economic factors, technology, digital marketing, and general psychological aspects. Research on the consumer behavior of e-commerce users generally uses economic and consumer behavior approaches, while Islamic counseling studies are more directed at developing self-control, controlling aggressive behavior, or increasing understanding of consumer behavior without specifically linking it to the rapidly growing e-commerce phenomenon in the digital era. Furthermore, there are still limited studies that integrate Islamic counseling and Islamic economics perspectives in explaining strategies for reducing consumer behavior in e-commerce users.

Based on the literature review, there is a research gap in the form of a lack of studies that comprehensively integrate Islamic counseling and Islamic economics perspectives in analyzing the consumer behavior of e-commerce users. Previous research tends to separate psychological aspects, religiosity, and economic behavior as stand-alone variables. Therefore, the novelty of this research lies in its attempt to synthesize various empirical findings regarding the consumer behavior of e-commerce users with Islamic counseling concepts, such as *muhasabah* and *tazkiyatun nafs*, self-control, and internalization of the value *qana'ah*, and linking them to the principles of consumption in Islamic economics. The integration of these two perspectives is expected to produce a more holistic conceptual framework for explaining and formulating strategies to reduce consumer behavior in Muslim communities in the digital age.

Based on the description, this study aims to analyze the role of Islamic counseling in reducing the consumer behavior of e-commerce users through a literature review approach and to identify the contribution of Islamic economic values in forming more rational, responsible, and welfare-oriented consumption behavior.

Method

This study employed a descriptive qualitative approach with a literature review method (Colorafi & Evans, 2016; Kim dkk., 2017). The literature review was used to identify, examine, analyze, and relate various relevant research findings regarding the consumer behavior of e-commerce users and the role of Islamic counseling in addressing it. This approach enabled researchers to gain a comprehensive understanding of the concepts, empirical findings, and developments in studies conducted by previous researchers. Qualitative descriptive analysis was chosen because it provides an in-depth overview of the phenomenon being studied based on various available literature sources.

The data sources in this study are secondary data obtained from national and international journal articles, scientific books, proceedings, and other academic documents relevant to the research theme. Literature searches were conducted through several scientific databases, including Google Scholar, Scopus, ScienceDirect, and Garuda. The literature collected used keywords "Islamic counseling", "consumer behavior", "consumptive behavior", "e-commerce", "online shopping", "self-control", "religiosity", and "Islamic economics", both in Indonesian and English.

The inclusion criteria used in this study include: (1) articles discussing consumer behavior among e-commerce users or online shopping; (2) articles discussing Islamic counseling, self-control, religiosity, or consumer behavior from an Islamic perspective; (3) articles published between 2021 and 2025 to obtain an overview of the latest research developments; and (4) articles available in full text. Meanwhile, exclusion criteria include articles that are not relevant to the research focus, duplicate articles, and articles that have not undergone a peer review process.

The literature selection process involved several stages: identification, screening, eligibility assessment, and determination of articles for analysis. These stages adhere to the principle of transparency in literature review, which is widely used in systematic literature review (SLR) based research, although this study did not aim to conduct a meta-analysis (Ortiz dkk., 2021; Selvakumar dkk., 2026).

The data obtained were then analyzed using content analysis techniques. The analysis was carried out in four stages, namely: (1) data reduction by grouping literature based on research themes; (2) data presentation in the form of a synthesis matrix containing the author, year, research objectives, methods, and main findings; (3) identification of main themes related to the factors causing the consumer behavior of e-commerce users and relevant Islamic counseling strategies; and (4) drawing conclusions through a process of synthesis and interpretation of all the findings obtained. The results of the analysis were then used to formulate a conceptual framework regarding the role of Islamic counseling in reducing the consumer behavior

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of e-commerce users based on the perspective of Islamic economics and Islamic counseling guidance.

To ensure the validity of the study, researchers triangulated sources by comparing findings from various literature sources, including national and international journals, as well as relevant theoretical references. Furthermore, they critically analyzed the suitability of the concepts, methodology, and research findings, resulting in an objective and comprehensive synthesis.

Results

E-Commerce Increases Tendencies of Consumptive Behavior

Literature reviews show that the development of e-commerce has brought significant changes to people's consumption patterns (Beyari, 2021; Krisna, 2025; Rofi'i, 2023). The ease of access offered by digital platforms allows consumers to make transactions anytime and anywhere without having to visit a store in person. Furthermore, various marketing strategies implemented by e-commerce platforms, such as discounts, flash sales, free shipping, cashback, and easy payment through digital wallets and pay-later services, have further increased public interest in online shopping. This situation makes consumption activities more practical, faster, and instant compared to conventional shopping patterns.

Various studies analyzed in this study indicate that this convenience contributes to increased consumer behavior among e-commerce users. Consumer behavior is characterized by a tendency to purchase goods not based on actual needs, but rather influenced by momentary desires (Enrico dkk., 2014; Rook & Fisher, 1995). Consumers often make purchases because they are attracted to promotions offered, even though the purchased item is not a priority. Furthermore, intensive exposure to advertising through e-commerce applications and social media also influences consumer purchasing decisions (Beyari, 2021; Krisna, 2025). Products that are popular or widely used by certain social groups often encourage individuals to make purchases to follow trends and gain social recognition.

The literature also shows that online shopping activities are often used as a means to obtain temporary emotional satisfaction (Miranda dkk., 2026). The feeling of joy when successfully obtaining goods at a discount or winning a limited-time offer is one factor that encourages consumers to continue making purchases (Pappas dkk., 2014). In the long term, this behavior can develop into excessive shopping habits that are difficult to control. As a result, consumers not only buy goods that are truly needed, but also accumulate various products that actually have a low level of urgency (Pentina dkk., 2011).

These findings indicate that the development of digital technology through e-commerce has two interrelated sides. On the one hand, e-commerce makes it easier to meet people's needs effectively and efficiently. However, on the other hand, this convenience has the potential to trigger excessive consumption behavior if not balanced with adequate self-control. Therefore, efforts are needed that focus not only on financial literacy but also on strengthening individuals' psychological and spiritual aspects so they can manage their consumption impulses more wisely and responsibly.

Consumptive Behavior Contradicts the Principles of Consumption in Islam

The results of the literature review indicate that the consumer behavior that is developing among e-commerce users is contrary to the principles of consumption taught in Islam (Hasanuddin dkk., 2024; Hossain dkk., 2021; Rezky, 2025; Zainul dkk., 2004). From an Islamic economic perspective, consumption activities are not solely aimed at fulfilling individual desires, but must be based on the values of balance (*wasathiyah*), benefit *(maslahah),* and moral responsibility as a form of devotion to Allah SWT. Islam views wealth as a trust that must be managed wisely so that its use not only provides benefits for oneself but also supports the creation of social welfare.

Various Islamic literature explains that consumer behavior characterized by excessive buying, wastefulness, and an orientation towards satisfying momentary desires can be categorized as *israf* and *tabdzir* behavior (Rachmah dkk., 2021). *Israf* refers to the excessive use or consumption of something beyond reasonable needs, while *tabdzir* refers to the squandering of wealth on things that provide no benefit or even have the potential to cause harm (Fuadi dkk., 2024; Kiani, 2018). Both behaviors are prohibited in Islamic teachings because they reflect an individual's inability to control themselves and ignore the principle of balance in wealth management.

Literature reviews also show that various features available on e-commerce platforms, such as ongoing promotions, massive discounts, and ease of transactions, often encourage individuals to purchase items they do not actually need (Ardizzone & Mortara, 2014; Rafsanjani dkk., 2025; Vulkan, 2020). This condition has the potential to shift the orientation of consumption from fulfilling needs *to* fulfilling desires*.* From an Islamic perspective, ideal consumption is consumption that is carried out proportionally, paying attention to the scale of priorities, and considering its impact on the individual's economic, social, and spiritual conditions.

Furthermore, Islam encourages its followers to practice *qana'ah,* live simply, and avoid wasteful spending (Jafari, 1993). These principles serve as an important foundation for developing healthy and responsible consumption behavior. Therefore, the results of this study confirm that consumptive behavior is inconsistent with Islamic economic values because it has the potential to lead to waste, reduce the usefulness of wealth, and distance individuals from the goal of consumption that is oriented towards the welfare of others. Therefore, efforts are needed to strengthen Islamic values in consumption activities so that individuals are able to manage their finances and meet their needs more wisely in accordance with Islamic law.

Islamic Counseling Has a Preventive Role in Reducing Consumptive Behavior

The results of the literature review indicate that Islamic counseling plays a crucial role as a preventative measure in reducing consumer behavior, particularly amidst the increasing use of e-commerce platforms (Gazi dkk., 2024). Unlike approaches that focus solely on controlling behavior after problems arise, Islamic counseling

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emphasizes the development of individual awareness and character from an early age to enable them to avoid behaviors that conflict with Islamic values (Hakim, 2025; Solihin dkk., 2020). This preventive approach aims to build a strong spiritual, moral, and psychological foundation so that individuals can make more rational and responsible consumption decisions.

Various literature explains that one form of Islamic counseling's preventive role is through instilling the values of faith and piety (Jafari, 1993). Strong faith encourages individuals to recognize that every activity, including the use of wealth and consumption behavior, will be accounted for before Allah SWT. This spiritual awareness serves as an internal control that can limit individuals from excessive behavior, wastefulness, or consumption based solely on lustful impulses. Thus, consumption decisions are not solely influenced by personal desires, but also consider moral and religious aspects.

Furthermore, Islamic counseling also plays a role in providing education on consumption ethics in accordance with Islamic teachings (Kader, 2021). Through guidance and counseling, individuals are given an understanding of consumption principles that emphasize balance, simplicity, and utility. This understanding helps individuals recognize the boundaries that must be observed in using assets, thus avoiding *israf* behavior , which is prohibited in Islam (Rachmah dkk., 2021). Education on consumption ethics also encourages individuals to consider the economic, social, and spiritual impacts of every purchasing decision.

Another preventive role is seen through strengthening awareness that wealth is a trust from Allah SWT that must be managed wisely. Literature shows that individuals who understand the function of wealth as a trust and a means of worship tend to be more careful in spending their money. This awareness helps individuals develop a responsible attitude in managing their resources and avoid using their wealth for things that do not provide clear benefits.

Furthermore, Islamic counseling contributes to developing a mindset that is able to distinguish between needs and wants (Hakim, 2025). This ability is crucial in the digital age, where various e-commerce promotions and advertisements continue to encourage consumers to make impulsive purchases. Through the counseling process, individuals are guided to reflect on their consumption motives, evaluate the urgency of a need, and consider the long-term benefits of the goods or services they intend to purchase. With these skills, individuals can reduce the tendency to purchase products solely based on emotional impulses or social influences.

Overall, the study results indicate that Islamic counseling serves as an effective preventive tool in building self-control before individuals engage in consumption activities. By instilling religious values, educating individuals about ethical consumption, strengthening awareness of the trustworthiness of wealth, and fostering rational thought patterns, Islamic counseling helps individuals develop more balanced, responsible consumption behaviors that align with Islamic principles. Therefore, preventive efforts through Islamic counseling have significant potential to reduce the tendency towards consumer behavior amidst the increasingly complex development of digital consumption culture.

Islamic Counseling Plays a Curative Role in Addressing Consumptive Behavior

The results of the literature review indicate that in addition to its preventive function, Islamic counseling also plays a role as a curative effort in addressing consumer behavior that has developed in individuals (Hamjah & Akhir, 2014; Zayed, 2017). The curative function in Islamic counseling is directed at the process of helping individuals understand the problems they face, finding the root causes of non-adaptive behavior, and guiding them to make changes towards healthier behaviors in accordance with sharia guidance. In the context of consumer behavior, Islamic counseling not only focuses on reducing the frequency of excessive purchases, but also seeks to improve the way of thinking, attitudes, and life orientations that underlie such behavior.

Various literature explains that the initial step taken in the Islamic counseling process is to help individuals identify the factors that cause consumer behavior (Zainul dkk., 2004). These factors can originate from social environmental influences, exposure to intensive digital promotions, low self-control, the need for social recognition, or emotional drives for immediate gratification. Through the process of problem exploration, counselors help clients understand the relationship between thoughts, feelings, and consumer behavior, so that individuals can recognize the behavioral patterns that have led them to excessive purchasing.

Furthermore, Islamic counseling utilizes the *muhasabah* or self-evaluation approach as a means to increase individual awareness of the consequences of their consumer behavior (Aisyah dkk., 2025). *Muhasabah* encourages clients to reflect on their use of assets, review their life goals, and evaluate the extent to which their consumer behavior aligns with Islamic values (Aisyah dkk., 2025). This reflection process helps individuals recognize mistakes in financial management and understand the potential negative impacts on their economic, psychological, and spiritual well-being.

The literature also shows that Islamic counseling plays a role in helping individuals develop the ability to control their desires, which are often the main triggers for consumer behavior (Javed, 2024). Through guidance based on the Al-Qur'an and Hadith, counselors guide clients to practice patience, delay gratification, and develop simpler lifestyle habits. Controlling desires is seen as crucial because consumer behavior often arises from the dominance of uncontrolled desires for various forms of worldly pleasure. By increasing the ability to manage these urges, individuals become more capable of making rational and proportionate consumption decisions.

Furthermore, Islamic counseling seeks to foster spiritual awareness regarding the use of wealth. Individuals are guided to understand that wealth is not merely a means to fulfill personal needs, but also a trust from Allah SWT, for which they will be held accountable for its use. This spiritual awareness encourages individuals to be more selective in spending their wealth, avoiding waste, and prioritizing the use of

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their wealth on activities that benefit themselves and others. Thus, consumption orientation is no longer centered on immediate gratification, but rather on achieving the well-being and blessings of life.

Overall, the study results indicate that Islamic counseling plays a significant curative role in addressing consumer behavior. Through identifying the root causes of problems, conducting self-reflection *(muhasabah),* developing self-control, and strengthening spiritual awareness, Islamic counseling helps individuals make changes in cognitive, affective, and behavioral aspects. These changes enable individuals to shift from excessive consumption patterns to more rational, responsible consumption behaviors aligned with Islamic values. Therefore, Islamic counseling can be an effective approach to helping e-commerce users navigate the challenges of consumer behavior in the digital age.

Effective Islamic Counseling Values in Reducing Consumptive Behavior

The results of the literature analysis indicate that the effectiveness of Islamic counseling in reducing consumer behavior is inseparable from the core values that underpin the guidance and counseling process. These values serve as guidelines for individuals in managing desires, making consumption decisions, and developing spiritual awareness in the use of wealth. Various studies reviewed indicate that internalizing Islamic values can strengthen self-control and foster more balanced, rational, and responsible consumption behavior.

One of the most frequently found values in the literature is *qana'ah* (Ali, 2014), which is the attitude of feeling sufficient and accepting the sustenance that has been given by Allah SWT with gratitude. The attitude *of qana'ah* does not mean rejecting efforts to improve the welfare of life, but teaches individuals to not constantly feel lacking in what they have. In the context of consumptive behavior, *qana'ah* helps individuals reduce the urge to buy goods simply because of following trends, environmental influences, or the desire to obtain instant gratification. Individuals who have a qana'ah attitude tend to be better able to distinguish between needs and wants and are therefore wiser in making consumption decisions.

Another important value is *zuhud*, which is the attitude of not making material things and worldly pleasures the primary goal of life. Literature shows that *zuhud* is not interpreted as abandoning worldly life or rejecting possessions, but rather placing possessions in a proportional position as a means to achieve welfare and worship Allah SWT. Individuals who internalize the value of zuhud tend to be more selective in spending because they do not use possessions as a measure of happiness or social status. Thus, the value of zuhud can help reduce the tendency towards excessive consumption and materialism.

Furthermore, self-reflection *(muhasabah)* is a value that plays a crucial role in the process of changing consumer behavior. *Muhasabah* is an introspective activity or self-evaluation of past actions. In the context of consumer behavior, *muhasabah* encourages individuals to review the reasons behind each purchasing decision, consider the benefits of the purchased item, and evaluate its impact on their economic and spiritual well-being. Through this ongoing process of reflection, individuals can identify inappropriate consumption patterns and strive to correct them, thereby making more rational and planned consumption decisions.

The literature also shows that self-control is a crucial value in Islamic counseling. Self-control is understood as an individual's ability to manage impulses, emotions, and desires that could potentially lead to behaviors inconsistent with Islamic teachings (Javed, 2024). Islamic counseling develops this ability through increased spiritual awareness, strengthened faith, and the development of behaviors that reflect discipline and patience. Self-control helps individuals resist impulse buying, which often arises from digital promotions, social pressure, or the desire for instant gratification.

Another equally important value is responsibility for wealth. In Islam, wealth is viewed as a trust from Allah SWT that must be managed and used wisely (Jafari, 1993). The literature shows that awareness of this responsibility can shape more careful and planned consumption behavior. Individuals who understand that every use of wealth will be held accountable tend to better consider benefits, needs, and priorities before making purchases. This awareness also encourages individuals to avoid waste and allocate a portion of their wealth to activities that are of religious value and social benefit.

Based on the results of the literature review, the values of *qana'ah,* asceticism, self-reflection, self-control, and responsibility for wealth are key components in Islamic counseling that contribute to reducing consumptive behavior. These five values work complementary to each other in shaping spiritual awareness, strengthening self-control, and guiding individuals towards simpler, more proportional consumption patterns in accordance with Islamic economic principles. Therefore, internalizing these values in the Islamic counseling process is a relevant and effective strategy to address the challenges of a growing consumer culture in the digital and e-commerce era.

Islamic Counseling Plays a Role in Shaping Islamic Consumption Patterns

The final findings of the literature review indicate that the role of Islamic counseling is not limited to efforts to reduce or control consumer behavior alone, but also oriented towards establishing consumption patterns that align with the values and principles of Islamic law. Islamic counseling views behavior change as an ongoing process, so the ultimate goal is not simply to eliminate inappropriate behavior but to establish habits and lifestyles that reflect Islamic teachings in all aspects of life, including consumption activities. Therefore, Islamic counseling seeks to help individuals develop an awareness that consumption activities are part of worship that must be carried out responsibly and in accordance with religious requirements.

Analysis of various literature shows that Islamic consumption patterns are characterized by an individual's ability to prioritize needs over desires. From an Islamic perspective, fulfilling needs is encouraged because it is related to human survival and well-being. However, Islam also teaches individuals not to rely on desires as the primary basis for making consumption decisions. Through counseling, individuals are guided to distinguish between essential needs and desires that arise

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from environmental influences, trends, or emotional impulses. This ability helps individuals prioritize consumption in a more rational and planned manner.

Another characteristic of Islamic consumption pattern is avoiding wasteful spending of assets. The literature shows that Islamic counseling plays a role in raising individual awareness regarding the prohibitions on wasteful and extravagant behaviors as emphasized in Islamic teachings. Through guidance and self-reflection, individuals are encouraged to use their resources proportionally and not excessively. This awareness helps individuals be more cautious in making purchases, especially when faced with various promotions and easy transactions available on e-commerce platforms.

Furthermore, Islamic consumption patterns emphasize the importance of considering the benefits and well-being of every good or service consumed. Studies show that Islamic counseling teaches individuals to evaluate the utility of a product before deciding to purchase it. Considerations are based not only on personal pleasure or satisfaction, but also on the long-term benefits and their impact on the individual and society. Thus, consumption decisions become wiser and align with the goals of *sharia* (Islamic law) in realizing well-being.

The literature also shows that Islamic counseling contributes to fostering a modest lifestyle when shopping. Simplicity is not defined as living within limitations, but rather as the ability to be proportional and moderate in fulfilling life's needs. Individuals with a modest attitude tend to be better able to control their consumption urges, are less easily influenced by trends, and focus more on benefits rather than the status symbols attached to a product. This attitude is a crucial factor in preventing the emergence of consumerist behavior in the digital age.

Furthermore, Islamic consumption patterns formed through Islamic counseling are characterized by the responsible use of wealth. Islam teaches that wealth is a trust from Allah SWT that must be managed and utilized for good purposes. Therefore, every consumption decision must consider aspects of moral and spiritual responsibility. Individuals are responsible not only for themselves but also for their families, communities, and Allah SWT as the trustee. This awareness encourages individuals to use their wealth more wisely, avoid waste, and allocate a portion of their wealth to beneficial and worshipful activities.

Overall, the results of this study confirm that Islamic counseling plays a strategic role in shaping Islamic consumption patterns by strengthening spiritual values, self-control, and moral responsibility in the use of wealth. The resulting Islamic consumption patterns not only help individuals avoid consumptive behavior but also guide them toward more balanced, beneficial economic behaviors that align with the goals of Islamic law. Therefore, Islamic counseling can be a relevant approach to addressing the challenges of digital consumption culture while supporting the realization of economic behavior oriented toward the well-being and blessings of life.

Based on the overall literature reviewed, it can be concluded that e-commerce users' consumer behavior is influenced by easy access to technology, digital promotions, and low self-control. Islamic counseling plays a crucial role in addressing these conditions by strengthening spiritual aspects, fostering self-awareness, instilling the values of *qana'ah, zuhud, muhasabah,* and controlling desires. Therefore, Islamic counseling can be a preventive, curative, and developmental approach to fostering wiser consumer behavior in accordance with Islamic principles.

Discussion

E-Commerce and the Strengthening of Consumptive Behavior from the Perspective of Consumer Psychology and Islam

The study's findings indicate that the development of e-commerce contributes to increased consumer behavior. This finding aligns with consumer behavior theory, which explains that purchasing decisions are not always based on rational considerations but are often influenced by emotional, social, and situational factors. According to Ghoni & Bodroastuti (2012), consumer behavior is influenced by cultural, social, personal, and psychological factors that shape a person's preferences and purchasing decisions. In the context of e-commerce, various features such as flash sales, cashback, free shipping, and pay later serve as stimuli that encourage consumers to make impulsive purchases (Mauludin, 2022).

This finding can also be explained through the *Impulse Buying Theory* proposed by Wahyudi (2017), which states that impulsive buying occurs when an individual experiences a strong urge to immediately purchase a product without prior planning. A digital environment designed to facilitate transactions increases the likelihood of this behavior occurring. Research of Rahmatullah (2026) shows that digital promotions and ease of access to online shopping platforms have a positive relationship with impulsive buying behavior. Similar findings were reported by Adnan et al. (2024), who found that digital marketing strategies can influence consumer purchasing decisions through emotional stimulation and perceived purchase urgency.

From an Islamic perspective, this phenomenon indicates a shift in consumption orientation from fulfilling needs to fulfilling desires. Al-Ghazali explained that humans have a tendency to follow desires, which, if uncontrolled, can lead to excessive behavior in various aspects of life, including consumption. Islam teaches that consumption should be directed towards fulfilling needs that support the well-being of life, not merely satisfying unlimited desires. Therefore, the development of consumer behavior through e-commerce presents a new challenge that requires both a psychological and spiritual approach.

Consumptive Behavior as a Form of *Israf* and *Tabdzir*

This study found that consumer behavior characterized by excessive purchasing, purchases not based on needs, and a tendency to follow trends contradicts Islamic principles of consumption. In Islamic economics, this behavior is categorized as *israf* and *tabdzir*. According to Daud (2018), *israf* is the excessive use of something, even if it is permissible, while *tabdzir* is the expenditure of wealth on something that is not beneficial or contrary to Islamic values.

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This concept is based on the word of Allah SWT in Surah Al- A'raf , verse 31, which commands humans to eat and drink, but not to excess, because Allah does not like those who waste. Furthermore, Surah Al-Isra, verses 26–27, explains that wasteful people are brothers of Satan. These verses demonstrate that Islam views consumption behavior not merely as an economic activity, but also as a moral and spiritual activity with religious consequences.

The findings of this study support the findings of Desty (2026) which showed that low levels of internalization of religious values contribute to increased consumer behavior among the younger generation. The study explains that individuals with high levels of religiosity tend to be better able to control consumer desires because they have moral and spiritual considerations when using their wealth.

Islamic Counseling as a Preventive Effort to Reduce Consumptive Behavior

The study results indicate that Islamic counseling has an important preventive function in reducing consumer behavior. This preventive function aligns with the goals of Islamic guidance and counseling as stated by Agus (2025) namely to help individuals maintain and develop their religious nature so they can live their lives in accordance with the guidance of Allah SWT. In the context of consumer behavior, Islamic counseling seeks to build individual awareness before deviant behavior emerges by instilling the values of faith, piety, and responsibility in the use of wealth.

This finding can be explained through Bandura's (2001) self-regulation. This theory explains that human behavior is influenced by the ability to regulate oneself through self-observation, self-assessment, and self-reaction. Islamic counseling strengthens this self-regulation process by incorporating elements of faith and the awareness that every action will be accounted for before Allah SWT. Thus, individuals control their behavior not only for social reasons but also for intrinsic spiritual awareness.

Marliani's research (2024) showed that an Islamic values-based counseling approach was effective in increasing self-control and reducing various maladaptive behaviors. These findings support the findings of this study, which show that strengthening religious values can act as a preventative measure against consumer behavior triggered by digital consumption culture.

The Effectiveness of Islamic Counseling in Curative Function

In addition to its preventive function, this study shows that Islamic counseling plays a role as a curative intervention in helping individuals who have developed consumerist tendencies. This finding aligns with Rufaeda's view (2015) who explains that Islamic counseling aims to help individuals understand and solve life problems based on the guidance of the Al-Qur'an and Hadith.

In practice, Islamic counseling helps individuals identify factors that lead to consumer behavior, engage in self-reflection, and develop the ability to control their desires. This process shares similarities with the *Cognitive Behavioral Therapy* (CBT) approach, which focuses on changing thought patterns to produce behavioral changes. The difference is that Islamic counseling goes beyond cognitive restructuring and also adds a spiritual dimension by strengthening the individual's relationship with Allah SWT.

Muhasabah, as one of the main techniques in Islamic counseling, serves as a means of self-evaluation that helps individuals recognize the negative impacts of their consumer behavior. According to Al-Ghazali (2008) in *Ihya 'Ulumuddin*, *muhasabah* is a process of self-assessment and self-correction so that one can continuously improve their behavior. Therefore, *muhasabah* is an important instrument in helping consumers evaluate their current consumption motives and goals.

Islamic Counseling Values in the Formation of Consumption Behavior

Research findings indicate that *qana'ah, zuhud, muhasabah,* self-control, and responsibility for wealth are key values contributing to reduced consumer behavior. The value of *qana'ah* serves to foster a sense of sufficiency and gratitude for what one has, thus preventing individuals from being easily driven to pursue material satisfaction. This aligns with Bintar's opinion (2025) who explains that *qana'ah* is a source of inner peace because a person no longer depends on material possessions for their happiness .

Meanwhile, the value of *zuhud* helps individuals view wealth as a means, not the goal of life. According to Al-Jauziyyah (2014), asceticism *(zuhud)* does not mean abandoning the world, but rather not allowing the world to dominate the heart. In the context of modern consumption, this value is highly relevant for reducing the tendency towards materialism, which is one of the driving factors of consumer behavior.

This finding is also supported by research by Marotain & Jufri (2025), which found that religiosity and internalization of Islamic values are negatively related to consumer behavior. The higher a person's internalization of religious values, the lower their tendency to engage in impulsive buying and overconsumption.

Islamic Counseling and the Formation of Islamic Consumption Patterns

The final findings of the study indicate that the primary goal of Islamic counseling is not simply to reduce consumer behavior, but to establish Islamic consumption patterns. This concept aligns with the goals of Islamic economics, which prioritize human welfare *(falah).* According to Anjelina et al. (2024), consumption in Islam should be directed toward achieving a balance between material and spiritual needs, thereby generating benefits for both individuals and society.

The Islamic consumption patterns identified in this study are characterized by prioritizing needs over wants, avoiding waste, considering utility, practicing moderation, and using wealth responsibly. These characteristics align with the concept of *maqasid al- syari'ah*, which aims to safeguard religion, life, intellect, posterity, and wealth. Therefore, Islamic counseling serves as a medium for internalizing Islamic economic values into individual behavior, thus establishing consumption patterns that are not only economically rational but also have religious value and are oriented toward the common good.

Based on the overall discussion, this study demonstrates that the integration of Islamic counseling and Islamic economics offers a more comprehensive approach to addressing the consumer behavior of e-commerce users. Islamic counseling contributes to psychological and spiritual changes in individuals, while Islamic economics provides a normative basis for how wealth should be used. This integration provides a relevant model for addressing the challenges of consumer behavior in the digital age among Muslims.

Conclusion

Based on the results of the literature review, it can be concluded that the development of e-commerce has facilitated transaction activities and fulfilled people's needs, but on the other hand, it has also contributed to increased consumer behavior. Various features offered by e-commerce platforms, such as discounts, flash sales, cashback, free shipping, and payment convenience, encourage the emergence of purchasing behavior that is not always based on need, but rather influenced by desires, promotions, social trends, and the urge to obtain instant gratification. This condition shows that the advancement of digital technology can be a trigger for excessive consumption behavior if not balanced with adequate self-control skills.

The study also shows that consumer behavior contradicts the Islamic principles of consumption, which emphasize balance *(wasathiyah),* benefit *(maslahah),* and responsibility in the use of wealth. Excessive consumer behavior can be categorized as *israf* and *tabdzir*, namely excessive use of wealth and spending on things that provide no benefit. Therefore, Islam teaches the importance of prioritizing needs over wants, avoiding waste, and using wealth wisely as a form of responsibility to Allah SWT.

This study found that Islamic counseling plays a significant role in reducing consumer behavior through both preventive and curative functions. Preventively, Islamic counseling plays a role in instilling values of faith and piety, providing an understanding of Islamic consumption ethics, building awareness of the function of wealth as a trust, and helping individuals distinguish between needs and wants. Meanwhile, curatively, Islamic counseling helps individuals identify the causes of consumer behavior, engage in self-reflection, develop self-control, and strengthen spiritual awareness in the use of wealth. Through this process, individuals are encouraged to change their mindset and excessive consumption behavior to become more rational, planned, and in line with Islamic values.

Furthermore, the study results indicate that the effectiveness of Islamic counseling in reducing consumer behavior is supported by the internalization of the values of contentment *(qana'ah),* asceticism *(zuhud),* self-reflection *(muhasabah), self-control*, and responsibility for wealth. These values play a role in developing strong spiritual awareness and self-control, enabling individuals to better cope with the various consumption influences that emerge in the digital environment. Ultimately, Islamic counseling aims not only to reduce consumer behavior but also to establish Islamic consumption patterns, namely consumption patterns that prioritize needs, avoid waste, consider benefits and welfare, practice simplicity, and use wealth responsibly.

Thus, this study confirms that the integration of Islamic counseling and Islamic economics is a relevant and comprehensive approach to addressing the phenomenon of consumer behavior among e-commerce users. Islamic counseling serves as a means of strengthening the psychological and spiritual aspects of individuals, while Islamic economics provides a normative foundation for sharia-compliant consumption behavior. The synergy of these two perspectives has the potential to become an effective intervention model for fostering healthy, responsible, and welfare-oriented consumption behavior in the digital era.

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