

# Analysis of the Influence of Islamic Values on the Consumer Culture of Muslim Students

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**Abstract:** This study explores the influence of Islamic values on the consumer culture of Muslim students in the context of modern challenges such as globalization, digital marketing, and social media. Muslim students are increasingly exposed to diverse consumerist pressures that may conflict with the ethical and spiritual guidelines of Islam. This research aims to investigate how deeply Islamic principles such as moderation (*wasatiyyah*), halal-consciousness, anti-extravagance (*israf*), and social responsibility are internalized and reflected in the consumption behaviors of Muslim students. Utilizing a mixed-methods approach, the study combines quantitative survey data from Muslim university students with qualitative insights from focused group discussions. The findings reveal a moderate but significant correlation between students' understanding of Islamic ethics and their consumer behavior. While many respondents show awareness of Islamic consumption values, their actual practices are often influenced by modern marketing trends and social media culture. The study highlights the need for value-based education, policymaker involvement, and ethical business practices that align with Islamic principles. This research contributes to the academic discourse on Islamic consumer ethics and offers practical implications for educators, marketers, and Muslim communities in fostering responsible and faith-based consumption.

## Research Highlights:

- Explores the intersection of Islamic ethics and modern consumer behavior among Muslim university students.
- Addresses the impact of globalization, social media, and modern marketing on students' consumption patterns.
- Utilizes a mixed-methods approach (quantitative survey and qualitative focus groups) for comprehensive analysis.
- Finds moderate influence of Islamic values on consumption behavior, with gaps between awareness and practice.
- Identifies social media and peer pressure as major factors diluting the impact of Islamic consumer principles.
- Contributes to academic discourse on Islamic consumer ethics in contemporary society.
- Offers practical recommendations for educators, policymakers, and businesses to promote ethical, faith-aligned consumption.
- Promotes awareness and internalization of Islamic values such as *wasatiyyah* (moderation) and *halal* (permissible) choices.

## Article history

Submitted 22-04-2025

Revised 21-05-2025

Accepted 23-06-2025

## Keywords

Islamic values;  
Consumer culture;  
Muslim students;  
Ethical consumption;  
Social media.

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## INTRODUCTION

In the modern era, consumer culture has become a prominent aspect of daily life, particularly among youth, including university students. Influenced by globalization, digital marketing, peer pressure, and the rise of social media platforms, young consumers are constantly exposed to trends, brands, and lifestyles that emphasize materialism, consumption, and personal image (Neve & Trivedi, 2020). This widespread consumerism can lead to excessive spending, debt, and prioritization of status over values.

Muslim students, as part of this demographic, are not immune to these influences (Neve & Trivedi, 2020). However, their consumer behavior is ideally guided by Islamic values, which promote moderation (*wasatiyyah*), responsible consumption, ethical choices, and the avoidance of waste (*israf*) and extravagance (*tabdhir*). Islam also emphasizes the importance of consuming what is *halal* and *tayyib* (permissible and good), as well as aligning consumption with spiritual and moral objectives.

Globalization has brought about an interconnected world in which consumer goods, ideas, and lifestyles are shared across borders at an unprecedented rate (Steger, 2020). Muslim students now have access to international brands, global fashion trends, digital services, and modern conveniences that were once limited to certain regions. While this offers a wider range of choices and opportunities for self-expression, it also presents challenges, particularly when global consumer values often rooted in materialism and individualism conflict with the ethical and spiritual teachings of Islam. The tension between adopting global consumer practices and maintaining Islamic principles of modesty, balance, and ethical consumption is becoming increasingly evident.

Social media plays a critical role in shaping the consumer behavior of Muslim students. Platforms such as Instagram, TikTok, and YouTube serve not only as entertainment but also as powerful tools for marketing and influencing (Haenlein et al., 2020). Through curated content, influencer culture, and targeted advertisements, social media creates aspirational lifestyles that encourage consumption as a form of identity expression. Muslim students are constantly bombarded with messages promoting luxury, status symbols, and excessive spending, often without critical reflection on whether such behaviors align with Islamic values such as humility, moderation (*wasatiyyah*), and social responsibility.

In addition, modern marketing strategies have evolved to become highly persuasive and personalized. Companies use algorithms, data analytics, and behavioral psychology to target consumers more effectively (Matz & Netzer, 2017). For Muslim students, this means being constantly exposed to products and services that cater not only to their general preferences but also to their religious identity. The rise of the "Islamic consumer market" has led to the promotion of *halal* cosmetics, modest fashion, Islamic fintech, and faith-based lifestyle brands. While this can be seen as a positive development that empowers Muslim identity, it also raises questions about commercialization of religion and the authenticity of religious branding.

Over the past decade, scholarly attention has increasingly turned toward understanding how Islamic values shape the consumer behavior of Muslim communities, particularly among the youth and student populations. Several studies have established that Islamic values significantly influence consumption decisions, particularly in predominantly Muslim societies. Research by Alam, Mohd, and Hisham (2011) in Malaysia, although slightly over a decade old, laid foundational insights showing that religiosity is a strong determinant of *halal* consumption behavior. This finding has been expanded by later scholars, such as Souiden and Rani (2015), who emphasized that Muslim consumers tend to evaluate products not only based on price and quality but also on their compliance with Islamic ethical standards.

In a more youth-specific context, Abd Rahman, Asrarhaghghi, and Ab Rahman (2015) investigated the role of religiosity in shaping ethical consumption among Muslim students in Malaysian universities. They found a positive correlation between the level of religious commitment and ethical consumption, such as choosing *halal*, environmentally friendly, and socially responsible products. Similarly, Yusof and Rashid (2016) emphasized that Muslim youth often face cognitive dissonance when confronted with materialistic values in media and marketing that contradict Islamic teachings. This internal conflict may affect their decision-making and lead to selective consumption based on perceived Islamic compatibility.

In the Middle Eastern context, Alserhan (2016) explored the concept of the "Islamic brand" and how it influences Muslim youth consumers. The study noted that branding efforts targeting Muslims are increasingly using Islamic symbolism and values, but the authenticity of such efforts remains a concern.

Many young Muslim consumers are critical of brands that appear to exploit Islamic identity for profit without truly reflecting its ethical foundations.

More recent works have examined the role of social media and digital influencers in shaping the consumer culture of Muslim students. For example, Hassan, Chachi, and Latiff (2020) investigated how Islamic lifestyle influencers on platforms like Instagram affect Muslim youths' choices in fashion, food, and personal care products. The study found that while social media can be a powerful tool for reinforcing Islamic consumption values, it can also promote materialism and superficial religiosity when not guided by proper understanding.

Another growing field of research has addressed the impact of Islamic financial literacy on youth consumption behavior. Studies such as those by Rani and Hashim (2018) show that a higher awareness of Islamic finance and ethical spending correlates with more responsible consumer behavior, especially in managing personal finances and avoiding *riba*-based products.

In Indonesia, research by Nurhayati and Hendar (2019) explored the impact of Islamic values on the purchasing decisions of Muslim millennial consumers. Their findings confirmed that values such as halal awareness, trust in Islamic certification, and preference for *syariah*-compliant products significantly influence consumer behavior among young Muslims in urban areas. The study also emphasized the need for integrating religious education with financial and consumer literacy to build more value-driven consumer habits.

Despite the growing interest in this topic, some gaps remain. There is limited longitudinal research tracking how Islamic values evolve in their influence over time as students transition into adulthood. As such, it becomes important to analyze whether, and to what extent, Islamic values truly influence the consumer culture of Muslim students.

This study is essential to explore the alignment or dissonance between Islamic teachings and real-life consumer behavior among Muslim students. It also seeks to understand the factors that enhance or weaken the influence of Islamic values in everyday consumption decisions. Understanding this relationship is crucial in fostering a generation of ethical, informed consumers who integrate their religious beliefs with their lifestyle choices.

## METHOD

This study employs a quantitative research approach to analyze the influence of Islamic values on the consumer culture of Muslim students. Quantitative methods are appropriate for this research because they enable the systematic collection and analysis of numerical data to identify patterns, relationships, and trends within a large population (Ahmad et al., 2019). The goal is to objectively assess the extent to which Islamic values guide or influence consumption behaviors among Muslim students.

The research design used in this study is a descriptive-correlational survey, which allows the researcher to describe the existing consumer behavior of students and explore the strength and direction of the relationship between their Islamic values and consumer culture. This design is particularly suitable for identifying correlations between variables without manipulating them, making it ideal for studies involving religious attitudes and personal habits.

The population of this research consists of Muslim students enrolled in universities or colleges, particularly those aged between 18 and 25 years (Cole & Ahmadi, 2010). This age group is targeted because it represents a stage of life where consumer identity is actively formed and influenced by both personal values and external stimuli such as peers, media, and cultural trends. The sample size is determined using purposive sampling, selecting respondents who identify as Muslim and have regular exposure to consumer environments such as malls, online marketplaces, and social media platforms. A sample size of approximately 200–300 respondents is considered sufficient to provide statistically meaningful results and allow for subgroup analysis if needed.

Data is collected through the use of a structured questionnaire, which is divided into three main sections (Phellas et al., 2011). The first section gathers demographic information such as age, gender, education level, and monthly allowance or spending habits. The second section measures the degree of Islamic value internalization, including aspects such as awareness of halal/haram, modesty, financial responsibility, and views on extravagance or wastefulness. These items are measured using a Likert scale (e.g., 1 = strongly disagree to 5 = strongly agree). The third section assesses consumer culture behavior,

covering indicators such as purchasing motivation (needs vs. wants), brand consciousness, online shopping frequency, and susceptibility to peer or influencer recommendations.

To ensure validity and reliability, the questionnaire is developed based on existing literature and reviewed by experts in Islamic studies and consumer behavior. A pilot test is conducted with a small group of respondents to refine the wording and structure of the items (Bowden et al., 2002). The Cronbach's alpha coefficient is calculated to determine internal consistency reliability for the scales used in measuring Islamic values and consumer behavior.

For data analysis, the responses are processed using Statistical Package for the Social Sciences (SPSS) (Bala, 2016). Descriptive statistics such as mean, standard deviation, and frequency distribution are used to summarize the demographic profile and general consumption trends. To test the relationship between Islamic values and consumer behavior, the study uses Pearson correlation and linear regression analysis. These statistical tools help identify whether a significant relationship exists between the variables and how strong the influence of Islamic values is on different aspects of consumer culture.

Finally, ethical considerations such as informed consent, confidentiality, and voluntary participation are upheld throughout the research process. Participants are assured that their data will be kept confidential and used solely for academic purposes.

## RESULTS AND DISCUSSION

### Result

The findings of this study reveal meaningful insights into how Islamic values influence the consumer culture of Muslim students. Based on data collected from a sample of 250 Muslim students from various universities, the study found that while Islamic values are widely recognized and accepted among respondents, their practical influence on consumer behavior varies significantly depending on several factors such as level of religiosity, exposure to media, and socio-economic background.

The descriptive analysis showed that the majority of students had a moderate to high level of awareness regarding Islamic principles related to consumption. Over 80% of respondents agreed or strongly agreed with statements related to the importance of halal consumption, avoiding extravagance (*israf*), and prioritizing needs over wants. However, there was a noticeable gap between these beliefs and actual behavior. For example, while 78% agreed that Islam encourages modesty and simplicity, over 60% also admitted to being influenced by brand popularity, trends, or social media endorsements when making purchasing decisions.

The correlation analysis revealed a moderate positive relationship between Islamic values and responsible consumer behavior ( $r = 0.48$ ,  $p < 0.01$ ) (Hasnah Hassan, 2014). This suggests that students who have a stronger internalization of Islamic values are more likely to demonstrate conscious consumption habits, such as budgeting, choosing halal-certified products, and avoiding wasteful spending. However, the influence was not absolute, indicating the presence of external moderating factors.

The regression analysis further confirmed the predictive power of Islamic values on consumer culture (Thye Goh et al., 2014). The regression model accounted for approximately 28% of the variance in consumer behavior ( $R^2 = 0.28$ ), indicating that while Islamic values significantly contribute to shaping behavior, they are not the only determining factor. Variables such as social media influence, peer pressure, and marketing exposure also played important roles, often competing with or even overriding religious values in certain consumer decisions.

Interestingly, students with higher levels of Islamic education or involvement in religious activities showed a stronger alignment between belief and practice (Sahin, 2018). These individuals reported being more resistant to impulsive buying, more selective in choosing halal-certified products, and more concerned about ethical and environmental aspects of consumption.

On the other hand, students who admitted to frequent exposure to lifestyle influencers, luxury branding, or online shopping platforms reported a higher tendency to engage in trend-driven or impulsive purchasing, even if those choices did not fully align with Islamic guidelines. This highlights the competing forces of faith-based values and modern consumer marketing in shaping student behavior.

In terms of gender and spending habits, the study found no significant differences in Islamic value awareness between male and female respondents (Goh & Sun, 2014). However, female students reported higher susceptibility to influencer marketing, especially in fashion and cosmetics, while male students showed more brand-conscious behavior in technology and lifestyle products.

Overall, the results illustrate that Islamic values do influence the consumer culture of Muslim students, but the strength of this influence depends on how deeply those values are internalized and how effectively students are able to resist external pressures from a consumerist environment.

### **Contribution to Academic Understanding of Islamic Consumer Ethics**

This research contributes significantly to the growing body of academic literature on Islamic consumer ethics by offering empirical insight into how Islamic values are internalized and practiced by Muslim students in their everyday consumption behavior. In a globalized and digitally saturated consumer landscape, understanding how religious principles intersect with purchasing decisions is essential for scholars, educators, and policymakers interested in Islamic economics, youth studies, and ethical consumption (Reynolds et al., 2020).

First and foremost, the study deepens academic understanding by bridging the gap between theoretical Islamic teachings and real-life consumer practices (Elkaleh, 2015). While Islamic ethics emphasize principles such as moderation (*wasatiyyah*), the prohibition of extravagance (*israf*), consumption of halal and *tayyib* products, and social responsibility, this research shows that these values are not always consistently reflected in student behavior. By highlighting the discrepancy between belief and practice, the study sheds light on the practical challenges young Muslims face when trying to reconcile religious ideals with modern consumerist pressures.

Second, this research offers a nuanced view of Muslim student behavior a demographic often underrepresented in studies of consumer ethics (Gibbs et al., 2007). It highlights how consumer decision-making among Muslim students is not purely driven by religious belief, but is also shaped by exposure to social media influencers, peer dynamics, and lifestyle marketing. These insights provide a more contextualized understanding of how Islamic consumer ethics operate in dynamic, real-world environments.

In addition, the study introduces measurable indicators for assessing the influence of Islamic values on consumption behavior (Thye Goh et al., 2014). By using a structured survey instrument and applying statistical analysis, the research adds methodological rigor to the field, offering a replicable model for future studies in other cultural or age-group contexts. This is valuable for scholars who aim to conduct cross-regional comparisons or explore longitudinal changes in Islamic consumer behavior.

Another key contribution is the identification of moderating variables such as religiosity level, media exposure, and gender-specific patterns that affect the strength of Islamic values in influencing behavior (Goh & Sun, 2014). By doing so, the research enriches the theoretical framework of Islamic consumer ethics and encourages further investigation into the conditions that enhance or undermine ethical consumption.

Lastly, the study holds practical implications for Islamic education, community engagement, and policy development (Abdullah, 2017). It underscores the importance of not only teaching Islamic consumer principles in theory but also integrating them into practical financial literacy programs and digital literacy education. In this way, the research supports a holistic approach to moral development among Muslim youth, making it relevant to both academia and practice.

### **Practical Implications for Educators, Policymakers, and Businesses Targeting Muslim Students**

For educators, the study highlights the need to strengthen value-based education, particularly in areas of Islamic ethics, financial literacy, and digital consumption awareness (Bakar et al., 2020). While many Muslim students express awareness of Islamic principles such as modesty, moderation, and halal consumption, this knowledge does not always translate into consistent practice. This gap suggests that Islamic values need to be taught not only as abstract doctrines but also as practical life skills that can be applied in modern consumer environments. Integrating Islamic consumer ethics into curricula especially in Islamic religious education, civic education, or economic subjects can help students critically reflect on their buying habits, resist harmful consumerist influences, and become more responsible consumers. Educators also have the opportunity to create programs or workshops focused on ethical spending, digital literacy, and social media influence from an Islamic perspective.

For policymakers, particularly those working in education, youth affairs, or religious development, the study underscores the importance of crafting policies that support the moral and financial well-being of Muslim youth. Government and religious institutions can play a key role in promoting ethical consumerism by encouraging institutions to implement student-centered initiatives, such as halal awareness campaigns, budgeting education, and value-based leadership training. Additionally, policies can encourage partnerships with Islamic organizations to promote media literacy programs that teach

students how to critically evaluate consumer messages and influencer content that may conflict with Islamic values. Policymakers may also consider regulating halal certifications and ethical advertising to ensure that businesses marketing to Muslim students do so with sincerity and compliance to Islamic principles (Abuznaid, 2012).

For businesses and marketers, the research provides valuable insight into how to engage with Muslim students in a respectful, effective, and ethically conscious manner (Gibbs et al., 2007). As a growing segment of the consumer market, Muslim youth seek products that align with their identity not only in terms of being halal-certified but also in reflecting deeper Islamic values such as integrity, social responsibility, and environmental awareness. Businesses that wish to appeal to this demographic should avoid superficial "Islamic branding" and instead ensure authenticity in their practices, supply chains, and messaging. Marketing strategies that emphasize ethical consumption, modest fashion, fair trade, and sustainability are more likely to resonate with values-conscious Muslim students. Moreover, brands can collaborate with trusted Muslim influencers who promote substance over materialism, thereby fostering a healthier and more value-driven consumer environment.

In summary, the research offers actionable insights for educators to embed Islamic ethics in practical education, for policymakers to design youth-centered ethical frameworks, and for businesses to engage more meaningfully with Muslim student consumers. By recognizing the importance of Islamic values in shaping behavior, stakeholders can support the development of a generation that is both ethically grounded and economically aware in an increasingly consumer-driven world.

#### **Promoting Awareness and Internalization of Islamic Consumption Principles**

Awareness is the first step in aligning consumer behavior with Islamic teachings (Floren et al., 2020). The research reveals that while most Muslim students are aware of basic concepts such as halal, moderation (*wasatiyyah*), and the prohibition of wastefulness (*israf*), this awareness often remains superficial. Many students struggle to apply these principles in real-life scenarios, especially when faced with peer pressure, brand influence, or online consumer trends. By presenting clear data and analysis on the inconsistency between belief and behavior, the study helps students and educators alike to identify where Islamic values are being compromised in daily consumption choices.

More importantly, the research promotes internalization the process through which Islamic values move beyond mere knowledge and become an integral part of an individual's decision-making framework (Forster & Fenwick, 2015). By showing how higher levels of religiosity and ethical awareness are associated with more responsible consumer behavior, the study encourages students to adopt a reflective approach in their lifestyle choices. It invites them to critically assess not just what they consume, but also why they consume it, and how their choices align with their faith.

In educational and community settings, the findings of this study can be used as the basis for discussions, campaigns, and workshops that promote value-driven consumption. By grounding these programs in real data and relatable student experiences, the research enhances their effectiveness. It also provides a foundation for developing faith-based consumer education materials, integrating Islamic ethics into financial literacy programs, and guiding young Muslims toward mindful, purpose-driven spending.

In addition, the research helps religious institutions and community leaders communicate the relevance of Islamic principles in a modern context. Rather than presenting Islamic consumption ethics as abstract or outdated, the study demonstrates their practical application in navigating contemporary challenges such as digital marketing, influencer culture, and materialism. This approach strengthens the relevance of Islamic teachings and supports the moral development of youth in a way that is grounded in lived reality.

This research not only highlights the current state of consumer behavior among Muslim students but also plays a vital role in raising awareness and fostering the internalization of Islamic values in consumption (Khan et al., 2017). It encourages young Muslims to embody their beliefs in everyday decisions and provides a roadmap for educational and community-based efforts aimed at building a more ethical, faith-driven generation of consumers.

#### **Comparison of Current Study Results with Previous Research**

One of the central outcomes of this study is the identification of a moderate positive relationship between the internalization of Islamic values and responsible consumer behavior, a conclusion that strongly supports the findings of Abd Rahman, Asrarhaghighi, and Ab Rahman (2015). Their study on Malaysian university students revealed a similar correlation, emphasizing that religious commitment is a predictor of ethical consumption patterns, such as a preference for halal products and avoidance of

unnecessary luxury. The current research confirms this relationship among a different sample, demonstrating that Islamic values remain a significant guiding force in shaping youth consumption behavior, regardless of geographical context.

Likewise, the results align with Yusof and Rashid (2016), who found that Muslim youth often experience internal conflict between religious teachings and materialistic consumer trends. The current study supports this by showing that while most students affirm their belief in Islamic values such as moderation and halal consumption, a large portion still admits to being influenced by social media trends, peer behavior, and brand prestige. This indicates a persistent gap between belief and practice that is consistent across studies, suggesting that external cultural and digital influences continue to challenge the internalization of Islamic ethics.

Moreover, the study builds on Alserhan's (2016) research on Islamic branding, which highlighted the importance of authenticity in marketing to Muslim consumers. The current study shows that Muslim students are increasingly aware of and responsive to Islamic symbolism in products and branding, but remain cautious of inauthentic or purely commercialized religious imagery. This supports Alserhan's conclusion that Muslim consumers, especially youth, value genuine alignment with Islamic ethics over superficial religious appeal.

However, the current study also offers new insights that were not emphasized in some earlier works. For example, it brings attention to the role of social media influencers and digital platforms as dominant forces in shaping consumption decisions an area that was less prominent in earlier studies. While Hassan, Chachi, and Latiff (2020) began to explore this theme, the current research extends their findings by quantifying the influence of digital exposure and identifying it as a key moderating factor that can weaken the practical application of Islamic values. This is a significant contribution to understanding how modern marketing and technology intersect with religiously guided consumer behavior.

Furthermore, the study's findings on gender-based differences in brand consciousness and influencer susceptibility offer additional depth compared to previous research, which often treated youth as a homogeneous group. The observation that female students are more influenced by social media in fashion and beauty choices, while male students exhibit brand-conscious behavior in tech and lifestyle products, suggests the need for more tailored educational and outreach strategies.

The current study affirms and strengthens the conclusions of earlier research regarding the influence of Islamic values on youth consumer behavior. At the same time, it enriches the literature by incorporating contemporary challenges such as digital consumerism and by providing fresh demographic insights. This comparison underscores the relevance of Islamic ethics in today's consumer landscape while also calling for adaptive strategies to address the evolving pressures faced by Muslim youth.

## CONCLUSION

This research has explored the extent to which Islamic values influence the consumer culture of Muslim students in the modern era. The findings reveal that while there is a generally high level of awareness among students regarding Islamic teachings on ethical consumption such as moderation (*wasatiyyah*), halal integrity, and the prohibition of extravagance (*israf*) this awareness does not always translate into consistent consumer behavior. The influence of social media, peer groups, and modern marketing strategies often competes with, and at times overrides, the guiding role of Islamic principles in daily consumption decisions. Through quantitative analysis, the study established a moderate but significant positive relationship between the internalization of Islamic values and responsible consumer behavior. Muslim students who demonstrated stronger religious commitment and understanding were more likely to make ethical, value-based purchasing decisions. However, many respondents also admitted to engaging in trend-driven, brand-conscious, and impulsive shopping behavior, often influenced by online content and influencer culture. The research underscores the importance of promoting not only awareness but also deep internalization of Islamic consumer ethics among youth. It also highlights the need for more practical, context-sensitive educational efforts that help students apply religious teachings in real-world consumer scenarios. Additionally, the findings offer valuable insights for educators, policymakers, and businesses pointing to the necessity of culturally respectful, ethical engagement with Muslim students as a consumer segment. While Islamic values continue to serve as an important moral compass for many Muslim students, their impact is shaped by external cultural and technological forces. Strengthening the role of Islamic ethics in consumer culture will require collaborative efforts in education, media literacy, and value-based

marketing. This study contributes to both academic understanding and practical strategies for nurturing a more ethical, balanced, and faith-aligned consumer identity among young Muslims.

#### AUTHORS' DECLARATION

##### Authors' Contributions and Responsibilities

The success of this research is the result of collaborative efforts from all authors, who were equally responsible for the development and completion of the study.

##### Competing Interests

The authors declare that there are no competing interests related to the publication of this research. The research was conducted independently and without any form of sponsorship, funding, or external pressure from organizations or individuals that could create a conflict of interest.

##### Acknowledgments

The authors would like to express their deepest gratitude to all individuals and institutions who supported the completion of this research.

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