TRANSFORMING CONSUMER DEMAND IN THE AGE OF DIGITAL DISRUPTION: EVIDENCE FROM DIGITAL ETHNOGRAPHY (NETNOGRAPHY) AND ISLAMIC ECONOMICS

Anwar Syarif[1] Herman Syafii[2] Titi Inri Ani Gea[3] , Ira Damayanti Harahap[4] , Muhammad Yusuf Harahap[5], Muhammad Ridwan[6]
[1,2]Universitas Islam Negeri Sumatera Utara
E-mail : Mhdyusuf@unimed.ac.id[1] , mridwanku@uinsu.ac.id[2] ,
anwar3004254008@uinsu.ac.id[3] , titi3004254010@uinsu.ac.id[4] ,
herman3004254003@uinsu.ac.id[5] , damayanti3004254005@uinsu.ac.id[6]

Abstrak,

The digital economy has changed how consumers make purchasing decisions. The growth of e-commerce, social media platforms, digital recommendations, and digital payment systems has made consumption more fast-paced and emotionally driven. This study explores changes in consumer demand in the digital economy from an Islamic economics perspective, focusing on ethical and welfare issues.

This research uses a qualitative method through digital ethnography. Data were collected by observing publicly available consumer activities, such as comments, reviews, and shopping experiences on platforms like Shopee, Tokopedia, TikTok Shop, Instagram, and TikTok. The data were analyzed using thematic analysis.

The results show that consumer demand is influenced by algorithms, promotional pressure, and easy payment systems such as e-wallets and Buy Now Pay Later (BNPL). These features encourage impulsive buying and reduce control over spending. Some consumers later realize the risk of overconsumption and financial problems.

From an Islamic economics perspective, these patterns raise ethical concerns related to Maqāṣid al-Sharīʿah, especially the protection of wealth and rational thinking. This study highlights the need for ethical digital platforms, better consumer awareness, and policies that support responsible digital consumption.

Keywords: *Maqāṣid al-Sharīʿah*, digital economy, consumer demand, digital ethnography

INTRODUCTION

The development of digital technology over the past decade has brought fundamental changes to both global and domestic economic structures, including in Indonesia. Economic digitalization is characterized by the rapid growth of e-commerce, digital platforms, social media as business channels (social commerce), and innovations in digital payment services that facilitate consumer transactions. These changes have not only affected the production and distribution sides of the economy but have also driven a significant transformation in the patterns and structure of consumer demand.

This transformation is evident in Indonesia's digital transaction data. According to reports from Bank Indonesia, the value of e-commerce transactions increased from

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approximately IDR 205.5 trillion in 2019 to IDR 487.01 trillion in 2024, despite a slight decline in 2023 before rebounding in 2024 (7.3%). This trend indicates sustained long-term growth in the adoption of digital consumption among Indonesian consumers. Furthermore, Statistics Indonesia (Badan Pusat Statistik—BPS) reported that e-retail and marketplace transactions grew by 6.19% on a year-to-year basis in 2025, reflecting both the expansion of the digital market and the transformation of consumer behavior.

In addition to transaction volumes, digital payment infrastructure has also developed rapidly. Survey data indicate that electronic wallet (e-wallet) payment methods have become the primary choice for online consumers, used by approximately 84.3% of respondents, while PayLater services experienced the fastest growth (64.3% year-on-year), increasing from 28.2% to 45.9% within a single year. This phenomenon demonstrates that consumers are not only shopping digitally but are also increasingly driven by the convenience and flexibility offered by available digital payment methods.

The growth of digital demand is further influenced by shifts in consumer behavior. Broader internet access, the dominance of smartphones as the primary shopping device, and the integration of entertainment content with transactions—such as through live shopping—have created new consumption mechanisms that are more dynamic and frequent. This trend is supported by the continued growth in the number of e-commerce users and the expansion of market shares held by major platforms such as Shopee, Tokopedia, and TikTok Shop.

Picture 1 :Economic Market Share
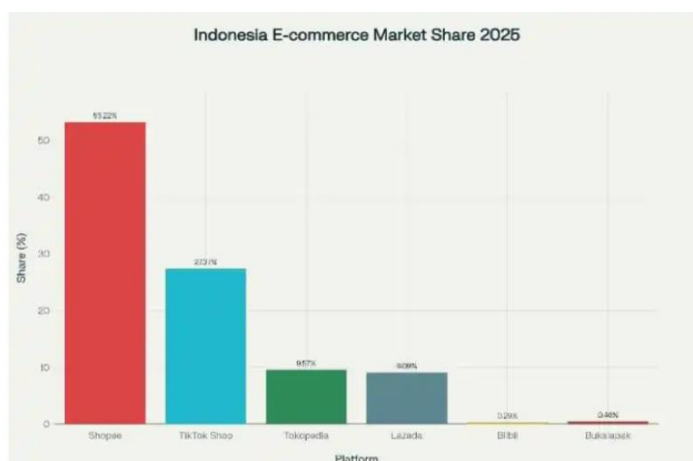
Source : Panssa Pasar Platform E-Commerce di Indonesia 2025

Such transformations exert pressure on traditional demand rationality, as consumption decisions are no longer based solely on price and income but are increasingly shaped by psychological, social, and technological factors. Practices such as flash sales, targeted advertising, and artificial intelligence–based recommendation systems increase

the likelihood of impulsive purchasing, while PayLater and Buy Now Pay Later (BNPL) services reduce psychological barriers to spending. As a result, consumption becomes more intensive and less controlled.

These phenomena present ethical and moral challenges, particularly for Muslim societies. From the perspective of Islamic economics, consumption is not merely viewed as an activity aimed at maximizing utility but must also consider aspects of public welfare (maslahah), moderation, and moral values embedded in Islamic principles. The prohibition of israf (excessiveness) and tabdzir (wastefulness), the obligation to consume halal and tayyib goods, and the need to maintain balance between worldly and spiritual objectives constitute the core foundations of the Islamic economic approach to consumer behavior. Moreover, digital mechanisms such as recommendation algorithms and social pressure mediated through social media have the potential to create biases in preference formation that overlook the balance between needs and wants. These conditions contribute to the emergence of consumption behavior that is more emotional than rational, thereby increasing vulnerability to wasteful spending, status-driven consumption, and decision-making that insufficiently considers long-term welfare (maslahah).

In this context, examining the transformation of consumer demand amid digital economic disruption becomes increasingly important. Islamic economics offers a normative and conceptual framework capable of evaluating the relevance and implications of digital demand phenomena for the welfare of Muslim communities in a holistic manner. By integrating empirical data, demand theory, behavioral economics, and Islamic principles, this study seeks to provide a comprehensive understanding of demand dynamics in the digital economy and their implications for ethical, just, and sustainable consumption patterns.

Therefore, this article aims to analyze the transformation of consumer demand amid digital economic disruption from an Islamic economic perspective, with particular emphasis on changes in consumer behavior, the role of digital technology in shaping demand, and the relationship between digital consumption phenomena and ethical values as well as maqashid al-shariah.

LITERATUR REVIEW

The development of the digital economy has brought fundamental changes to market structures and consumer behavior. Digitalization, characterized by the rapid growth of e-commerce, digital platforms, social media as transaction channels, and innovations in digital payment systems, has created an increasingly complex and dynamic consumption environment. These changes have driven significant transformations in the patterns and

structure of consumer demand, which can no longer be fully explained by the assumptions of classical economic rationality.

In conventional economics, the Theory of Consumer Behavior explains that consumer demand is formed through individuals' efforts to maximize utility under budget constraints, prices, and relatively stable preferences. This theory positions consumers as rational agents capable of optimally evaluating all available alternatives. However, numerous studies indicate that this assumption is increasingly difficult to sustain in the context of the digital economy. The digital environment presents an overload of information, an abundance of choices, and intensive promotional stimuli, causing consumer preferences to become more volatile and consumption decisions to be frequently less than fully rational.

The limitations of this conventional approach are complemented by Behavioral Economics Theory, which integrates psychological perspectives into economic analysis. Behavioral economics argues that individual economic decisions are influenced by cognitive limitations (bounded rationality), behavioral biases, emotions, and social pressures. Concepts such as heuristics, present bias, and loss aversion explain why consumers tend to prioritize short-term gratification and frequently engage in impulsive purchasing behavior.

In the digital economy, the relevance of behavioral economics becomes even more pronounced. Digital platforms actively exploit consumer behavioral biases through interface design (choice architecture), recommendation algorithms, targeted advertising, and urgency-based promotions such as flash sales and limited-time offers. Furthermore, digital payment innovations such as e-wallets and Buy Now Pay Later (BNPL) schemes reduce psychological barriers to spending, thereby expanding demand even in the absence of corresponding increases in real income. The literature indicates that these mechanisms drive a transformation of consumer demand toward more frequent, faster, and emotionally driven consumption patterns.

These transformations suggest that consumer demand in the digital economy is not determined solely by price and income factors, but also by complex interactions among technology, psychology, and the social environment. Consequently, demand analysis that is purely positive in nature becomes insufficient, particularly in the context of Muslim societies that are guided by specific values and normative frameworks in economic activities.

In Islamic economics, consumption behavior is evaluated not only in terms of economic efficiency but also from ethical and welfare-oriented perspectives. The theory of *Maqāṣid al-Sharīʿah* emphasizes that all economic activities should be directed toward achieving public welfare (*maslahah*) and protecting the five fundamental objectives of

Islamic law: the protection of religion (*hifẓ al-dīn*), life (*hifẓ al-nafs*), intellect (*hifẓ al-'aql*), progeny (*hifẓ al-nasl*), and wealth (*hifẓ al-māl*). In the context of consumption, *Maqāṣid al-Sharī'ah* underscores the importance of maintaining a balance between needs and desires, as well as prohibiting excessive and wasteful behavior (*israf* and *tabdzir*).

The literature in Islamic economics demonstrates that impulsive, excessive, and uncontrolled consumption may conflict with the principles of protecting wealth and intellect. Digital mechanisms such as recommendation algorithms and social pressure mediated through social media can shape consumption preferences in ways that neglect long-term welfare considerations. Therefore, *Maqāṣid al-Sharī'ah* functions as a normative framework for assessing whether the transformation of consumer demand in the digital era aligns with the objectives of Islamic law or instead generates moral and social risks.

A growing body of contemporary studies has begun to integrate modern economic theories with the principles of *Maqāṣid al-Sharī'ah*. This integrative approach positions the Theory of Consumer Behavior as the foundation for rational analysis, Behavioral Economics Theory as an empirical explanation of actual consumer behavior, and *Maqāṣid al-Sharī'ah* as a normative framework for evaluating the ethical and welfare implications of consumption behavior. Such integration enables a more comprehensive understanding of consumer demand dynamics in the digital economy.

Nevertheless, the literature that specifically examines the transformation of consumer demand in the digital economy using an integrative *Maqāṣid al-Sharī'ah*-based approach remains relatively limited. Most existing studies focus on market efficiency and consumer behavior from a positive perspective, without adequately evaluating ethical and moral implications. Therefore, this study seeks to fill this gap by analyzing the transformation of consumer demand amid digital economic disruption from the perspective of Islamic economics, thereby contributing conceptually and normatively to the development of a more just and sustainable digital economy.

RESEARCH METHOD

This study employs a qualitative approach using digital ethnography (netnography) to analyze the transformation of consumer demand amid the disruption of the digital economy from an Islamic economics perspective. This method is selected because it enables the capture of consumption behavior, social interactions, and consumer decision-making processes that naturally occur in digital spaces. The research is conducted on e-commerce platforms and social media with high levels of transactional and promotional intensity, such as Shopee, Tokopedia, TikTok Shop, Instagram, and TikTok. The objects of analysis include

patterns of consumer interaction, responses to digital promotions, the use of recommendation algorithms, and the utilization of digital payment systems such as e-wallets and Buy Now Pay Later (BNPL). Data are collected through non-participant observation of publicly available content, including user comments, product reviews, and consumption narratives that emerge during digital promotional activities. The data are then analyzed using thematic analysis to identify key themes such as impulsive consumption behavior, behavioral biases, and digital social pressure, which are subsequently evaluated normatively using the Maqāṣid al-Sharīʿah framework—particularly in relation to the protection of wealth (*hifẓ al-māl*), the protection of intellect (*hifẓ al-ʿaql*), and the attainment of public welfare (*maslahah*)—to assess the extent to which the transformation of digital consumer demand aligns with the principles of Islamic economics.

RESULT AND DISCUSSION

Impulsive and Promotion-Driven Consumption

Table 1.
Summary of Key Themes in Digital Consumer Demand Transformation

No	Main Theme	Description of Observed Behavior	Digital Context
1	Impulsive Consumption	Consumers make spontaneous purchases driven by flash sales, live shopping, and limited-time promotions	Flash sale events, live commerce
2	Algorithm-Driven Demand	Consumer preferences are shaped by repeated exposure to personalized recommendations	Recommendation algorithms
3	Payment-Induced Expansion	Digital payment systems reduce psychological spending barriers and increase purchase frequency	E-wallets, BNPL
4	Socially Influenced Consumption	Purchasing decisions are influenced by trends, influencers, and social validation	Social media platforms
5	Post-Purchase Reflection	Consumers express regret and financial concern after impulsive purchases	User comments and reviews

Table 1 presents a summary of the key themes identified from the digital ethnographic analysis of consumer demand in the context of the digital economy. The table synthesizes recurring behavioral patterns observed across multiple e-commerce platforms and social media environments, highlighting how digital technologies, promotional mechanisms, and social interactions shape contemporary consumer demand.

The first theme, *impulsive consumption*, reflects consumers' tendency to make spontaneous purchasing decisions triggered by time-limited promotions such as flash sales

and live shopping events. These behaviors indicate that demand is increasingly driven by urgency and emotional responses rather than by careful evaluation of needs and prices.

The second theme, *algorithm-driven demand*, captures the role of recommendation systems in shaping consumer preferences. Personalized algorithms repeatedly expose consumers to similar products, reinforcing interest and encouraging purchases that were not initially planned. This finding suggests that digital demand formation is not entirely consumer-initiated, but is partially constructed by platform technologies.

The third theme, *payment-induced expansion*, highlights the influence of digital payment systems—particularly e-wallets and Buy Now Pay Later (BNPL) services—on consumption behavior. The availability of flexible and deferred payment options reduces psychological barriers to spending and increases purchase frequency, thereby expanding demand without a proportional increase in real income.

The fourth theme, *socially influenced consumption*, emphasizes the importance of social dynamics in digital environments. Consumer decisions are shaped by trends, influencer endorsements, and social validation through likes, comments, and shares, indicating that consumption increasingly carries symbolic and social meaning beyond functional utility.

Finally, the theme of *post-purchase reflection* reveals that some consumers experience regret or financial concern after impulsive purchases. These narratives suggest an emerging awareness of overconsumption and highlight the tension between the convenience-driven expansion of digital demand and consumers' long-term financial considerations

One prominent finding is the prevalence of impulsive consumption behavior triggered by time-limited promotions such as flash sales, live shopping events, and exclusive platform discounts. Consumers frequently express urgency and fear of missing out (FOMO) in their online interactions, indicating that purchasing decisions are often made rapidly with minimal deliberation. Comments and reviews commonly reflect spontaneous buying behavior, with consumers acknowledging that purchases were made primarily due to promotional stimuli rather than actual need. This pattern suggests a shift in demand formation toward short-term emotional responses rather than stable preferences.

Algorithm-Driven Demand Formation

The findings also indicate that digital demand is increasingly influenced by algorithmic recommendation systems. Consumers regularly encounter personalized product suggestions that align with their browsing history, search behavior, and social media interactions. Observational data show that repeated exposure to similar products reinforces consumer interest and increases the likelihood of purchase. Many consumers describe purchasing items that they had not initially intended to buy, suggesting that
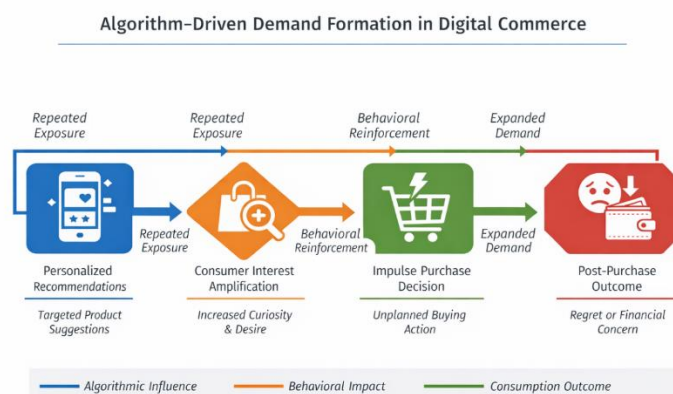
algorithmic exposure plays a significant role in shaping preferences and expanding demand beyond original consumption plans.

Picture 2: Driven Demand

The figure illustrates the process of algorithm-driven demand formation in the digital economy, highlighting how consumer demand is increasingly shaped by platform-based technologies rather than purely individual preferences. The process begins with personalized product recommendations, where algorithms analyze consumers' browsing history, search behavior, and prior purchases to generate targeted product suggestions. This stage represents repeated exposure, which continuously directs consumer attention toward specific products.

The second stage involves consumer interest amplification, where repeated algorithmic exposure increases curiosity and desire, even in the absence of an initial purchase intention. At this stage, consumer preferences become progressively constructed through digital stimuli, indicating that demand is partially formed by technological design rather than solely by conscious consumer choice.

The third stage is behavioral reinforcement leading to impulse purchase decisions. Promotional cues such as limited-time offers, social proof, and ease of digital payment interact with amplified interest, reducing cognitive resistance and encouraging unplanned buying behavior. This stage reflects a shift from rational deliberation to emotion-driven consumption decisions.

The final stage represents post-purchase outcomes, which may include satisfaction but also regret or financial concern, particularly when purchases are made impulsively or through deferred payment systems. These post-purchase reflections highlight the potential long-term implications of algorithm-driven demand, where short-term consumption expansion may conflict with consumers' financial well-being.

Overall, the model demonstrates that consumer demand in the digital economy follows a cyclical and reinforcing mechanism: algorithmic exposure shapes interest, interest

drives impulsive decisions, and post-purchase experiences feed back into future digital behavior. This process underscores the transformation of demand formation from a rational, preference-based model to a technology-mediated and behaviorally reinforced system, providing a critical empirical foundation for normative evaluation within the framework of Islamic economics.

Expansion of Demand through Digital Payment Systems

Table 2.

Relationship between Empirical Findings and Conceptual Dimensions

Empirical Finding	Behavioral Dimension	Demand Implication
Flash sale urgency	FOMO, present bias	Short-term demand spikes
Algorithmic exposure	Preference reinforcement	Artificial demand expansion
BNPL usage	Reduced spending restraint	Increased consumption intensity
Influencer endorsement	Social conformity	Symbolic consumption
Post-purchase regret	Cognitive dissonance	Awareness of overconsumption

Table 2 illustrates the relationship between the empirical findings derived from the digital ethnographic analysis and their corresponding behavioral dimensions, as well as the implications for consumer demand in the digital economy. This table functions as an analytical bridge that connects observed consumption patterns with broader conceptual interpretations, thereby facilitating a deeper understanding of how digital environments shape consumer demand.

The finding related to *flash sale urgency* is associated with behavioral dimensions such as fear of missing out (FOMO) and present bias. These behavioral tendencies encourage consumers to prioritize immediate gratification over long-term considerations, resulting in short-term spikes in demand during promotional periods.

The influence of *algorithmic exposure* is linked to the reinforcement of consumer preferences through repeated and personalized product recommendations. This mechanism contributes to the expansion of demand by shaping consumer interest and directing attention toward specific goods, often beyond initial consumption intentions.

The use of *Buy Now Pay Later (BNPL)* and other digital payment systems corresponds to reduced spending restraint, as deferred payment options lower the perceived financial burden at the point of purchase. Consequently, this behavioral dimension leads to increased consumption intensity and a higher frequency of transactions, even in the absence of increased real income.

Influencer endorsement and trend-driven consumption are connected to social conformity and normative pressure within digital communities. Consumers are influenced

by social signals and symbolic meanings attached to products, which transforms demand into a socially driven phenomenon rather than a purely individual economic decision.

Finally, *post-purchase regret* reflects the presence of cognitive dissonance, where consumers reassess their purchasing decisions after the transaction. This behavioral response indicates an emerging awareness of overconsumption and highlights the potential long-term implications of digitally stimulated demand.

Another important result concerns the role of digital payment innovations, particularly e-wallets and Buy Now Pay Later (BNPL) services, in expanding consumer demand. The availability of deferred payment options reduces perceived financial constraints and encourages higher spending frequency. Consumers often express a sense of affordability when using BNPL, even for non-essential goods, indicating that psychological barriers to spending are significantly lowered. This mechanism contributes to increased transaction volume and consumption intensity without a corresponding increase in real income.

Social Influence and Symbolic Consumption

Digital social environments also play a critical role in shaping consumer demand. Observations reveal that social validation through likes, comments, and influencer endorsements strengthens symbolic consumption, where purchasing decisions are influenced by social recognition and lifestyle representation. Consumers frequently reference trends, viral products, and influencer recommendations as justifications for their purchases. This reflects the growing importance of social pressure and digital visibility in driving consumption behavior.

Table 3. Frequency of Observed Themes Across Platforms

Theme	Shopee	Tokopedia	TikTok Shop	Instagram	TikTok
Impulsive buying	✓✓✓	✓✓	✓✓✓	✓✓	✓✓✓
Algorithm influence	✓✓✓	✓✓	✓✓✓	✓✓✓	✓✓✓
BNPL usage	✓✓	✓✓	✓✓✓	–	–
Social pressure	✓✓	✓	✓✓✓	✓✓✓	✓✓✓

Explain:

- ✓✓✓ = Strong presence

- ✓✓ = Moderate

- ✓ = Limited

Table 3 presents a cross-platform overview of the frequency and intensity of key observed themes related to consumer demand transformation in the digital economy. Rather than providing quantitative measurement, the table employs a qualitative intensity scale to indicate the relative presence of each theme across different digital platforms. This approach allows for a structured comparison of behavioral patterns while remaining consistent with the qualitative nature of digital ethnographic research.

The theme of *impulsive buying* appears with strong intensity on platforms characterized by high promotional dynamics, particularly TikTok Shop and Shopee. These platforms frequently utilize flash sales, live commerce, and time-sensitive discounts, which intensify consumers' sense of urgency and encourage spontaneous purchasing decisions. In contrast, impulsive buying is observed with moderate intensity on Tokopedia and social media platforms where transactional features are less dominant.

Algorithmic influence is consistently strong across all observed platforms, reflecting the pervasive role of personalization technologies in shaping consumer exposure and preferences. Recommendation systems embedded in both e-commerce and social media platforms continuously curate product visibility, reinforcing consumer interest and expanding demand beyond initial intent.

The use of *Buy Now Pay Later (BNPL)* and other deferred payment mechanisms is predominantly observed on e-commerce platforms such as Shopee, Tokopedia, and TikTok Shop, where integrated payment features directly facilitate transactions. The absence of BNPL usage on Instagram and TikTok highlights the platform-specific nature of payment-induced demand expansion, even though these platforms still play a significant role in shaping consumption intentions.

Social pressure and symbolic consumption are most prominent on social media platforms, particularly Instagram and TikTok, where visibility, trends, and influencer culture strongly affect consumer behavior. The intensity of social influence remains high on TikTok Shop due to the integration of social interaction and transactional functions within a single platform.

Overall, Table 3 demonstrates that while the transformation of consumer demand is a common phenomenon across digital platforms, the mechanisms through which it occurs vary depending on platform characteristics. Promotional intensity, algorithmic design, and payment infrastructure jointly shape the nature and strength of digital demand, underscoring the importance of contextual platform analysis in understanding contemporary consumption behavior.

Post-Purchase Reflections and Emerging Awareness

Despite the growth of digital consumption, post-purchase narratives reveal emerging awareness among consumers regarding overconsumption. Some users express regret, financial concern, or dissatisfaction after impulsive purchases, particularly when using BNPL services. These reflections indicate a tension between the convenience-driven expansion of demand and consumers' recognition of its potential negative financial implications.

CONCLUSION

This study concludes that consumer demand in the digital economy has undergone a substantial transformation driven by technological design, behavioral stimuli, and social dynamics embedded within digital platforms. The findings from the digital ethnographic analysis demonstrate that contemporary consumer demand is no longer formed solely through rational evaluation of prices and income, as assumed in conventional economic theory, but is increasingly shaped by algorithmic recommendation systems, promotional intensity, and flexible digital payment mechanisms. These factors collectively foster impulsive, frequent, and emotionally driven consumption behavior.

The study further reveals that algorithm-driven demand formation plays a central role in expanding consumer demand beyond initial intentions. Personalized recommendations, combined with urgency-based promotions and deferred payment options such as Buy Now Pay Later (BNPL), reduce psychological spending barriers and reinforce short-term consumption decisions. While these mechanisms contribute to market efficiency and convenience, they also generate post-purchase reflections among consumers, including regret and financial concern, indicating potential risks of overconsumption.

From the perspective of Islamic economics, the transformation of consumer demand in the digital economy raises important ethical and normative considerations. The prevalence of impulsive and debt-driven consumption poses challenges to the objectives of *Maqāṣid al-Sharī'ah*, particularly in relation to the protection of wealth (*hifẓ al-māl*) and intellect (*hifẓ al-'aql*). The findings suggest that digital consumption practices may prioritize short-term gratification over long-term welfare, thereby risking misalignment with the principles of moderation, balance, and maslahah emphasized in Islamic economic thought.

Overall, this study contributes to the literature by integrating digital ethnographic evidence with behavioral economics and Islamic normative analysis, offering a comprehensive understanding of consumer demand dynamics in the digital era. The findings highlight the need for greater ethical awareness among consumers, as well as more

responsible platform design and policy interventions that align digital economic development with sustainable and value-based consumption. Future research is encouraged to extend this analysis through mixed-method approaches or cross-country comparisons to further examine the implications of digital demand transformation in diverse socio-religious contexts.

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