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Students' Perception of The Use of Shopee Barokah Based on Religiosity and Halal Lifestyle

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Abstract

The study results show that students who use Shopee Barokah find it easier to access Islamic information, such as prayer times, the Islamic calendar, and Islamic content, thus helping them apply religious values in their consumption activities. Furthermore, the feature also raises students' awareness of the importance of choosing halal products and avoiding transactions that potentially conflict with Sharia principles, such as the use of interest-based PayLater. Meanwhile, students who have not used Shopee Barokah generally still have limited information about the benefits of the feature, although they still strive to maintain halal principles in their daily lives. This study concludes that the use of Shopee Barokah positively supports the implementation of a halal lifestyle and strengthens the religiosity of FEBI students in their digital consumption activities. This research is expected to serve as a reference for the development of digital platforms oriented toward Islamic values and as a consideration for students in selecting shopping services that comply with Sharia principles.

Keywords: *Student Perception; Religiosity; Halal Lifestyle; Shopee Barokah; Digital Consumption*

Introduction

The development of digital technology has brought about significant changes in people's lifestyles, particularly in economic transactions. In today's modern era, online shopping has become commonplace, including among students. Through e-commerce platforms like Shopee, Tokopedia, and Lazada, people can easily purchase various necessities with just a few taps on their device screens. This phenomenon is also evident among students at the Faculty of Islamic Economics and Business (FEBI) at the State Islamic University of North Sumatra (UINSU), who actively use digital platforms for both personal and academic shopping.

Shopee has become one of the most popular platforms among students due to its convenience, attractive promotions, and diverse payment features. One popular feature is Shopee PayLater, a "buy now, pay later" service considered convenient for users. However, on the other hand, concerns have arisen among Muslim students regarding the halal status of this feature. PayLater is considered to contain interest or additional payments that

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resemble usury, which is clearly prohibited in Islam. According to research,(Susilowati et al., 2025), interest-based payment systems such as PayLater include transactions that are contrary to Islamic economic principles because they are not in line with the concept of justice and blessings in muamalah.

Shopee is one of the largest e-commerce platforms in Southeast Asia, operating using a marketplace model, connecting sellers and buyers in a single digital application. First launched by Sea Group (formerly Garena) in 2015, Shopee has since grown into the most widely used online shopping app in Indonesia, including among university students. Its ease of use, interactive interface, and wide range of payment methods make Shopee a very popular platform among the younger generation.(Fitriani, 2021).

In general, Shopee offers various features to support online shopping activities, such as Shopee Mall, Shopee Food, Flash Sales, Free Shipping, Live Shopping, and various payment methods. This application is designed to provide a fast, economical, and secure shopping experience. This combination of features influences consumer behavior in choosing Shopee as their primary shopping platform, primarily due to the ease of transactions and the various promotions offered.(Kholif, 2025).

In the digital economy, Shopee acts as a facilitator for MSMEs and individual sellers to market their products more widely. The platform provides a rating and review system to maintain transaction quality, allowing buyers to more easily assess a seller's reputation before making a purchase. Furthermore, Shopee offers security features such as the Shopee Guarantee, which ensures that funds are only released to the seller after the item is received by the buyer. This increases consumer trust in the e-commerce platform.(Amira et al., 2025).

As the needs of Muslim users in Indonesia grew, Shopee launched the Shopee Barokah feature, a service that provides product categories and sellers that comply with Sharia principles. This feature includes halal product screening, pornographic-free content, and separate transactions from non-Sharia features such as PayLater or interest-based payments. The presence of Shopee Barokah demonstrates Shopee's adaptation to the needs of Indonesia's predominantly Muslim population and affirms Shopee's role as a marketplace that is inclusive of its users' religious values.

Shopee Barokah is an innovation introduced by Shopee Indonesia to meet the needs of the Muslim community for safe, convenient, and sharia-compliant transactions. This feature offers a variety of halal product categories, prayer items, Muslim fashion, and sharia-compliant financial services designed to align with Islamic values.

Functionally, Shopee Barokah not only provides halal products, but also strengthens users' spiritual identity by presenting Islamic content, such as prayer time reminders, tips for doing sharia business, and Ramadan campaigns. In addition, this feature serves as an educational tool for the public to be more aware in choosing products and services that are guaranteed halal. The presence of Shopee Barokah is an alternative for Muslim users who want to avoid interest-based transactions, such as PayLater services that potentially contain elements of

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usury. This is in line with the principle of maslahah in Islamic economics, namely creating benefits and avoiding harm. The use of the Shopee Barokah feature is considered more in line with Islamic economic principles compared to Shopee PayLater, because Shopee Barokah offers a concept that better supports religious values and a halal lifestyle in digital consumption activities.(Utami et al., 2024)

Shopee Barokah also strengthens the sharia economic ecosystem in Indonesia. As a leading e-commerce platform, Shopee plays a key role in building halal awareness through the digitalization of the Muslim market. Products sold on Shopee Barokah have undergone halal verification from official institutions such as the Indonesian Ulema Council (MUI), thus increasing consumer trust. This feature even encourages Muslim small and medium enterprises (MSMEs) to market their products widely without compromising Islamic principles. Thus, Shopee Barokah is not only a shopping platform, but also a digital sharia economic da'wah medium that brings together religious values and the modern lifestyles of Muslim students.(Business et al., 2022)

In addition to providing halal product categories, Shopee Barokah also offers a variety of Islamic services designed to support the religious needs of Muslim users in their daily lives. These features not only help users shop according to Islamic law but also facilitate daily religious activities such as prayer, reminding them of important times in the Islamic calendar, and providing easy access to religious information through a single application. One key feature is the Prayer Schedule, which displays the accurate times for the five daily prayers based on the user's location. This schedule updates automatically and provides reminder notifications, helping users perform their prayers on time even while they are out and about or shopping online. With this feature, Shopee Barokah emphasizes its orientation as a service that is not only for transactions, but also supports daily religious practices.

Shopee Barokah provides an Islamic calendar (Hijri calendar) that displays important dates in Islam, such as Ramadan, Eid al-Fitr, Eid al-Adha, the Hijri New Year, and other major holidays. This feature helps users plan their religious activities, charity, or social and religious activities. It also makes it easier for users to remember important moments, such as the start of the Sunnah fast, the days of Tashrik, and various other religious occasions that typically require adjustments to the Hijri calendar.

Another feature is the Qibla direction, a digital compass service that shows the direction of the Qibla based on GPS. Qibla direction is very useful for users who are traveling, students living in boarding houses who frequently move, or those who don't know the exact direction of the Qibla. With this feature, users don't need to download additional apps, as everything is already available within Shopee Barokah. This feature strengthens the app's function as a practical and integrated prayer tool.

Shopee Barokah also features a variety of Islamic content, such as religious articles, Islamic motivational quotes, halal education, tips for choosing sharia-compliant products, and information about MUI halal certification. This content aims to increase users' Islamic literacy and transform Shopee Barokah into more than just a marketplace, but also an

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educational space that supports a halal lifestyle. These Islamic features enrich the user experience and differentiate Shopee Barokah from other conventional e-commerce platforms.

Providing prayer times, an Islamic calendar, the direction of the Qibla, and educational religious content, Shopee Barokah has successfully created a digital ecosystem that not only supports halal transactions but also makes it easier for users to perform their religious duties and live a holistic Islamic lifestyle. This is one reason why students, particularly those in Islamic-based faculties like the Faculty of Economics and Business (FEBI), have a positive perception of Shopee Barokah as a platform that is not only sharia-compliant but also relevant to their spiritual needs.

This perception is a crucial factor influencing students' interest in using Shopee Barokah. For FEBI students, the presence of a clear halal label on a product not only simplifies the consumption process but also helps maintain consistency between religious values and economic activities. With halal assurance, students can focus more on the product's needs and benefits without being clouded by doubts about its halal status.

Some students are unaware of the Shopee Barokah feature, and some continue to use PayLater without understanding its sharia-compliant risks. This phenomenon demonstrates differing perceptions among FEBI UINSU students regarding the use of Shopee Barokah. Some students consider using this feature a form of prudence in transactions to avoid usury (riba), while others prioritize practicality and economic benefits over religious aspects. This suggests that student perceptions of Shopee Barokah are diverse and influenced by various factors, including religiosity and adherence to a halal lifestyle.

According to research(Imam et al., 2025)Religiosity is a significant factor in shaping the consumption behavior of Muslim students. Students with high levels of religiosity tend to be more cautious in selecting products and services, including avoiding non-Sharia-compliant transactions.(Zulfah et al., 2022)

Thus, this study aims to explore the perceptions of FEBI UINSU students regarding the use of Shopee Barokah and analyze how religiosity and a halal lifestyle are key considerations in avoiding Shopee PayLater. The results are expected to contribute to the development of Islamic economic literacy among students and strengthen awareness of the importance of implementing Islamic values in digital economic activities.

Several previous studies served as the basis for this research. For example, research by (Mahardika, 2024)entitled "The Influence of Religiosity on Student Consumptive Behavior in Using Online Shopping Applications" shows that the higher a person's level of religiosity, the more selective they are in choosing a shopping platform that complies with sharia values.

Other research by (Rahmat et al., 2020) in the Journal of Islamic Economics entitled "Halal Lifestyle and Sharia E-Commerce Product Purchasing Decisions" found that halal lifestyle is an important factor in Muslim students' shopping decisions in the digital era.

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Besides that, (Amira et al., 2025)The journal Al-Muzara'ah: Jurnal Ekonomi Syariah (Islamic Economic Journal) explains that the Shopee Barokah feature offers Muslim consumers an alternative for interest-free shopping with guaranteed halal products. However, many students still don't fully understand the function and benefits of this feature.

Based on these studies, it appears that religiosity and a halal lifestyle play a significant role in shaping the consumption behavior of Muslim students. Therefore, this study focuses on how FEBI UINSU students interpret Shopee Barokah as a form of implementing Sharia principles and avoiding practices deemed inappropriate, such as the use of PayLater.

Several previous studies have discussed perceptions, religiosity, and halal lifestyle in relation to the consumption behavior of Muslim communities. (Amira et al., 2025) shows that perception and religiosity influence the decision to purchase products without a halal label. While these studies have made important contributions to understanding Muslim consumer behavior, most still focus on specific products such as halal food, cosmetics, and fashion. Therefore, this study aims to complement existing studies by examining students' perceptions of the use of the Shopee Barokah feature as a means of supporting the implementation of a halal lifestyle in their digital lives. This research focuses on students' direct experiences using the feature and how it helps them practice Islamic values in their daily consumption activities. Therefore, this research is expected to provide new perspectives on the role of digital platforms in supporting a halal lifestyle among students.

Literature Review

Perception

Perception is a psychological process in which individuals receive, interpret, and give meaning to information received from their social environment. In the context of consumer behavior, perception is the basis for how someone evaluates and chooses a product before making a decision. Inda Sukati's book Consumer Behavior (2023) states that consumer perception is a mental process that includes sensing, paying attention, and interpreting stimuli from the environment before ultimately producing a response in the form of an attitude or purchasing decision. This concept shows that individuals do not react solely objectively to a product, but interpret available information by considering their experiences, personal values, and social environmental factors.(Suketi, 2023)Perception is also influenced by individual experiences, attitudes, and preferences. This means that two individuals may feel differently about the same object. In local research(Hanafi, 2022), it was found that individual perceptions of products, even without a halal label, still influence purchasing decisions because the way consumers interpret products and their beliefs about halalness are greatly influenced by their personal perceptions.

Research conducted by Dr. Nurlaila Harahap states that perceptions of halal labels have a major influence in shaping Muslim consumers' trust in a product or service.(Harahap, 2019)When consumers perceive a product as halal and safe according to Sharia law, their trust and intention to use it will increase. This finding is relevant to the perception of FEBI

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students regarding Shopee Barokah, which they view as an online shopping platform based on Islamic values.

Thus, understanding perception is the individual process of interpreting and assigning meaning to information received, influenced by background, experience, and personal values. In the context of Muslim consumer behavior, positive perceptions of product attributes will significantly influence attitudes and purchasing decisions.

Religiosity

Religiosity describes the extent to which religious understanding, beliefs, and practices influence a person's life, including consumption patterns.(Julina, 2019)The book, "Consumer Religiosity from an Islamic Perspective," states that religiosity encompasses faith, religious activities, and the internalization of religious values in social and economic life. This makes religiosity a key factor in consumption decisions for Muslim consumers, as religious values serve as the primary guideline for selecting products or services.

In an empirical context, research(Airlangga et al., 2024)Research shows that religiosity has a significant impact on the intention to purchase halal products in Indonesia. The study confirmed that the higher the level of religiosity, the greater the tendency for a person to choose products deemed to comply with sharia principles, such as certified halal products. In the context of e-commerce, students with high levels of religiosity will be more cautious in selecting products and services. They will avoid anything that could potentially violate Sharia principles, such as usury-based transactions.(From , 2023)found that religiosity significantly influences the consumption behavior of Muslim students. The stronger a person's religious values, the greater the tendency to choose halal and ethical transactions, such as using Shopee Barokah over Shopee PayLater.

Halal Lifestyle

Halal lifestyle is a lifestyle that makes halal principles the basis for all aspects of life, including the consumption of goods and services.(Adinugraha & Sartika, 2019)A halal lifestyle encompasses religious awareness, social norms, and cultural values that guide Muslim consumers in consistently choosing halal products. This concept goes beyond simply choosing halal products, but also becomes part of an individual's identity and lifestyle.

Study by (Salsabila & Ihsan, 2023)The study, "The Influence of Halal Lifestyle on Career Women in Indonesia," shows that religiosity, awareness, and social environment significantly influence the adoption of a halal lifestyle. This indicates that a halal lifestyle is formed not only based on religious values but also by the social environment that shapes halal consumption habits and preferences.

According to(Adinugroho, 2022)The halal lifestyle has become a form of modern spirituality that combines religious values with technological advancements. The younger generation of Muslims no longer sees religion as a barrier, but rather as a guide for navigating a dynamic digital life. The adoption of a halal lifestyle has also led to increased

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awareness of sharia economics, where individuals not only avoid what is forbidden but also seek out products and services that support Islamic values. Thus, the halal lifestyle plays a significant role in shaping positive perceptions of Shopee Barokah and making it a preferred choice over the PayLater feature, which potentially conflicts with sharia principles.

The concept of halal lifestyle reflects a lifestyle based on Islamic teachings, not only in terms of food and drink, but also in clothing, interactions, and transactions.

In the context of Islamic banking in Indonesia, although asset and financing growth has shown a positive trend, the national market share remains in the range of 7–8 percent until 2025, according to a report from the Financial Services Authority. This indicates that quantitative growth has not been fully accompanied by a strengthening of the competitive position within the national banking industry structure.

Promotion Costs

Promotion costs are company expenses allocated for marketing communications activities aimed at introducing products, building image, and influencing consumer decisions (Saptadi et al., 2024). Theoretically, increasing promotional spending is expected to increase customer awareness and interest, ultimately leading to increased market share (Kharisma et al., 2023). In the marketing mix theory (Marketing Mix Theory – 4Ps), promotion plays a role as an instrument to influence market perception and expand service reach.

Promotion Cost = Total Promotion Expenses in Financial Statements

However, theoretically, promotional effectiveness is not determined by the amount of costs, but rather by the accuracy of the strategy, segmentation, and media used. In the context of digital banking, promotions that are not data-driven and integrated with customer needs have the potential to create inefficiencies, thus preventing significant market share increases. Therefore, the relationship between promotional costs and market share is indirect and highly dependent on the quality of implementation.

Research Method

This research uses a descriptive qualitative approach. Qualitative research aims to understand social phenomena in depth based on the experiences, perspectives, and meanings provided by the research subjects. Qualitative research places greater emphasis on the process, meaning, and interpretation of an event within its natural context. According to Sugiyono (2020), qualitative research is a research method used to examine the natural conditions of an object, where the researcher acts as the primary instrument, and the research results emphasize meaning rather than generalization.(Sugiyono, 2021).

Sugiyono (2021) explains that data in qualitative research is obtained through interviews, observations, and documentation, which are then analyzed descriptively by organizing the data into specific categories, patterns, and themes. This approach allows researchers to comprehensively understand participants' perspectives and experiences regarding the phenomenon being studied.(Sugiyono, 2021).

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This approach was chosen because the researcher wanted to explore the stories, experiences, and views of FEBI UINSU students in using Shopee Barokah and understand how religiosity and halal lifestyle influence their decision to avoid using the PayLater feature.

The research was conducted at the Faculty of Islamic Economics and Business (FEBI) at the State Islamic University of North Sumatra. This location was chosen because FEBI students are considered to understand Islamic economic principles and have a relatively high level of religiosity. The subjects were active FEBI students who used Shopee and were familiar with the Shopee Barokah feature.

This study uses a qualitative approach, so the selection of research subjects is not based on statistical sample size, but rather on the selection of informants deemed capable of providing relevant and in-depth information consistent with the research objectives. Therefore, the research subjects in this study are referred to as research informants.

The research informants consisted of ten fifth- and sixth-semester students from the Faculty of Islamic Economics and Business at the State Islamic University of North Sumatra. The informants were from the Sharia Accounting, Sharia Business Management, and Sharia Banking study programs. Students were selected for these semesters based on the consideration that they had acquired a basic understanding of Islamic economics, consumer behavior, and sharia values in economic activity, thus enabling them to provide a more reflective perspective on the phenomena studied.

The selection of informants was based on students' experience using the Shopee platform. To obtain a variety of perspectives, informants were divided into two groups based on their experience using the Shopee Barokah feature. The first group consisted of five students who had used the Shopee Barokah feature for more than a year and had direct experience in utilizing the feature in digital consumption activities. The second group consisted of five students who had not used or were still unfamiliar with the Shopee Barokah feature, but still had a basic understanding of halal principles and Islamic values in consumption. The informants were selected based on their knowledge and relevance to the research focus.(J. Moelong, 2021).

Results and Discussion

Based on interviews with ten students from the Faculty of Islamic Economics and Business (FEBI), we obtained a general overview of their perspectives on religiosity and the application of a halal lifestyle in digital consumption activities. The interviewees included five students who had used the Shopee Barokah feature and five students who were unfamiliar with it.

From a religious perspective, six students reported that their religious values guide their daily consumption activities. Students in this group revealed that religious teachings are applied not only in ritual worship but also in choosing products, services, and transaction methods. They tend to be more cautious when using digital services, especially those related to payment systems and transactions deemed inconsistent with Islamic principles.

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Four other students stated that while they understand the importance of religious values, their application in consumption activities remains general and not yet a primary consideration. This group acknowledged that practicality and habit often outweigh religious considerations, although efforts are made to avoid explicitly violating Islamic values.

From a halal lifestyle perspective, interviews revealed that five students, particularly those familiar with and using Shopee Barokah, described the halal lifestyle as part of their daily habits. They stated that the concept of halal extends beyond food to non-food products, transaction methods, and the digital services they use. Students in this group noted that adopting a halal lifestyle helped them feel calmer and more confident in their consumption activities.

Five other students who had not yet used Shopee Barokah viewed the halal lifestyle as an important concept, but its application was still limited to certain aspects such as food and beverages. They admitted they hadn't explored halal-based digital services much and still relied on personal judgment to ensure the halal status of the products they consumed.

Dynamics of Understanding Religiosity in the Use of Shopee Barokah

Interview results revealed varying understandings of religiosity among FEBI students in the context of using Shopee Barokah. Six students viewed religiosity as a comprehensive guide to life (kaffah), making religious values a primary consideration when choosing a digital shopping platform. This group actively chose Shopee Barokah because it was perceived as providing a transaction ecosystem that aligns with Islamic principles. They not only considered the halal (permissible) product but also evaluated the payment system, transaction mechanisms, and the blessings derived from transacting on an Islamic platform. This finding aligns with the concept of religiosity proposed by Julina (2019) in her book Consumer Religious Behavior. Julina explains that religiosity in the context of consumption is not merely a religious identity, but rather a psychological construct that shapes the evaluation framework for products and services. Individuals with high levels of religiosity tend to integrate religious values into all aspects of consumption decisions, including the choice of digital platforms. The student users of Shopee Barokah in this study represent this group, as they pursue not only economic efficiency but also religious legitimacy and inner peace.

In contrast, four other students positioned religious values as fundamental principles whose application is situational. This group did not consider Islamic aspects to be the primary determinant in choosing a shopping platform. They acknowledged the importance of religious values, but said that practicality, habit, and social influence often played a more dominant role in their decision-making. This finding supports Nishwa's (2018) argument in her study on the relationship between perception and religiosity on purchasing decisions. Nishwa found that not all Muslim consumers prioritize halal labels or Islamic attributes, consumer segmentation exists based on the degree of internalization of religious values.

Rahmat, Asyari, and Puteri (2020) found a similar pattern in their study of the influence of hedonism and religiosity on student consumer behavior. Religiosity serves as a moderating

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variable that weakens the influence of hedonism on consumer behavior, but the effectiveness of this moderation depends on the extent to which religious values are internalized within the individual. Students with high religiosity are able to resist hedonistic impulses and are more selective in choosing products and platforms. Interview findings confirm this: student users of Shopee Barokah explicitly stated that they refuse to transact on platforms perceived as containing elements of usury or uncertainty (gharar), even though the platform offers convenience and substantial discounts.

The theoretical implication of this finding is that the measurement of religiosity in the study of Muslim consumer behavior cannot be standardized. Mahardika (2024), in his study on the influence of religiosity on student consumer behavior, emphasized the need to differentiate religiosity as belief and religiosity as behavior. A person may have strong religious beliefs, but they may not necessarily manifest them in their daily consumption behavior. This gap between beliefs and behavior presents a strategic opportunity for platforms like Shopee Barokah to bridge this gap by providing features that make it easier for Muslim consumers to realize their religious commitments in practice.

The Contrast in Understanding of Halal Lifestyle between Shopee Barokah Users and Non-Users

The most significant finding from the interviews was the fundamental difference in the meaning of halal lifestyle between students who had used Shopee Barokah and those who had not. The five Shopee Barokah users described halal lifestyle as part of a practical routine that is relevant to their daily digital needs. They viewed the concept of halal holistically, not just limited to food and beverages, but also encompassing non-food products, transaction methods, payment systems, and the digital services they use. Shopee Barokah was perceived as an ecosystem that enabled them to maintain consistent halal values without sacrificing convenience and efficiency.

This holistic interpretation aligns with the concept of halal lifestyle proposed by Adinugraha and Sartika (2019). Both define halal lifestyle as a lifestyle based on comprehensive Islamic teachings, encompassing aspects of consumption, social interaction, clothing, and economic transactions. Halal lifestyle is not merely compliance with halal certification, but rather an awareness of making Islamic values the foundation of every life activity. Adinugroho (2022) reinforces this concept by describing halal lifestyle as a form of modern spirituality, an expression of religiosity that is no longer limited to religious rituals but extends to the realms of consumption and lifestyle.

In contrast, the five non-Shopee Barokah student users still limited their halal lifestyle to traditional aspects such as halal certification for food and beverage products. They had not yet integrated halal awareness into their choice of digital platforms or payment methods. This group acknowledged that they had not yet explored halal-based digital services and still relied on limited personal judgment to ensure the halal status of the products they consumed. These findings confirm the research of Salsabila and Ihsan (2023) on the influence of halal lifestyle on career women in Indonesia. The study found that the adoption

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of halal lifestyle is gradual, starting with the most familiar domains and slowly expanding to other domains as awareness and experience increase.

Amira et al. (2025) in their study of Gen Z purchasing decisions on the Shopee app in Surakarta City found that service quality, product quality, and customer trust were the main determinants, while Islamic attributes were not yet a significant consideration for most respondents. This finding aligns with the profile of non-Shopee Barokah student users in this study. They have not yet considered halal aspects as a platform evaluation criterion because they have not had direct experience demonstrating the relevance and practicality of a halal lifestyle in a digital context. In other words, normative halal awareness has not yet transformed into actual preferences because it is not accompanied by experiences confirming that a halal lifestyle is applicable and beneficial.

Shopee Barokah as a Medium for Actualizing Religious Values and Digital Muslim Identity

Interview findings revealed that student users of Shopee Barokah do not view the platform simply as a shopping platform, but rather as "a reflection of their identity as Muslims who consistently adhere to a halal lifestyle." This statement reflects what Adinugroho (2022) calls modern spirituality, an expression of religiosity that is neither exclusive nor secular, but harmoniously integrated with modernity. Shopee Barokah, in this context, serves as a medium that reconciles the demands of digital economic efficiency with the need to actualize religious values.

The concept of blessings, which emerged repeatedly in the interviews, serves as an important marker. Student users of Shopee Barokah not only pursue transactional satisfaction but also inner peace from the feeling of having transacted in accordance with sharia principles. They believe that transactions free from riba, gharar, and maisir bring blessings that cannot be measured materially. This finding aligns with the theoretical framework developed by Julina (2019) on the spiritual dimension of Muslim consumer behavior. Julina argues that Muslim consumers have dual orientations: worldly (fulfilling material needs) and hereafter (obtaining blessings). These two orientations are not dichotomous but rather complementary.

In their study on the role of religiosity in shaping consumer loyalty in sharia-compliant marketplaces, Airlangga and Ratnasari (2024) found that consumers who perceive a congruence between religious values and the platform they use tend to demonstrate higher loyalty. They are less likely to switch to conventional platforms, even when lured by significant discounts or promotions. This finding is reflected in the statements of Shopee Barokah student users who feel "calmer" and "confident" when transacting on the platform. The perception of blessings serves as a non-economic switching barrier that strengthens user retention.

Nishwa (2018) in her study on purchasing decisions for cosmetics without halal labels found that Muslim consumers with high halal awareness tend to experience cognitive dissonance when purchasing products without clear halal status. They feel guilty or anxious after the

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transaction. In contrast, the student users of Shopee Barokah in this study experienced positive confirmation of their religious beliefs, strengthened by the experience of transacting on a platform that explicitly communicates Islamic values. Shopee Barokah not only sells products, but also sells inner peace and religious legitimacy.

Religiosity, Halal Lifestyle, and Their Implications for Digital Consumption Behavior

This research consistently shows that religiosity and halal lifestyle are not monolithic variables. There is a broad spectrum of understandings and practices among FEBI students. Zulfah et al. (2022) in their meta-analysis on higher-order thinking skills emphasized the importance of a multidimensional approach in understanding socio-religious phenomena. Likewise, in this context, religiosity and halal lifestyle need to be understood as dynamic and contextual constructs, not static entities that can be measured with a single indicator.

Susilowati et al. (2025) in their book Fintech Syariah identified that the younger generation of Muslims is caught in a tug-of-war between the demands of a digital lifestyle and religious commitment. On the one hand, they desire the convenience, speed, and efficiency offered by conventional digital platforms. On the other hand, they do not want to lose their Islamic identity and the blessings of transactions. Platforms like Shopee Barokah offer an answer to this dilemma. Interview findings indicate that student users of Shopee Barokah feel this harmony; they no longer have to choose between "modern" and "religious," as the platform allows both to exist simultaneously.

Suketi (2023) explains in his book Consumer Behavior that consumer preferences are shaped by a complex interaction between personal values, experiences, and environmental influences. In the context of student users of Shopee Barokah, direct experience transacting on the platform becomes a catalyst that transforms normative understandings of halal into actual preferences. They no longer simply "know" that a halal lifestyle is important, but "experience" that it is practical, relevant, and satisfying. In contrast, non-user students still view the halal lifestyle as a normative obligation whose application is limited to certain domains.

Conclusion

Based on the research results and discussion, it can be concluded that FEBI students have diverse views regarding religiosity and a halal lifestyle in digital consumption activities. Some students use religious values as the primary guideline in selecting products and services, while others still combine religious considerations with practical factors. Halal lifestyle is understood not only as the concept of consuming halal food, but also as a lifestyle that encompasses how to conduct transactions and utilize digital services. The differences in students' experiences and understandings indicate that the application of religious values and a halal lifestyle evolve along with individual awareness and experience.

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