

## ABSTRAK

Lestari, Tarisa Luky. NIM 2210921010. 2026. *Analisis Perilaku Israf dalam Pembelian Impulsif di Platform Shopee: Studi Fenomenologi pada Mahasiswa Program Studi Ekonomi Syariah di Kabupaten Jember*. Skripsi, Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Muhammadiyah Jember. Pembimbing: (I) Miftahul Hasanah, M.E.I., (II) Dhofir Catur Bashori, M.H.I.

**Kata Kunci: Ekonomi Islam , Israf, Pembelian Impulsif, Shopee**

Penelitian ini bertujuan untuk menganalisis perilaku pembelian impulsif mahasiswa Program Studi Ekonomi Syariah di Kabupaten Jember dalam penggunaan Shopee serta mengidentifikasi bentuk-bentuk israf yang muncul dalam aktivitas konsumsi berdasarkan perspektif Ekonomi Islam. Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian fenomenologi. Subjek penelitian terdiri atas 24 mahasiswa Program Studi Ekonomi Syariah di Kabupaten Jember yang aktif menggunakan Shopee dan dipilih menggunakan teknik purposive sampling. Teknik pengumpulan data dilakukan melalui wawancara mendalam, observasi, dan dokumentasi. Analisis data menggunakan model Miles dan Huberman yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa perilaku pembelian impulsif mahasiswa terbentuk melalui intensitas interaksi yang tinggi dengan aplikasi Shopee, ketertarikan terhadap berbagai promosi dan fitur digital, munculnya pembelian spontan, serta adanya pertimbangan kebutuhan dan kontrol diri dalam proses pengambilan keputusan pembelian. Dari 24 informan, sebanyak 18 informan menunjukkan kecenderungan melakukan pembelian impulsif, sedangkan 6 informan lainnya masih mempertimbangkan kebutuhan, manfaat barang, dan kondisi keuangan sebelum melakukan pembelian. Penelitian ini juga menemukan bahwa bentuk-bentuk israf tercermin melalui pembelian di luar kebutuhan utama, kurangnya pertimbangan terhadap kemanfaatan barang dan kemampuan finansial dalam penggunaan harta, dominasi keinginan dibandingkan kebutuhan, serta refleksi dan upaya menghindari israf setelah pembelian dilakukan. Temuan tersebut menunjukkan bahwa berbagai stimulus dalam lingkungan digital berpotensi mendorong penggunaan harta yang lebih berorientasi pada keinginan dibandingkan kebutuhan apabila tidak diimbangi dengan pengendalian diri. Oleh karena itu, penerapan prinsip *wasathiyah*, pengendalian diri, dan Hifz al-Mal (pemeliharaan harta) menjadi penting agar aktivitas konsumsi digital tetap selaras dengan nilai-nilai Ekonomi Islam dan tujuan maqashid syariah.

## ABSTRACT

Lestari, Tarisa Luky. Student ID 2210921010. 2026. *An Analysis of Israf Behavior in Impulsive Buying on the Shopee Platform: A Phenomenological Study of Students of the Islamic Economics Study Program in Jember Regency*. Undergraduate Thesis, Islamic Economics Study Program, Faculty of Islamic Studies, Muhammadiyah University of Jember. Supervisors: (I) Miftahul Hasanah, M.E.I., (II) Dhofir Catur Bashori, M.H.I.

**Keywords: Islamic Economics, Israf, Impulsive Buying, Shopee**

This study aims to analyze the impulsive buying behavior of Islamic Economics students in Jember Regency when using the Shopee platform and to identify the forms of *Israf* that emerge in their consumption activities from the perspective of Islamic Economics. This research employed a qualitative approach using a phenomenological research design. The research participants consisted of 24 Islamic Economics students in Jember Regency who actively used Shopee and were selected through purposive sampling. Data were collected through in-depth interviews, observation, and documentation. The data were analyzed using the Miles and Huberman model, which includes data reduction, data display, and conclusion drawing. The findings indicate that students' impulsive buying behavior was characterized by high interaction intensity with the Shopee application, attraction to various digital promotions and platform features, spontaneous purchasing decisions, and the presence of need consideration and self-control during the purchasing decision-making process. Of the 24 participants, 18 demonstrated a tendency toward impulsive buying, while the remaining 6 still considered their needs, the usefulness of the products, and their financial condition before making purchases. The study also found that the forms of *Israf* were reflected in purchasing beyond essential needs, limited consideration of product usefulness and financial capability in the use of wealth, the dominance of wants over needs, and post-purchase reflection and efforts to avoid *Israf*. These findings suggest that various stimuli within the digital environment have the potential to encourage the use of wealth based more on desires than on actual needs when not accompanied by adequate self-control. Therefore, the implementation of the principles of *wasathiyah* (moderation), self-control, and *Hifz al-Mal* (the preservation of wealth) is essential to ensure that digital consumption activities remain consistent with the values of Islamic Economics and the objectives of *maqashid shariah*.