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Compulsive Buying Tendencies among Students at Universitas Islam Negeri Ar-Raniry: A Qur'anic Ethical Perspective

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Abstract: The expansion of digital commerce has made shopping increasingly accessible to university students and may facilitate repeated purchases that are not based on immediate needs. This study examines students' understanding of compulsive buying tendencies, identifies the purchasing patterns, contributing contexts, and consequences reported in their accounts, and interprets those tendencies from a Qur'anic ethical perspective. This descriptive qualitative study involved nine purposively selected students at Universitas Islam Negeri Ar-Raniry Banda Aceh. Data were obtained through semi-structured interviews and analyzed thematically. Relevant Qur'anic passages and scholarly literature were subsequently examined as a normative framework for interpreting the reported consumption practices. The participants generally understood compulsive buying as excessive or recurrent purchasing driven more by desire than necessity, although this understanding did not consistently result in effective self-restraint. Reported purchases included clothing, skincare products, accessories, food, and game top-ups. Promotions, discounts, viral content, social media exposure, peer expectations, lifestyle pressures, stress, boredom, and the convenience of online shopping were reported as contexts associated with these purchasing tendencies. The consequences included reduced funds for basic and academic needs, borrowing, and post-purchase regret, although one participant did not report regret. Qur'anic concepts such as *isrāf* (excess), *tabdhīr* (wasteful expenditure), *wasatiyyah* (moderation), and *qanāʿah* (contentment) provide a normative framework for evaluating these practices and encouraging responsible consumption. Because the study did not use a validated diagnostic instrument, its findings indicate self-reported tendencies rather than a clinical diagnosis or prevalence estimate.

Keywords: *Compulsive buying tendencies; University students; Online shopping; Qur'anic ethics; Islamic consumption*

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A. Introduction

Online marketplaces and social-commerce platforms have changed not only where university students shop but also how their purchasing decisions are formed. Product feeds, targeted advertising, discounts, and simplified payment systems can shorten the interval between desire and purchase. Research on online consumption suggests that emotional enhancement, identity-related motives, and intensive social-media engagement may strengthen problematic buying tendencies among young consumers.[1] Recent Indonesian evidence also identifies a relationship between social-media use, impulsive online purchasing, and compulsive buying tendencies, although an unplanned or frequent purchase should not automatically be classified as compulsive behavior.[2]

In this article, compulsive buying is distinguished from ordinary consumption, high-frequency purchasing, and impulse buying. O'Guinn and Faber describe compulsive buying as chronic and repetitive purchasing motivated primarily by the psychological benefits of the buying process rather than by the utility of the purchased objects. Their study associates the behavior with loss of control, debt, anxiety, and interpersonal difficulties.[3] More recent expert consensus identifies several relevant characteristics, including persistent buying urges, diminished control, the use of shopping to regulate internal states, continued purchasing despite negative consequences, and impairment in important areas of life.[4] Because the present qualitative study did not administer a validated clinical screener or diagnostic interview, the term *compulsive buying* is used here to denote self-reported behavioral tendencies consistent with some of these characteristics, not a clinical diagnosis.

University students may encounter several conditions associated with these tendencies. Academic pressure and emotional discomfort can make shopping a temporary means of regulating mood, while peer expectations, lifestyle aspirations, promotional content, and social-media exposure can reinforce purchasing for recognition or self-presentation. A study of Indonesian university students found that hedonic shopping experiences, emotional shopping behavior, and intensive social-network use were associated with compulsive buying tendencies.[5] Research involving working students in Greater Jakarta also connected compulsive buying with materialism, socioeconomic

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[1]Helga Dittmar, Karen Long, and Rod Bond, "When a Better Self Is Only a Button Click Away: Associations between Materialistic Values, Emotional and Identity-Related Buying Motives, and Compulsive Buying Tendency Online," *Journal of Social and Clinical Psychology* 26, no. 3 (2007): 334–361, https://doi.org/10.1521/jscp.2007.26.3.334.

[2]Umi Julaihah, "Online Buying Behaviour among Youth: A Multigroup Analysis Based on Gender," *Jurnal Economia* 22, no. 1 (2026): 39–56, https://doi.org/10.21831/economia.v22i1.76420.

[3]Thomas C. O'Guinn and Ronald J. Faber, "Compulsive Buying: A Phenomenological Exploration," *Journal of Consumer Research* 16, no. 2 (1989): 147–157, https://doi.org/10.1086/209204.

[4]Astrid Müller et al., "Proposed Diagnostic Criteria for Compulsive Buying-Shopping Disorder: A Delphi Expert Consensus Study," *Journal of Behavioral Addictions* 10, no. 2 (2021): 208–222, https://doi.org/10.1556/2006.2021.00013.

[5]Nita Luciana and R. A. Febrianti, "How Do Online Shopping Platforms Shape Compulsive Buying? A Case Study of University Student," *International Journal of Research and Applied Technology* 2, no. 1 (2022): 91–99, https://doi.org/10.34010/injuratech.v2i1.6726.

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considerations, loan dependence, and financial difficulties.[6] Other Indonesian evidence indicates that fear of missing out and social-commerce interactivity can intensify online compulsive buying and brand attachment.[7] These studies suggest that problematic buying emerges through an interaction among emotional, social, financial, and digital factors rather than through a single cause.

The issue is also relevant to the institutional context of UIN Ar-Raniry Banda Aceh. Jannah's study of ten students in the Islamic Guidance and Counseling program found that a hedonistic lifestyle was expressed through fashion choices, preferences for food and dining places, and time spent outside the home. Chalisa separately examined e-commerce and consumer behavior among students in the university's Islamic Economics program.[8] These studies document changing patterns of student consumption at UIN Ar-Raniry, but they do not specifically examine how students understand compulsive buying tendencies, how those tendencies are experienced in everyday consumption, or how the students' accounts can be interpreted through Qur'anic consumption ethics.

The Qur'an provides an ethical framework for evaluating the use of wealth and the pursuit of material satisfaction. This framework includes the prohibition of *isrāf*, meaning excess in the use of otherwise permissible resources, and *tabdhīr*, meaning wasteful expenditure on matters that provide no proper benefit. It also emphasizes *wasatiyyah*, or moderation and balance, as reflected in the prohibition of excess in Q. al-Aʿrāf 7:31, the condemnation of wastefulness in Q. al-Isrāʾ 17:26–27, and the balanced use of wealth described in Q. al-Furqān 25:67. Research conducted in Aceh has shown that these concepts are understood not only as rules of expenditure but also as ethical principles related to social responsibility, spiritual discipline, and the preservation of wealth.[9] Contemporary Islamic consumption scholarship similarly positions *isrāf* and *tabdhīr* as ethical boundaries against excessive and unproductive consumption.[10]

Previous scholarship therefore leaves an analytical gap. Consumer-behavior studies generally examine psychological, financial, or digital antecedents through

[6]Kukus Mantili Asri and Farah Margaretha Leon, "Anteseden dan Konsekuensi dari Compulsive Buying Behavior yang Dimoderasi oleh Pengelolaan Keuangan pada Mahasiswa yang Bekerja di Jabodetabek," *JMBI UNSRAT: Jurnal Ilmiah Manajemen Bisnis dan Inovasi* 9, no. 2 (2022), https://doi.org/10.35794/jmbi.v9i2.41840.

[7]Elia Ardyan and Gracela Marisa Sanapang, "Online Compulsive Buying and Brand Addiction in Indonesia: The Importance of Using Fear of Missing Out and Social Commerce Interactivity," *The Winners* 24, no. 2 (2023): 117–126, https://doi.org/10.21512/tw.v24i2.10817.

[8]Raihatul Jannah, "Bentuk-Bentuk Gaya Hidup Hedonisme pada Mahasiswa Fakultas Dakwah dan Komunikasi UIN Ar-Raniry" (undergraduate thesis, UIN Ar-Raniry, 2021), https://repository.ar-raniry.ac.id/18848/; Devia Chalisa, "Pengaruh E-Commerce terhadap Perilaku Konsumen dalam Perspektif Ekonomi Islam: Studi terhadap Mahasiswa Prodi Ekonomi Syariah UIN Ar-Raniry Banda Aceh" (undergraduate thesis, UIN Ar-Raniry, 2021), https://repository.ar-raniry.ac.id/20184/.

[9]Fuadi, Zulkarnain, Boihaqi, and Muhammad Syahrial Razali Ibrahim, "Israf and Tabzir in Tafsir Al-Misbah: The Understanding of Pidie Jaya Community Leaders and Its Implications for Consumption in Aceh," *TAFSE: Journal of Qur'anic Studies* 9, no. 2 (2024): 189–202, https://doi.org/10.22373/tafse.v9i2.28851.

[10]Mochammad Arif Budiman, "Rethinking Muslim Consumption: Israf and Tabdzir as Ethical Boundaries in Everyday Economic Behavior," *Indonesian Journal of Applied Accounting and Finance* 5, no. 2 (2025): 223–233, https://doi.org/10.31961/ijaaf.v5i2.15565.

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quantitative models, whereas studies of Islamic consumption ethics tend to discuss Qur'anic norms at a conceptual level. Limited attention has been given to the relationship between students' own accounts of problematic buying and the Qur'anic ethical concepts through which those experiences may be evaluated. This gap is particularly relevant at an Islamic university, where knowledge of religious norms does not necessarily indicate that those norms have been consistently incorporated into everyday consumption.

Accordingly, this study examines self-reported compulsive buying tendencies among students at UIN Ar-Raniry Banda Aceh. It addresses three questions: How do the participating students understand compulsive buying? What purchasing patterns, contributing contexts, and consequences do their accounts reveal? How can the identified behavior be interpreted through the Qur'anic concepts of moderation, contentment, restraint, and responsible expenditure? By connecting a local qualitative case with Qur'anic consumption ethics, the study offers a context-specific account of the distance between students' normative religious understanding and their reported purchasing practices. Its findings are limited to the participating students and are not intended to establish clinical prevalence or represent the entire student population.

B. Method

This study employed a descriptive qualitative design to examine self-reported compulsive buying tendencies among students at Universitas Islam Negeri Ar-Raniry Banda Aceh and to interpret their accounts through Qur'anic consumption ethics. A qualitative design was appropriate because the study sought to understand how participants described their purchasing practices, the circumstances associated with those practices, their reported consequences, and their understanding of relevant religious values rather than to estimate prevalence or establish causal relationships.[11]

Nine students were selected purposively based on their self-reported experience of recurrent or nonessential purchasing and their willingness to describe the circumstances and consequences associated with those purchases. The analysis was limited to these nine participants and did not seek statistical representation of the wider student population. Participants were identified as P1–P9 to protect their identities. Information concerning faculty distribution, gender, age, and socioeconomic background was not used in the analysis because complete and consistent demographic information was unavailable.

Data were obtained through semi-structured interviews guided by nine questions organized into three clusters: participants' understanding of compulsive buying; their purchasing patterns, contributing contexts, and consequences; and their understanding of Qur'anic values related to consumption. The interviews elicited information about product categories, purchasing frequency, promotional and social influences, emotional circumstances, financial consequences, and post-purchase responses. The purchasing information summarized in Table 1 was derived from the participants' self-reported

[11]John W. Creswell and Cheryl N. Poth, *Qualitative Inquiry and Research Design: Choosing among Five Approaches*, 4th ed. (Los Angeles: SAGE, 2018).

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accounts and was used descriptively rather than as a psychometric or diagnostic measurement. The interview excerpts presented in English were translated from Indonesian while preserving their substantive meaning.

The documentary component examined Qur'anic passages related to moderation, wasteful expenditure, gratitude, material attachment, and self-restraint. The selected passages included Q. al-Aʿrāf 7:31, Q. al-Isrāʾ 17:26–27, Q. al-Furqān 25:67, Q. Ibrāhīm 14:7, Q. al-Takāthur 102:1–2, Q. Yūsuf 12:53, and Q. al-ʿAnkabūt 29:69. These passages were used as a thematic ethical framework rather than as the basis for a clinical or behavioral intervention.

The interview material was analyzed thematically through repeated reading, identification of recurring statements, preliminary categorization, comparison across participant accounts, and organization of the findings into four themes: participants' understanding of compulsive buying; reported purchasing patterns and contributing contexts; financial and psychological consequences; and Qur'anic ethical interpretation.[12] Divergent accounts, including the absence of post-purchase regret in one participant, were retained to avoid presenting the findings as uniform.

The study did not employ the Compulsive Buying Scale, the German Compulsive Buying Indicator, or a structured clinical interview. It therefore does not diagnose compulsive buying-shopping disorder, classify participants according to severity, or estimate the prevalence of compulsive buying among UIN Ar-Raniry students. The findings are limited to the experiences reported by the nine participants.

Participation was voluntary, and the participants were informed about the purpose of the study and the intended academic use of their accounts. Informed consent was obtained before the interviews. Personal names were replaced with participant codes, and identifying information was excluded from the analysis and publication.

C. Results and Discussion

1. Students' Understanding of Compulsive Buying

The nine participants generally understood compulsive buying as repeated or excessive purchasing motivated more by desire than by immediate need. Their explanations commonly referred to emotional pressure, temporary satisfaction, difficulty resisting attractive products, and purchases made without adequate financial planning. Although their explanations were not expressed in clinical terminology, participants could distinguish between purchases intended to meet practical needs and purchases driven by momentary desire.

Participants also recognized potential negative consequences. They associated excessive purchasing with the depletion of monthly allowances, difficulty meeting more important expenses, dependence on parents, borrowing, and regret after a purchase. Their accounts indicate that knowledge of financial consequences did not always prevent the

[12]Virginia Braun and Victoria Clarke, *Thematic Analysis: A Practical Guide* (London: SAGE, 2021).

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behavior. The principal issue was therefore not simply a lack of awareness, but a reported difficulty in translating awareness into consistent purchasing restraint.

These descriptions overlap with several established characteristics of compulsive buying, particularly repetitive purchasing, emotional regulation, diminished control, and continued purchasing despite adverse consequences.[13] Nevertheless, the overlap should not be treated as proof that the participants met clinical criteria. Expert consensus on compulsive buying-shopping disorder requires persistent urges, impaired control, functional consequences, and the continuation of dysfunctional behavior despite harm.[14] Recent research also cautions that impulsive and compulsive buying are related but conceptually distinct phenomena, and that the threshold between them cannot be determined from purchasing frequency alone.[15] The participants' statements are therefore interpreted as self-reported compulsive buying tendencies rather than diagnoses.

2. Reported Purchasing Patterns

Table 1 summarizes the product categories and purchasing frequencies reported by the nine participants. The table is descriptive and does not determine whether a participant met the diagnostic criteria for compulsive buying-shopping disorder.

Table 1. Self-Reported Purchasing Patterns among Participating Students

Participant	Clothing	Skincare products	Food	Accessories	Other purchases
P1	Twice a month	Twice a month	Daily	Once a month	Not recorded
P2	Once a month	Once a month	Daily	Once a month	Not recorded
P3	Twice a month	Twice a month	Daily	Once a month	Not recorded
P4	Twice a month	Not recorded	Daily	Twice a month	Not recorded
P5	Three times a month	Not recorded	Daily	Twice a month	Game top-ups
P6	Twice a month	Not recorded	Daily	Once a month	Not recorded
P7	Three times a month	Twice a month	Daily	Twice a month	Not recorded
P8	Once a month	Twice a month	Daily	Twice a month	Not recorded
P9	Twice a month	Not recorded	Daily	Twice a month	Not recorded

[13]O'Guinn and Faber, "Compulsive Buying," 147–157.
[14]Müller et al., "Proposed Diagnostic Criteria," 208–222.
[15]Svein Ottar Olsen, Nguyen Huu Khoi, and Ho Huy Tuu, "The 'Well-Being' and 'Ill-Being' of Online Impulsive and Compulsive Buying on Life Satisfaction: The Role of Self-Esteem and Harmony in Life," *Journal of Macromarketing* 42, no. 1 (2022): 128–145, https://doi.org/10.1177/02761467211048751.

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Source: Participants' self-reported purchasing frequencies.

The reported purchases included clothing, skincare products, food, accessories, and game top-ups. Clothing was purchased between once and three times per month, skincare products between once and twice per month, and accessories between once and twice per month. Food purchases were recorded daily, but this frequency cannot be interpreted as problematic without information about whether the purchases exceeded routine needs. The more relevant evidence concerns participants' statements that certain purchases were made beyond their perceived needs, under promotional or social pressure, or despite limited financial resources.

Viral content, discounts, peer influence, brand-related considerations, and lifestyle factors were reported as contexts associated with purchasing decisions. Viral exposure, discounts, and peer influence appeared across several product categories, whereas branding and lifestyle considerations were particularly evident in clothing purchases. Because the original matrix recorded only whether an influence was reported, it cannot establish which factor was strongest or measure the magnitude of its effect.

This interpretation is consistent with Indonesian research reporting associations between online shopping environments, emotional shopping, intensive social-network use, and compulsive buying tendencies among students.[16] Online purchasing may also provide emotional and identity-related rewards when products are used to approach an idealized self-image.[17] Other Indonesian research has linked social-media use with impulsive online purchasing and has identified impulsive purchasing as a determinant of compulsive buying, although not all proposed factors produced statistically significant effects.[18] The present qualitative findings therefore indicate contextual similarity rather than causation.

3. Emotional and Social Factors

Participants described emotional states as important contexts for purchasing. P5 explained that "emotional conditions such as academic stress, fatigue, and the desire to relieve boredom were among the main triggers for excessive purchasing."[19] The participant also described the convenience of online shopping—scrolling through products, selecting an item, and completing payment—as making it easier to act on an immediate desire.

P7 similarly stated that "the main drivers of compulsive buying were emotional conditions such as stress, the desire for temporary satisfaction, and social prestige."[20]

[16]Luciana and Febrianti, "How Do Online Shopping Platforms Shape Compulsive Buying?," 91–99.

[17]Dittmar, Long, and Bond, "When a Better Self Is Only a Button Click Away," 334–361.

[18]Julaihah, "Online Buying Behaviour among Youth," 39–56.

[19]Interview with P5, student at UIN Ar-Raniry Banda Aceh, January 19, 2026, 9:00–9:35 a.m. WIB.

[20]Interview with P7, student at UIN Ar-Raniry Banda Aceh, January 20, 2026, 10:00–10:45 a.m. WIB.

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These accounts suggest that shopping sometimes served as a short-term response to discomfort rather than a planned effort to meet a functional need. Participants also associated purchases with a desire to follow trends, avoid social exclusion, and maintain an acceptable appearance among peers.

These findings are compatible with studies associating online compulsive buying with fear of missing out, social-commerce interactivity, emotional shopping, and identity-related motives.[21] Research has also proposed that anxiety and escapism may help explain the relationship between repeated impulsive purchases and more problematic buying patterns.[22] The present findings provide contextual similarity but do not test those relationships. Emotional pressure, social recognition, and digital convenience are treated as participants' reported explanations, not independently measured causal variables.

4. Reported Financial and Psychological Consequences

The most clearly documented consequences concerned financial pressure and post-purchase regret. P4 stated that excessive purchasing outside immediate needs could lead students to borrow money. The same participant explained that such expenditure could interfere with essential expenses, including food and internet data. P3 reported that purchasing a handbag required reducing the daily food allowance to IDR 16,000–18,000. These statements indicate that some purchases affected the allocation of limited student funds and, in certain cases, displaced more immediate needs.

Eight of the nine participants reported regret after purchasing items that they later regarded as unnecessary. Their regret was associated with recognizing that the purchase was not urgent or that it had reduced the funds available for more immediate needs. One participant did not report guilt or regret despite acknowledging a financial consequence. This difference indicates that post-purchase responses were not uniform across the participant group. The available data do not support further psychological interpretation of the absence of regret.

The combination of borrowing, reduced spending on necessities, and post-purchase regret resembles consequences described in established compulsive-buying research.[23] Indonesian research involving working students has likewise examined the relationship between compulsive buying, loan dependence, and financial difficulties.[24] Nevertheless, this study cannot determine the duration or severity of those consequences. Nor can the absence of regret in one participant be interpreted as evidence of a psychological defense mechanism without additional data. It is reported only as a difference in the participant accounts.

[21] Ardyan and Sanapang, "Online Compulsive Buying and Brand Addiction," 117–126.

[22] Aadel A. Darrat, Mahmoud A. Darrat, and Douglas Amyx, "How Impulse Buying Influences Compulsive Buying: The Central Role of Consumer Anxiety and Escapism," *Journal of Retailing and Consumer Services* 31 (2016): 103–108, https://doi.org/10.1016/j.jretconser.2016.03.009.

[23] O'Guinn and Faber, "Compulsive Buying," 147–157.

[24] Asri and Leon, "Anteseden dan Konsekuensi dari Compulsive Buying Behavior."

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5. Qur’anic Ethical Interpretation

The following discussion presents a thematic ethical reading rather than a comprehensive verse-by-verse exegesis. The selected passages are used to examine the participants’ reported practices through the interconnected principles of moderation, responsible expenditure, gratitude, contentment, and self-restraint. These concepts provide a normative framework and are not treated as diagnostic categories or evidence of an empirically tested intervention.

6. Moderation and the Avoidance of Waste

The first principle is *wasatiyyah*, meaning moderation and balance. Q. al-Aʿrāf 7:31 permits consumption while warning against excess, and Q. al-Furqān 25:67 describes responsible expenditure as neither wasteful nor excessively restrictive. Q. al-Isrāʾ 17:26–27 provides a stronger warning against *tabdhīr*, or wasteful expenditure.

The participants’ reports of purchasing beyond their needs, reducing essential budgets, and borrowing for desired items can be evaluated against these principles. However, not every nonessential purchase should automatically be categorized as *tabdhīr*. The ethical concern becomes more defensible when spending is repeated, produces avoidable harm, displaces essential needs, or lacks a reasonable benefit. Research in the Acehnese context similarly distinguishes *isrāf*—excess in otherwise permissible consumption—from *tabdhīr*, or expenditure without proper benefit.[25] Contemporary Islamic consumption scholarship treats both concepts as ethical limits that protect moderation and responsible resource use.[26]

7. *Qanāʿah* and Gratitude

The second principle is *qanāʿah*, meaning a contented and proportionate attitude toward what one possesses. The concept does not prohibit effort, purchasing, or material enjoyment. It concerns the ability to avoid making continuous acquisition the primary source of emotional satisfaction.

Q. Ibrāhīm 14:7 directly concerns gratitude rather than providing a lexical definition of *qanāʿah*. In this study, the verse is therefore used as a related ethical foundation: gratitude may support contentment, while persistent dissatisfaction can make new possessions appear necessary for temporary emotional relief. The participants’ repeated recognition that purchases were driven by momentary desires indicates a tension between knowledge of sufficiency and the attraction of further acquisition. The evidence does not establish a deficiency in personal faith; it identifies a difference between articulated religious knowledge and reported consumption practices.

[25] Fuadi et al., “Israf and Tabzir in Tafsir Al-Misbah,” 189–202.
[26] Budiman, “Rethinking Muslim Consumption,” 223–233.

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8. Resisting Status-Oriented Accumulation

The third principle concerns *ḥubb al-dunyā*, or excessive attachment to worldly acquisition. Q. al-Takāthur 102:1–2 warns against competitive accumulation that distracts people from more enduring obligations. In the present study, this warning is relevant to accounts of buying branded or fashionable goods for social recognition.

The verse should not be used to judge the participants' religiosity or label every lifestyle purchase as morally blameworthy. Its relevance lies in evaluating purchasing that becomes oriented toward prestige, competition, or repeated self-display. When acquisition is used primarily to secure peer recognition, the ethical question shifts from ownership itself to the purpose and consequences of the expenditure.

9. Self-Restraint and Emotional Desire

The fourth principle concerns *hawā al-nafs*, meaning desire that requires moral regulation. Q. Yūsuf 12:53 acknowledges the human inclination toward wrongdoing, while Q. al-ʿAnkabūt 29:69 associates sustained moral effort with guidance. In relation to the interview findings, these passages provide a vocabulary of self-restraint for interpreting purchases triggered by stress, boredom, discounts, and temporary desire.

This interpretation should not reduce a complex consumer behavior to personal moral failure. Online accessibility, promotional design, social comparison, peer expectations, and limited financial management also formed part of the participants' accounts. Research on online consumers confirms that purchasing frequency, favorable attitudes toward online shopping, and the convenience of digital access may be associated with greater susceptibility to compensative or compulsive buying.[27] Qur'anic self-restraint is therefore best understood as one component of an ethical response rather than the sole explanation for the behavior.

10. Integrated Discussion

The central finding is a gap between normative understanding and reported practice. Participants generally knew that excessive and wasteful expenditure conflicts with Islamic teachings, yet this knowledge did not consistently prevent purchases driven by emotion, promotion, or social recognition. The findings do not establish that religious education failed. They indicate more narrowly that knowledge of a norm and the ability to apply it under emotional, social, and digital pressure are different processes.

The article's contribution lies in connecting students' accounts of problematic consumption with Qur'anic ethical categories without treating those categories as clinical diagnoses. Prior consumer research identifies loss of control, emotional regulation, and negative consequences as important characteristics of compulsive buying.[28] Qur'anic

[27]Grzegorz Adamczyk, "Compulsive and Compensative Buying among Online Shoppers: An Empirical Study," *PLOS ONE* 16, no. 6 (2021): e0252563, https://doi.org/10.1371/journal.pone.0252563.

[28]Müller et al., "Proposed Diagnostic Criteria," 208–222.

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ethics addresses the same reported practices through moderation, responsible expenditure, gratitude, and restraint. The two frameworks operate at different levels: consumer research describes behavioral and psychological tendencies, whereas Qur'anic interpretation provides a normative basis for evaluating the use of wealth.

The findings are limited by the small purposive participant group, incomplete demographic documentation, the absence of a validated compulsive-buying instrument, and reliance on self-reported accounts. The purchasing table records product categories and reported frequencies but does not measure duration, severity, functional impairment, or causal relationships. The study therefore cannot estimate prevalence, assign participants to clinical categories, or generalize its findings to the wider UIN Ar-Raniry student population.[29] Its contribution is limited to explaining how the documented participants described their purchasing tendencies and how those tendencies may be evaluated through Qur'anic consumption ethics.

D. Conclusion

The nine participating students generally understood compulsive buying as repeated or excessive purchasing driven by desire, emotional discomfort, promotional exposure, or social influence rather than immediate need. Their accounts identified purchases involving clothing, skincare products, food, accessories, and game top-ups. The most relevant indicators were not purchasing frequency alone, but participants' reports of buying beyond their needs, experiencing difficulty with restraint, reducing expenditure on essential items, borrowing, and regretting purchases. Eight participants reported post-purchase regret, while one did not, indicating that the consequences were not uniform.

The Qur'anic analysis frames these experiences through *wasatiyyah* as moderation, *isrāf* as excess, *tabdhīr* as wasteful expenditure, *qanāʿah* as contentment, and moral restraint toward status-oriented accumulation and momentary desire. These principles provide an ethical basis for evaluating consumption, but the study does not demonstrate their effectiveness as a clinical or behavioral intervention. Its main contribution is the identification of a context-specific gap between students' normative religious understanding and their reported purchasing practices.

Because the study relied on nine purposively selected participants and did not use a validated diagnostic instrument, the findings cannot determine the prevalence or clinical severity of compulsive buying among UIN Ar-Raniry students. They should be understood as a qualitative account of self-reported tendencies within a limited institutional context.

Declarations

[29]Adamczyk, "Compulsive and Compensative Buying," e0252563.

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AI Use Declaration: DeepL Write was used solely to assist with English-language editing and the improvement of academic readability. All AI-assisted revisions were critically reviewed, verified, and approved by the author, who remains fully responsible for the accuracy, originality, citations, interpretations, and integrity of the manuscript.

Data Availability: The interview data are not publicly available because they may contain information that could compromise participant confidentiality. De-identified data may be available from the corresponding author upon reasonable request, subject to participant consent and applicable institutional requirements.

Ethical Considerations: This study involved minimal-risk qualitative interviews with nine adult university students. Before data collection, all participants were informed about the purpose of the study, the voluntary nature of their participation, the intended academic use of their accounts, the protection of confidentiality, and their right to decline to answer questions or withdraw without penalty. Informed consent was obtained from all participants. Personal identities were replaced with participant codes, and identifying information was excluded from the analysis and publication.

Informed Consent: Informed consent was obtained from all participants before the interviews.

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