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Do *Pesantren* Rules Moderate the Effects of Digital Marketing? A Mixed-Methods Study of Consumer Loyalty, Consumption Ethics, and *Maslahah*

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Abstract

*This study aims to analyze the effect of Digital Marketing on Consumption Ethics and Consumer Loyalty, as well as to examine the role of Pesantren Rules as a moderating variable in female students at Darussalam University (UNIDA) Gontor. The research method uses a mixed method. The quantitative research was conducted with 100 samples as calculated by G*Power and analyzed using SEM PLS 4.1.1.4, followed by qualitative research using a normative-empirical approach with thematic analysis. The research results show that Digital Marketing has a positive and significant effect on Consumer Loyalty and Consumption Ethics, so H1 and H3 are accepted, and Pesantren Rules also have a positive and significant effect on Consumer Loyalty, so H4 is accepted. Meanwhile, Consumption Ethics has a positive but not significant effect on Consumer Loyalty, H2 is rejected, and H5 is accepted because Pesantren Rules prove to negatively and significantly moderate the effect of Digital Marketing on Consumer Loyalty, indicating that an increase in Pesantren Rules tends to weaken the influence of Digital Marketing on Consumer Loyalty. From a maslahah perspective, pesantren rules (restrictions on mobile phone use) can be seen as a preventive tool to protect maslahah and reduce the potential mafsadah of shopping using digital.*

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Introduction

Consumption is an essential aspect of human life, involving the acquisition and use of goods and services to satisfy individual needs. Consumption ethics refers to the moral values and principles that guide consumers' purchasing and consumption decisions, taking into account social, economic, and environmental considerations (Araújo & Pinho, 2025). Unethical consumption practices can negatively affect individuals, society, and the environment. From an Islamic perspective, consumption should adhere to ethical principles that promote fairness, responsibility, and the prevention of harm. In this context, Islamic businesses need to develop marketing strategies that attract and retain customers while maintaining ethical standards. Technological advancements have encouraged businesses to adopt innovative marketing approaches to attract consumers and foster customer loyalty (Nadeem et al., 2021). However, these innovations may also encourage impulsive purchasing behavior (Bhargava & Velasquez, 2021). Furthermore, technological developments may present ethical challenges, particularly concerning honesty and transparency, which can potentially harm consumers (Ogbukea, 2022; Nurdin, 2021).

Islamic boarding schools (*pesantren*) play an important role in disseminating Islamic teachings and providing religious education. In Indonesia, the role of *pesantren* within the national education system is formally recognized under Law No. 20 of 2003 concerning the National Education System. Article 30(4) identifies *pesantren* as one of the forms of religious education. Digital transformation has also influenced educational practices in *pesantren*, particularly through access to online learning materials (Halbusi et al., 2020). In addition to educational activities, digital technology has been integrated into students' daily transactions. For example, Gontor Putri Islamic boarding school has introduced an electronic money system to facilitate purchases while helping regulate students' spending. Although students can conduct online transactions, institutional regulations continue to govern these activities to encourage ethical consumption practices. This context is particularly relevant to female students at Universitas Darussalam Gontor (UNIDA Gontor), commonly referred to as *mahasantri*. As university students living within a pesantren environment, they are expected to demonstrate independence, discipline, responsibility, and critical thinking skills.

Pesantren serve as important institutions for Islamic religious education and the development of Islamic knowledge (Van Buren III et al., 2020). In the context of digital transformation, *pesantren* also play a role in guiding students' engagement with digital technologies in accordance with Islamic values. Meanwhile, marketing strategies have increasingly shifted from conventional promotional methods to digital marketing through social media platforms, including targeted advertising (Khanom, 2023). Other prominent strategies include live-stream shopping, which integrates product promotion, real-time seller–consumer interaction, and purchasing transactions (Wang et al., 2022), and influencer marketing, which involves collaborating with individuals who have substantial influence and established audiences on social media (Leung et al., 2022). These digital marketing strategies may influence consumers' purchasing decisions and consumption patterns. In this context, *pesantren* can play an important role in promoting ethical consumption practices grounded in Islamic teachings.

Digital marketing strategies frequently employ techniques designed to stimulate immediate purchasing decisions, including personalized advertisements, flash sales, and convenient payment options such as buy now, pay later (BNPL) services. These strategies may increase consumers' susceptibility to impulsive purchasing behavior (Culiberg et al., 2023). From an Islamic perspective, consumption decisions should be guided by the priorities and objectives of *maqasid al-Shariah*, which provide an ethical framework for responsible consumption (Wahyudi et al., 2023). Although digital transformation has facilitated consumers' access to goods and services, it may also raise ethical concerns regarding purchasing behavior. Previous research has identified gender-related differences in impulsive buying behavior

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(Qotrunnada & Maulana, 2022), while excessive impulsive purchasing may have implications for financial management and responsible consumption. In this context, religiosity may function as an internal mechanism of behavioral regulation (Jalees et al., 2024), potentially helping individuals manage impulsive purchasing tendencies in digital marketing environments (Giacomin et al., 2023).

As digital marketing becomes increasingly pervasive, individual religiosity may not always be sufficient to regulate consumption behavior. Moreover, digital marketing algorithms, supported by artificial intelligence, can analyze consumer preferences and personalize promotional content, potentially increasing exposure to purchasing stimuli. In this context, institutional policies and environmental controls may complement individual self-regulation. As a higher education institution operating within a *pesantren* environment, Universitas Darussalam Gontor (UNIDA Gontor) implements policies that restrict female students' internet access on campus and in dormitories (Retnowati, 2025). These restrictions may serve not only administrative purposes but also support character development and responsible consumption practices. By limiting exposure to digital promotional content, such policies may help students manage impulsive purchasing tendencies. While some previous studies have primarily examined self-control as an individual psychological characteristic (Francke & Carrete, 2023), the pesantren tradition also emphasizes the importance of the social and spiritual environment (*bi'ah*) in shaping individual behavior. Accordingly, UNIDA Gontor provides a relevant institutional context for examining how environmental regulations may complement individual self-control in promoting ethical consumption.

Despite institutional restrictions on internet access and physical mobility, students may continue to engage with digital commerce and demonstrate loyalty to particular e-commerce platforms. Such restrictions may be associated with more selective digital consumption patterns, although this relationship requires empirical examination (Ong & Lye, 2021). Previous studies have commonly conceptualized self-control as an individual's ability to regulate impulses and behavior (Chen et al., 2022). However, the potential role of institutional regulations in shaping the relationships among self-control, consumption ethics, and consumer loyalty remains insufficiently explored, particularly within Islamic educational environments. From the perspective of *maqasid al-Shariah*, the principle of *maslahah* emphasizes the promotion of human welfare and the prevention of harm, including in economic and consumption activities. Building on this perspective, the present study seeks to examine how individual self-control and institutional regulations may contribute to ethical digital consumption practices among female students at UNIDA Gontor. By considering both individual and institutional dimensions, this study aims to provide a more comprehensive understanding of consumption behavior within the *pesantren* educational environment.

Literature Review

Consumption Ethics in Islamic and Conventional Economics

The term ethics is derived from the Greek word "*ethos"*, which generally refers to character, customs, or habitual ways of behaving. At a fundamental level, both Islamic and conventional economics recognize consumption as the use of goods and services to satisfy human needs. However, these approaches differ in their underlying objectives and ethical principles. Ethical considerations play an important role in guiding consumption decisions, particularly regarding the selection and use of goods and services. Awareness of consumption ethics may contribute to more sustainable and socially responsible consumption practices. Conversely, unethical consumption behavior may have adverse consequences for consumers, society, and the

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environment. Furthermore, consumers play an important role in encouraging businesses to develop more ethical and sustainable products (Wang et al., 2020).

In conventional economic theory, consumers are generally assumed to seek maximum utility from their consumption decisions, subject to their preferences, available income, and budget constraints. This perspective commonly emphasizes rational choice and utility maximization. However, consumption behavior may also be influenced by psychological and emotional factors, including hedonic motivations and impulsive purchasing tendencies. In contrast, Islamic economics emphasizes not only the satisfaction of material and spiritual needs but also adherence to ethical and religious principles in consumption activities. Accordingly, Islamic consumption ethics encourages responsible consumption, moderation, and the avoidance of wasteful or excessive spending.

Customer Loyalty and Its Determinants

Customer loyalty refers to consumers' sustained commitment to a particular brand, product, or service, reflected in positive attitudes, strong attachment, and repeated purchasing behavior. It encompasses two dimensions: attitudinal loyalty, which reflects consumers' preferences and psychological commitment, and behavioral loyalty, which represents repeated purchasing behavior. Developing and maintaining customer loyalty is essential for businesses and is influenced by several factors, including customer satisfaction, service quality, price, and promotional activities (Nasrul, 2021).

Among these determinants, customer satisfaction plays a fundamental role in fostering loyalty. It refers to consumers' evaluations of whether a product or service meets their needs and expectations. Satisfaction arises when perceived performance meets or exceeds prior expectations, encouraging positive attitudes and continued purchasing relationships. Conversely, unmet expectations may generate dissatisfaction and reduce consumers' willingness to repurchase. Closely related to satisfaction, service quality reflects the extent to which service performance meets consumers' expectations (Junita et al., 2022). It encompasses five dimensions: tangibles, reliability, responsiveness, assurance, and empathy. These dimensions represent physical facilities, consistent service delivery, prompt assistance, customer confidence, and individualized attention, respectively. Higher perceived service quality may enhance customer satisfaction, strengthen relationships, and encourage loyalty.

Beyond service quality, price represents another important determinant of customer loyalty. It refers to the monetary value consumers exchange for products or services (Halbusi et al., 2020). More importantly, price perception reflects consumers' assessments of affordability, fairness, and value for money relative to the benefits received. Reasonable and fair prices may encourage satisfaction and repeat purchases, whereas perceived excessive pricing may weaken purchasing intentions and long-term customer relationships. In addition to price, promotion contributes to customer loyalty by informing, persuading, and reminding consumers about products or services. Promotional activities, including advertising, sales promotions, personal selling, public relations, and digital marketing, help increase product awareness, communicate value, and encourage purchasing decisions. Effective promotion may also strengthen brand perceptions, maintain customer engagement, and stimulate repeat purchases, thereby supporting long-term customer loyalty.

Digital Marketing Strategies and Consumer Engagement

Digital marketing is an effort to promote products or services through digital distribution channels (Moustakas et al., 2020). Although traditional marketing methods have not been completely replaced, many marketing activities have shifted to digital platforms. Essentially, digital marketing leverages the internet and digital technologies, including computers, mobile devices, media, and other digital platforms, to enhance the visibility of products and services

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(Retnowati, 2024). On the other hand, digital marketing offers a new way to understand consumer engagement with a brand or product through the internet. It can also be defined as a form of marketing that utilizes resources from digital devices to promote products and services, aiming to establish a relationship between the brand and consumers. Thus, digital marketing not only replaces traditional methods but also creates new ways to interact and connect with the audience. Digital marketing strategies can contribute in increasing sales and business success. Here are some of the results of the discussion about digital marketing strategies that can increase sales:

a. Increasing awareness and branding. Digital marketing strategies focus not only on sales, but also on increasing business awareness and branding
b. Utilization of social media: Social media is effective for marketing products or services. You can interact with customers and promote your business through social media platforms
c. Content Marketing: Quality and relevant content builds customer trust and increases visibility. Create useful content such as articles, videos, or infographics that are interesting and add value
d. Collaboration: Collaborating with other entities or influencers can expand the reach of the business. Find the right influencers and collaborate to promote each other.
e. Analytics and Measurement. Conduct regular analysis to assess the effectiveness of digital marketing strategies. The more someone uses social media, whether actively or passively, the more likely certain emotional responses will show up, and those responses are then linked to impulsive buying behavior (Chen et al., 2022). This is because it highlights the customer journey, with the wishlist feature allowing consumers to save products they find interesting to consider later, so the products stay in the consumer's mind and could potentially increase the chances of future purchases.

Maslahah

The Arabic term for "*maslahah*" is the singular form of the phrase "*al-mashalih*," which, according to the language, means "to bring good." It can also be translated into Indonesian as "*maslahah*," which means "to bring good" or "to benefit." and “denied any harm”. Ibn Manzur claims that the term *maslahah*, which meaning "good," is a form of the word *masalih* (plural) and *mufrod* (singular) (Mukri et al., 2024). Meanwhile, Imam Al-Ghazali explained *maslahat* according to the meaning of attracting benefits or rejecting *mudharat* harm. However, that is not what we want, to achieve to be able to benefit and to be able to live in harmony with God is the goal of the human being. The scholars of *ushul fiqh* explained about *maslahah* is requirement of bringing something that has a beneficial impact (benefits) and avoiding those that have bad qualities (*mudharat*).

The acceptance of the law from *maslahah* either as the purpose of Islamic *tasyri'*, or as a the basic source of the determination of the law in a philosophical order can be said to have to achieve a certain level of truth, which is often why some scholars are worried about the occurrence of the establishment of laws that based on personal will or interest on behalf of *maslahah*, because according to them the measures of *maslahah* are subjective and relative and vulnerable to change, therefore the scholars of *ushul fiqih* determine the criteria that must be met, including:

a. The *maslahah* should be included in the field of *mu'amalah*.
b. *Maslahah* in accordance with the teachings of sharia.
c. *Maslahah* should include the importance of *dharuriyah*.

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d. *Maslahah* should be general.
e. *Maslahah* should be *haqiqi* and not *wahmi* (imaginative).
f. *Maslahah* is not that which is not taken into account (*mulqha'*) which is clearly rejected by *nash.*

Al-Ghazali (1989), devide the *maslahah* on three parts, namely:

a. *Maslahah Mu'tabarah*, This is a type of *maslahat* that is recognized and accepted in Islamic law. This *maslahah* is in accordance with the principles contained in the Qur'an and Hadith, and has been agreed upon by scholars.
b. *Maslahah Mursalah* is a type of *maslahat*/benefit that is not explicitly mentioned in the Qur'an or Hadith, but is considered beneficial and in accordance with the purpose of the sharia (*maqasid al-shariah*),
c. *Maslahah Mulghah* is a type of *maslahat*/benefit that is considered detrimental or useless, and can cause damage or danger.

In this context, *maslahah mulghah* (rejected public interest) cannot serve as a legitimate basis for Islamic legal decision-making because it contradicts established Sharia principles aimed at promoting welfare and preventing harm. However, al-Tufi, (1997) adopts a different approach to the classification of *maslahah*. Rather than recognizing *maslahah mulghah* as a separate category, he distinguishes between *maslahah mu'tabarah* (interests explicitly recognized by scriptural texts) and *maslahah mursalah* (interests not explicitly addressed by scriptural texts). From al-Tufi, (1997) perspective, the ideal situation arises when *maslahah* is consistent with the *nass* (scriptural texts) and no contradiction exists between them. Nevertheless, when an apparent conflict emerges, he argues that *maslahah* may take precedence through the mechanisms of *takhsis* (specification) or *bayan* (clarification), rather than through the outright rejection of scriptural authority.

In his work *Adillat al-Tasyri'*, 'Ali al-Rabi'ah interprets al-Tufi, (1997) position as granting priority to *maslahah* over *nass* and *ijma'* (scholarly consensus) in matters concerning *hajiyyat* (complementary needs) and *tahsiniyyat* (embellishments), while maintaining conformity with established Sharia evidence in matters involving *daruriyyat* (essential necessities). In contrast, the contemporary Al-Buthi, (2001) distinguishes between two dimensions of *maslahah*: worldly welfare (*maslahah al-dunya*) and welfare in the hereafter (*maslahah al-akhirah*). The former concerns human well-being and the preservation of benefits in worldly life, whereas the latter emphasizes spiritual well-being and ultimate salvation in the afterlife. This distinction underscores the comprehensive nature of *maslahah* within Islamic jurisprudence, encompassing both material and spiritual dimensions of human welfare.

Hypothesis Development

Digital marketing is basically something related to commercial activities carried out digitally using the internet. One measure of its success is when the products offered are based on sharia principles or grounded in the spirit of worship to Allah. In marketing, ethics should guide business people, whether individuals or companies, developing products in an aggressive digital market. Digital marketing has shown a positive impact on consumption ethics (Sameen, 2025; Vasiliki et al., 2026). This study suggests that digital marketing practices, such as advertising digital products on social media, digital purchase transactions, and promotional activities, can influence the spending habits of female students at Universitas Darussalam (UNIDA) Gontor based on ethics, relating to how responsible consumer behaviour interacts with digital marketing practices so that it does not lead to wasteful spending. The study also looked at the relationship between digital marketing and consumer ethics among female students at UNIDA

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Gontor. Several previous studies have shown that there is an important relationship between digital marketing and the consumption ethics practiced by consumers. The presence of consumption ethics encourages the growth of a more responsible consumption culture (Joshi, 2025; Tiwari et al., 2025). Other studies also found positive and significant results regarding the influence of digital marketing on consumption ethics, showing that consumption ethics act as a deterrent for consumers from making unplanned purchases.

H1: Digital Marketing positively affects Consumption Ethics of female Student at UNIDA Gontor

The biggest challenge in this modern era is no longer just finding what is halal, but restraining oneself from *israf,* or excessive consumption. consumption by a Muslim, according to Islamic teachings, should be based on the perspective of the Quran and Hadith, meaning that allowed consumption is consumption that aligns with ethics, principles, and limits set in Islamic rules. Eventhough digital marketing has the limitation of physical meetings with consumers, which can increase the perceived risk, this can be avoided if consumption ethics are manifested in upholding distributive and procedural justice (Aboul-Dahab et al., 2021; Joshi, 2025). Nasuka et al., (2021), explains that when consumers practice consumption ethics, they automatically filter out producers who share the same commitment. This is where consumption ethics meet business ethics to build long-term loyalty (Agag, 2019). The presence of customer loyalty directly leads to the intention to repurchase. This is a form of the deep commitment that has been built and a positive attitude toward a product. The loyalty that has formed makes consumers consciously reduce their evaluation of alternative brands and show a single preference.(Tanveer et al., 2021). This results in a high intention to repurchase, as a clear manifestation of both behavioral and attitudinal loyalty. True loyalty is fundamentally rooted in emotional relationships (Batool et al., 2022; Hadi & Rumanto, 2026). Through the synergy of emotional attachment and sustainable product quality, it will minimize the intensity of consumers searching for alternatives, which in the end will significantly result in a high intention to repurchase as a form of consistent behavioral retention.

H2: Consumption Ethics positively affects Consumer Loyalty of female Student at UNIDA Gontor

Through social media as digital marketing, like Instagram, TikTok, Facebook, websites, email marketing, search engines, and marketplaces, companies can share information that's more relevant and interesting to their target consumers (Retnowati, 2024). Besides being a promotional tool, Digital Marketing also lets companies interact directly with consumers through comments, messages, reviews, or other forms of digital communication (Chaffey & Chadwick, 2019). These interactions can create a closer connection between companies and consumers, making consumers feel more valued. The proper implementation of digital marketing can influence consumer loyalty (Ilyas et al., 2021; Rajab et al., 2025). Loyalty isn't just formed because of product quality, but also through consumers' experiences interacting with a brand. The relationship between digital marketing and consumer loyalty can be seen in a company's ability to create engagement with its consumers (Agu et al., 2024). When consumers have positive experiences, feel they get the information they need, and feel connected to a brand, the likelihood of repeat purchases and maintaining a relationship with that brand increases. Through digital marketing, companies can offer more personalized deals based on consumer characteristics and behaviors (Abdullah et al., 2022). Digital marketing isn't just a tool to boost sales or introduce products but also a strategy to build and maintain long-

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term relationships with consumers. The better a company is at managing its digital marketing activities, from content quality, interaction with consumers, ease of getting information, to providing a positive digital experience, the greater the chance of building consumer loyalty (Romagia et al., 2025)

H3: Digital Marketing positively affects Consumer Loyalty of female Student at UNIDA Gontor

The implementation of various rules and restrictions at *pesantren*-based universities, like UNIDA Gontor, is an important part in shaping the character of female students, especially regarding discipline in line with Islamic values, The existence of boarding school rules can help maintain the students' discipline (Fani et al., 2025). These rules are mandatory in educational activities such as life in the dormitory, dress codes, and even restrictions on the use of mobile phones. *Pesantren* rules as limited access on the use of mobile phones can cause the frequency of students seeing promotions to be lower compared to consumers who have unrestricted digital access (Brockmeier et al., 2025). In the context of female students in Islamic boarding schools (*pesantren*), loyalty to a product can be formed through product usage experience, recommendations from friends or the boarding school environment, product quality, price, or information obtained through digital marketing. Therefore, limited access to digital marketing does not necessarily eliminate consumer loyalty, but it can change how that loyalty is formed and maintained. *Pesantren* rules can also create more directed consumption patterns (Mundiri & Firdausy, 2022). In this situation, purchasing decisions are influenced not only by digital promotional messages but also by the trust and experiences of the social environment surrounding the female students.

H4: *Pesantren* Rules positively affects Consumer Loyalty of female Student at UNIDA Gontor

The rules restrictions on the use of mobile phones directly affect changes in interaction patterns and individual habits, by bringing the focus back from the digital world to social reality (Dwyer et al., 2018; Verduyn et al., 2021). Many studies suggest that excessive gadget use often creates isolated or selfish spaces. These restrictions can help curb the habit of being indifferent to others. Some previous studies suggest that smartphone addiction leads to impulsive buying (Aiolfi et al., 2022; Mason et al., 2022). The influence of digital marketing on consumer loyalty doesn't always have the same strength across every consumer group. In the context of *pesantren*, there are rules that regulate the use of mobile phones, like limited access to digital media. These rules become an environmental factor that can affect how much students are exposed to digital marketing information and interact with the marketing content offered by companies. Even though literacy regarding the *pesantren* rules variable is still minimal, *pesantren* rules can act as a moderating variable that either strengthens or weakens the relationship between digital marketing and consumer loyalty. *Pesantren* rules are not just seen as regulations that limit the use of technology, but also as a contextual factor that can determine the effectiveness of digital marketing in shaping consumer loyalty.

H5: *Pesantren* Rules moderates the Digital Marketing for Consumer Loyalty of female Student at UNIDA Gontor

Based on the hypotheses developed above, the conceptual framework illustrating the proposed relationships among the research variables is presented in Figure 1:

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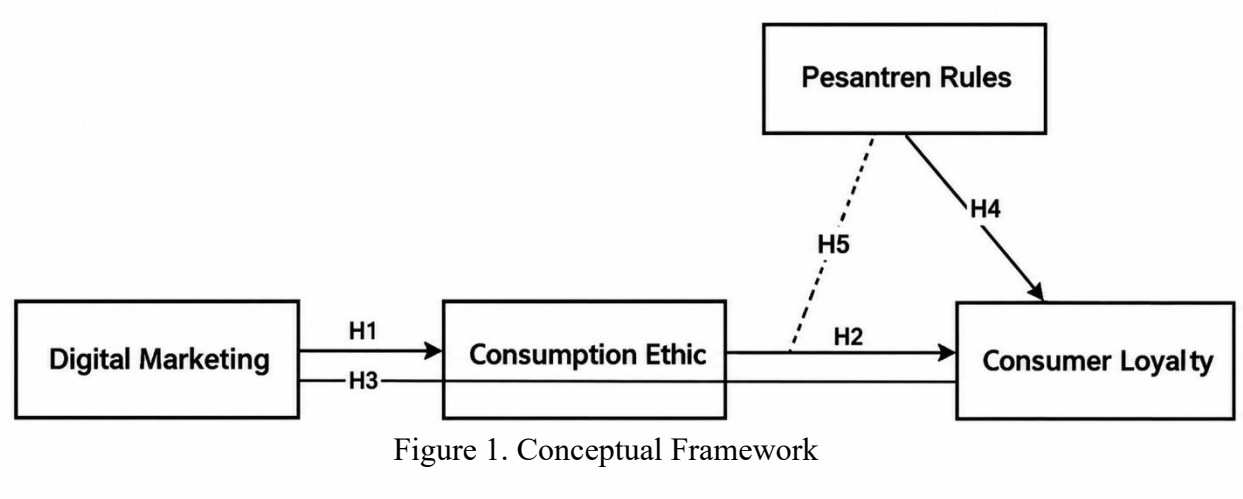


Figure 1. Conceptual Framework

Based on the proposed hypotheses and conceptual framework, the measurement indicators for each research construct are presented in Table 1.

Table 1. Constructs, Dimensions, and Measurement Indicators

Variable	Conceptual Dimension	Indicators
Digital Marketing (DM) (Chen et al., 2022; Kannan & Li, 2017)	Intensity & interaction using digital marketing/social media content	DM1–DM3 (ad exposure, click links, follow accounts)
	Consumer digital footprint behavior	DM4 (save/wishlist products)
	Marketing algorithms/personalization	DM5 (recommendation personalization)
	Reverse direction control item	DM6 (Reverse direction control item) this indicator was developed by the researcher (not taken from any specific source)
Consumption Ethics (EK) (Alam et al., 2011; Jalees et al., 2024; Wilkins et al., 2019)	Simplicity & avoiding *israf* in Islamic consumption	EK1, EK4, EK6 (needs vs wants, sufficiency, budget)
	Materialism & impulsive/compulsive buying	EK2 (reverse, bought because of a discount), EK5 (reverse, regret buying)
	Halal-thayyib dimension	EK3 (product halal))
Consumer Loyalty (Zeithaml et al., 1996)	Behavioral intentions battery: intention to repurchase, word-of-mouth, willingness to pay a price premium	LK1 (intention to repurchase), LK2 (recommendation/WOM), LK5 (price tolerance)

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Variable	Conceptual Dimension	Indicators
	Switching behavior / tendency to switch brands	LK3 (reverse, easy to switch another brands)
	Digital engagement as a form of contemporary loyalty	LK4 (following the brand's account)
Pesantren Rules (Chen et al., 2022; Tangney et al., 2018)	Developed by the researchers themselves based on field context observations (UNIDA Gontor) because there is no standard instrument yet to measure "mobile restrictions in *pesantren*"	AP1, AP2, AP4, AP5 (access hours, sanctions, rule consistency)
	-	AP3 Reverse direction control item, developed by researchers
	Self-control as a buffer for consumerist stimulus-response	AP 4, AP 5 The conceptual basis of the role of self-control moderation (not its items)

Source: Authors' own work

Methodology

This study employed a sequential explanatory mixed-methods design (QUAN → QUAL), in which the quantitative phase was conducted first, followed by the qualitative phase (Draucker et al., 2020). The quantitative phase examined the relationships among the research variables, while the qualitative phase was conducted to explain, deepen, and interpret the quantitative findings rather than functioning as an independent investigation. In the quantitative phase, data were collected from respondents using a structured questionnaire. This approach enabled the researchers to obtain structured and measurable information regarding respondents' perceptions and behaviors (Hanaysha, 2022).

Meanwhile, the qualitative phase adopted an empirical-normative approach (Miles, 2014) to examine the actualization of *maslahah* through the implementation of institutional regulations within the *pesantren* environment. Qualitative data were collected through observations and in-depth interviews (Mutanana & Shoko, 2026) with the head and staff members of the Directorate of Islamic Boarding School Affairs at Universitas Darussalam (UNIDA) Gontor. The collected qualitative data were analyzed using thematic analysis (Forbes, 2022). This analysis aimed to explore how *pesantren* regulations were implemented among female students at UNIDA Gontor and how their implementation contributed to perceived benefits in students' consumption practices (Zucker, 2010).

The quantitative research model was tested using data collected from female students at UNIDA Gontor who were subject to institutional *pesantren* regulations. Respondents were selected using a purposive sampling approach and completed a structured questionnaire administered through an online survey platform. Female students were selected as the research participants for three main reasons. First, they were directly subject to the institutional regulations examined in this study (Dunn, 2015). Second, young consumers represented an important demographic group in online shopping activities (Tran et al., 2022). Third, female

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students who had grown up in the digital era were considered relevant participants because of their familiarity with social media as a communication platform (Punyanunt-Carter et al., 2018).

The quantitative phase employed hypothesis testing based on responses measured using a six-point Likert scale, ranging from 1 to 6. The questionnaire measured four research constructs: Digital Marketing (DM) as the independent variable, Consumption Ethics (EK) as the mediating variable, Consumer Loyalty (LK) as the dependent variable, and *Pesantren* Rules (AP) as the moderating variable. The survey was administered to female students at UNIDA Gontor, where the target population consisted of approximately 1,700 students. A total of 100 respondents participated in the quantitative phase.

The adequacy of the sample size was assessed using G*Power, based on a linear multiple regression model with a fixed-model specification and an R^2 deviation from zero (Manley, 2021). The calculation indicated a minimum required sample size of 77 respondents. Therefore, the final sample of 100 respondents exceeded the calculated minimum requirement. This assessment was considered alongside the recommendation of Hair et al. (2021), who emphasized that sample-size adequacy in PLS-SEM should be evaluated based on statistical power and model complexity rather than solely on the proportion of the population sampled. Finally, the quantitative data were analyzed using partial least squares structural equation modeling (PLS-SEM) with SmartPLS version 4.1.1.4. The analysis was conducted to examine the relationships among digital marketing, consumption ethics, consumer loyalty, and *pesantren* regulations, including the proposed mediating and moderating relationships.

Result and Discussion

Characteristics of the respondents

The demographic characteristics of the respondents were examined based on their academic departments, semester levels, and ages. A total of 100 female students from Universitas Darussalam Gontor (UNIDA Gontor) participated in this study. Table 2 presents the distribution of respondents across these demographic characteristics, providing an overview of the sample composition.

Table 2. Respondent's Characteristic

Characteristic	Criteria	Frequency (N=100)	Percentage (%)
Department	Islamic Economic Laws	15	15%
	Comparative School of Jurisprudence	15	15%
	Al-Quran and Tafsir Studies	17	17%
	Aqidah and Islamic Philosophy	10	10%
	Islamic Education	10	10%
	Arabic Language Teaching	10	10%
	English Language Teaching	5	5%
	Pharmacy	3	3%
	Nutrition Science	2	2%
	International Relations	5	5%
	Islamic Economics	5	5%
	Management	3	3%
Semester Level	2nd	30	30%
	4th	17	17%
	6th	15	15%

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	8th	38	38%
Age	18 years	6	6 %
	19 years	22	22%
	20 years	23	23%
	21 years	23	23%
	22 years	18	18%
	23 years	6	6%
	24 years	2	2%

Source: Authors' own work

As presented in Table 2, the largest proportion of respondents came from the Al-Quran and Tafsir Studies department (17%). Regarding semester levels, eighth-semester students represented the highest proportion of the sample (38%). In terms of age, respondents aged 20 and 21 constituted the largest groups, each accounting for 23% of the total sample.

Outer Model Test

The measurement of the outer model is used to evaluate the relationship between latent variables and the indicators that represent these latent variables. The outer model plays an important role in research to ensure that the measurements taken are accurate and related to the constructs being studied, focusing on the validity and reliability of the instruments. The analysis of the outer model measurement involves three tests: first, convergent validity; second, discriminant validity; and third, reliability testing.

Convergent validity

Convergent validity aims to measure the extent to which indicators or dimensions accurately reflect the construct being measured through correlation analysis between the constructs and the latent variables. The ideal factor loading value is above 0.5 indicating that the indicator is valid for measuring the construct (Manley, 2021). However, during the research development stage, loading values between 0.50 and 0.60 are still considered acceptable. In this study, the author uses a loading factor value of 0.50 to measure 22 indicators (please see in table 3).

Table 3. Outer Model Testing

Indicator	Consumer Loyalty	Consumption Ethics	Digital Marketing	Pesantren Rules	Information
LK1	0.855				Valid
LK2	0.778				Valid
LK4	0.848				Valid
LK5	0.793				Valid
EK2		0.840			Valid
EK3		0.817			Valid
EK4		0.819			Valid
DM1			0.914		Valid
DM2			0.876		Valid
DM3			0.909		Valid
DM4			0.736		Valid
DM5			0.781		Valid
AP1				0.939	Valid
AP2				0.963	Valid
AP4				0.930	Valid

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Source: Output from SmartPLS

As presented in Table 3, the initial measurement model evaluation indicated that most indicators achieved satisfactory outer loadings above 0.70. However, seven indicators failed to meet the recommended criteria, including AP3 (−0.854), AP5 (0.239), DM6 (−0.066), EK1 (0.205), EK5 (−0.038), EK6 (0.480), and LK3 (−0.278). Indicators with negative loadings were examined for potential reverse-coding issues, while those with low loadings were evaluated for removal based on their contribution to construct reliability and validity. Consequently, these seven indicators were progressively removed, and the measurement model was re-estimated. The final model retained 15 indicators across four constructs, with all outer loadings exceeding 0.70, ranging from 0.736 to 0.963, as reported in Table 3. These results indicate satisfactory indicator reliability and provide a basis for subsequent assessments of convergent validity, discriminant validity, and internal consistency reliability.

Based on the results of the first stage outer loading evaluation, the indicators that were not retained in the model are AP3, AP5, DM6, EK1, EK5, EK6, and LK3. The indicators were removed gradually, and the model was then re-estimated. In PLS-SEM, indicators are removed by considering improvements in reliability and construct validity, not just based on outer loading numbers. Hair et al. emphasize that indicators with loadings of 0.40–0.70 can be retained if they still contribute to content validity and the construct's CR/AVE meets the criteria; on the other hand, indicators with very low loadings are more suitable to be removed. As for the Results of the Second Stage Outer Model Testing:

Table 4. AVE Result Test

Construct	Average variance extracted (AVE)	Information
Pesantren Rules	0.891	Valid
Digital Marketing	0.716	Valid
Consumer Loyalty	0.671	Valid
Consumption Ethics	0.681	Valid

Source: Output from SmartPLS

The average variance extracted criteria (AVE) of > 0.50 has been satisfied by all latent construct variables. That value shows that the construct is able to explain at least 50% of the variance of the indicators measuring it. Based on the test results, all constructs in this study have AVE values above 0.50. The *Pesantren* Rules construct got an AVE value of 0.891, which means 89.1% of the variance in the indicators of this construct can be explained by the *Pesantren* Rules construct. So, the *Pesantren* Rules construct is considered valid in meeting convergent validity. The Digital Marketing construct got an AVE value of 0.716. This value shows that the Digital Marketing construct can explain 71.6% of the variance of the indicators used to measure it. The Digital Marketing construct is considered valid and has met the criteria for convergent validity. The Consumer Loyalty construct got an AVE value of 0.671. This shows that 67.1% of the variance in the Consumer Loyalty indicators can be explained by this construct. Consumer Loyalty has met the convergent validity criteria and can be considered valid. The Consumption Ethics construct got an AVE value of 0.681. This value shows that the construct can explain 68.1% of the variance of the indicators that make up Consumption Ethics. So, the Consumption Ethics construct is considered valid and meets the criteria for convergent validity. Therefore, it can be concluded that *Pesantren* Rules, Digital Marketing, Consumer Loyalty, and Consumption Ethics all meet convergent validity.

Discriminant Validity

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Discriminant validity is a measurement model that uses reflective indicators, evaluated based on cross-loading measurements with constructs. If the correlation of a construct with its measurement items is higher than with other constructs, it indicates that the measurement block is superior. The Fornell Larcker Criterion and Cross Loading are the methods used to test discriminant validity (Fornell & Larcker, 1981). Indicators that show that the square root of the AVE on each latent variable must be higher than the correlation value with other latent variables are considered valid, but If each latent variable's square root of the AVE is less than the correlation with other latent variables, it is deemed invalid. According to Budhi, an indicator is said to meet the discriminant validity criteria if the indicator's loading factor on the relevant construct is greater than its cross-loading value on other constructs (Sudjana Budhi, 2018). The results of the cross-loading test are as follows:

Table 5. Cross Loading Test

Construct	Consumer Loyalty	Consumption Ethics	Digital Marketing	Pesantren Rules	Information
AP1	0.727	0.729	0.556	0.939	Valid
AP2	0.738	0.731	0.622	0.963	Valid
AP4	0.817	0.790	0.771	0.930	Valid
DM1	0.739	0.648	0.914	0.651	Valid
DM2	0.655	0.547	0.876	0.578	Valid
DM3	0.698	0.683	0.909	0.593	Valid
DM4	0.503	0.490	0.736	0.370	Valid
DM5	0.701	0.779	0.781	0.680	Valid
EK2	0.741	0.840	0.784	0.665	Valid
EK3	0.621	0.817	0.497	0.711	Valid
EK4	0.573	0.819	0.542	0.598	Valid
LK1	0.855	0.686	0.622	0.752	Valid
LK2	0.778	0.478	0.490	0.614	Valid
LK4	0.848	0.733	0.762	0.706	Valid
LK5	0.793	0.668	0.683	0.566	Valid

Source: Output from SmartPLS

Based on the cross-loading test results, it can be seen that each indicator has a higher loading value on the construct it is supposed to measure compared to its loading on other constructs. This shows that the indicators are better at explaining their original construct than other constructs, thus meeting the discriminant validity criteria based on the cross-loading test. In the Pesantren Rules construct, the AP1 indicator has a loading value of 0.939, AP2 is 0.963, and AP4 is 0.930. These values are the highest loading scores for each indicator compared to the loadings in the Consumer Loyalty, Consumption Ethics, and Digital Marketing constructs. Therefore, the indicators AP1, AP2, and AP4 are considered to meet the discriminant validity criteria. In the Digital Marketing construct, the indicators DM1, DM2, DM3, DM4, and DM5 have loadings of 0.914, 0.876, 0.909, 0.736, and 0.781, respectively. All of these values are the highest loadings in the Digital Marketing construct compared to other constructs. Therefore, indicators DM1 to DM5 meet the discriminant validity criteria based on cross loading. However, indicator DM5 needs some attention because its loading on Digital Marketing is 0.781, which is only slightly higher than its loading on Consumption Ethics at 0.779. Nevertheless, based on the cross-loading criteria, this indicator still shows the highest value in the construct it measures.

In the Consumption Ethics construct, indicators EK2, EK3, and EK4 each have loading values of 0.840, 0.817, and 0.819. These values are higher than the loading values of the same

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indicators in other constructs. Therefore, these three indicators are considered to meet the discriminant validity criteria. In the Consumption Ethics construct, indicators EK2, EK3, and EK4 each have loading values of 0.840, 0.817, and 0.819. These values are higher than the loading values of the same indicators in other constructs. Therefore, these three indicators are considered to meet the discriminant validity criteria. Based on the cross-loading criteria, all the indicators in the research model have met discriminant validity. However, the DM5 indicator needs closer attention because the difference in loading value with the Consumption Ethics construct is very small, only 0.002. Therefore, besides considering the cross-loading results, discriminant validity testing can be strengthened by using the Fornell-Larcker and latent Variable Correlation

Table 6. Fornell–Larcker Criterion for Discriminant Validity

Construct	Consumer Loyalty	Consumption Ethics	Digital Marketing	Pesantren Rules	Information
Consumer Loyalty	1.000	0.793	0.790	0.809	Valid
Consumption Ethics	0.793	1.000	0.758	0.797	Valid
Digital Marketing	0.790	0.758	1.000	0.694	Valid
Pesantren Rules	0.809	0.797	0.694	1.000	Valid

Source: Output from SmartPLS

All the √AVE values are greater than the construct's correlations with other constructs. So, all constructs meet the discriminant validity criteria based on the Fornell-Larcker Criterion. Having established discriminant validity using the Fornell–Larcker criterion, the next step is to assess the internal consistency reliability of the constructs through composite reliability. Composite Reliability is an indicator used to measure a construct, which can be viewed from the data and variable coefficients. Reliability testing in PLS can use two methods: Cronbach's alpha and composite reliability. Cronbach's alpha measures the lower limit of a construct's reliability, while composite reliability measures the actual reliability value of a construct. Composite reliability is considered better for estimating the internal consistency of a construct. In this study, the researcher only used the Composite Reliability value for the reliability test. A reliability value is considered reliable if it is > 0.50. To assess convergent validity, standardized factor loading and the Average Variance Extracted (AVE) are used. Factor loading indicates the strength of the relationship between each indicator and its construct

Table 7. Cronbach's Alpha and Composite Reliability

Construct	Cronbach's Alpha	Composite Reliability	Criteria	Result
Consumer Loyalty	0.837	0.891	> 0.70	Reliable
Consumption Ethics	0.770	0.865	> 0.70	Reliable
Digital Marketing	0.899	0.926	> 0.70	Reliable
Pesantren Rules	0.939	0.961	> 0.70	Reliable

Source: Output from SmartPLS

As for Cronbach's Alpha and Composite Reliability, a value below 0.5 indicates that the research instrument does not have adequate reliability and may not be reliable for measuring the intended construct. However, if the value is between 0.5-0.7, it can still be considered reliable under moderate conditions. At a level of 0.7-0.8, it is considered reliably good, 0.8-0.9

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very reliably good, and above 0.9 is considered excellent reliability, even excessively high (Koo & Li, 2016). The test results show that all research constructs, namely Consumer Loyalty, Consumption Ethics, Digital Marketing, and Pesantren Rules, have Cronbach's Alpha and Composite Reliability values above 0.70. Therefore, all constructs are considered reliable and meet the reliability criteria of the research instrument. From the test results, it can be interpreted that, accordingly, Consumer Loyalty has a very good reliability level; Consumption Ethics has a good to very good reliability level; Digital Marketing has a very good to excellent reliability level; and Pesantren Rules has an excellent/very high reliability level.

Inner Model

Inner model analysis is often referred to as a structural model of deep relationships and a substantive theory that explains the relationship between latent variables based on theoretical principles. The structural model (inner model) describes the causal relationship between latent variables that is built on the basis of relevant theories. To test this structural model, Bootstrapping procedures in SMART PLS are used.(Legate, 2023)Hair contends(F.Hair et al., 2017) that the Structural Model (Inner Model) consists of at least five phases of operations, including Coefficients of Determination (R^2), Path Coefficient, Effect Size (f^2), and Predictive Relevance (Q^2), and Indirect Effect Coefficient. This is a summary of the inner model that was created.

R-square

The value of R-square is the coefficient of determination in endogenous constructs. The focus of this step is to quantify the range of variations in the conversion of exogenous variables to endogenous variables. The interpretation of the R-square value is as follows: 0.75 indicates a strong influence, 0.50 indicates a moderate influence, and 0.19 indicates a weak influence.(Sup dkk., 2023) Adjusted R-Square provides more accurate information about model performance by taking into account the number of independent variables used.

Table 8. R-Square

Construct	R-Square
Consumer Loyalty	0.778
Consumption Ethics	0.574

Source: Output from SmartPLS

From the table above, it can be seen that the R-Square value on the Consumer Loyalty is 0.778 indicates a strong influence, it's mean 77.8% of the variation in Consumer Loyalty can be explained by the predictor constructs in the model, while 22.2% is explained by other factors outside of the research model. Meanwhile, Consumption Ethics has an R^2 value of 0.574 This value shows that the exogenous constructs in the model can explain 57.4% of the variation in Consumption Ethics, while the remaining 42.6% is explained by other factors outside the model.

F-square (effect Size)

In the context of SmartPLS, F-Square is used to measure how much influence independent variables have on dependent variables in the model. A higher F-Square value indicates that the model has a stronger influenc The Effect Size is classified as small with a typical 0.02, medium with a 0.15, and large with a 0.35 based on the Cohen Value (Cohen, 2013).

Table 9. Effect Size (f^2) Results

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Construct	Consumer Loyalty	Consumption Ethics	Digital Marketing	Pesantren Rules
Consumer Loyalty				
Consumption Ethics	0.048			
Digital Marketing	0.265	1.350		
Pesantren Rules	0.104			
Pesantren Rules x Digital Marketing	0.049			

Source: Output from SmartPLS

The F^2 value in the research model where the Digital Marketing is the construct with the biggest contribution in the model, both Consumption Ethics to Consumer Loyalty ($f^2 = 0.0488$; small) Digital Marketing on Consumer Loyalty (f^2 of 0.265 = medium) and Digital Marketing on Consumption Ethics (f^2 of 1.350 = large). Pesantren Rules on Consumer Loyalty (f^2 of 0.104 = small effect size). Meanwhile, the interaction of Pesantren Rules × Digital Marketing on Consumer Loyalty has a value of (f^2 0.049 = small effect size). So, the biggest contribution in the model comes from the relationship between Digital Marketing and Consumption Ethics, while the other relationships have a small to medium contribution.

Path Coefficient

This step clarifies the importance of the connection between latent constructs. A strong positive link will be indicated by a path coefficient value of +1 if the relationship between latent structures falls between -1 and +1 (Liu et al., 2020).

Table 10. Structural Model Path Coefficients and Hypothesis Testing

Hypotheses	Original Sample	T-Statistics	P-Values	Direction	Information
H1: Digital Marketing → Consumption Ethics	0.758	20.274	0.000	Positive	Significance
H2: Consumption Ethics → Consumer Loyalty	0.193	1.463	0.072	Positive	Unsignificance
H3: Digital Marketing → Consumer Loyalty	0.387	5.205	0.000	Positive	Significance
H4: Pesantren Rules → Consumer Loyalty	0.296	2.992	0.001	Positive	Significance
H5: Pesantren Rules X Digital Marketing → Consumer Loyalty	-0.144	2.469	0.007	Negative	Significance

Source: Output from SmartPLS

The test results show that although the relationship between Consumption Ethics and Consumer Loyalty is positive, the empirical evidence is not enough to prove a significant direct effect. On the other hand, the relationships between Digital Marketing and Consumer Loyalty, Digital Marketing and Consumption Ethics, and *Pesantren* Rules and Consumer Loyalty are all positive and significant. Meanwhile, Consumption Ethics has a positive coefficient toward Consumer Loyalty, but its effect is not significant. The interaction between *Pesantren* Rules × Digital Marketing on Consumer Loyalty shows a negative and significant effect.

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Indirect Effect Coefficient

The Indirect Effect Coefficient is used to measure how far an independent variable influences a dependent variable through one or more intermediary or mediating variables (Consumption Ethics). This coefficient is really important in path analysis and Structural Equation Modeling (SEM) to understand the psychological or causal mechanisms behind the relationships between variables.

Table 11. Specific Indirect Effect and Mediation Testing

Hypotheses	Original Sample	T-Statistics	P-Values	Information
Digital Marketing → Consumption Ethics → Consumer Loyalty	0.146	1.414	0.079	Unsignificance

Source: Output from SmartPLS

This result shows that the indirect effect is not significant or "does not indicate a significant mediating effect," which doesn't mean that Consumption Ethics has no relationship with Consumer Loyalty at all. Conceptually, however, Consumption Ethics cannot yet function as a mediator because the path from Consumption Ethics to Consumer Loyalty itself is not significant. So, even if Digital Marketing successfully increases Consumption Ethics, that increase hasn't been proven to boost Consumer Loyalty statistically. Therefore, this research findings can be directed to the conclusion that Consumer Loyalty is more explained by the direct influence of Digital Marketing, rather than through the mediation mechanism of Consumption Ethics. It can be concluded from the processed results that it falls into the direct only non-mediation category, because the direct effect is significant but the indirect effect is not significant.

Discussion

The Influence of Digital Marketing on Consumption Ethics of female Student at UNIDA Gontor

Digital Marketing on Consumption Ethics has an original sample value of 0.758, a T-statistics of 20.274, and a p-value of 0.000. The positive coefficient value indicates a positive relationship between Digital Marketing and Consumption Ethics. The T-statistics value being much greater than 1.96 and the p-value being less than 0.05 indicate that this effect is statistically significant. Therefore, Digital Marketing has a positive and significant impact on Consumption Ethics. This study aligns with previous research by (Aboul-Dahab et al., 2021; Joshi, 2025), So, if the implementation of Digital Marketing is good for research subjects, the more likely Consumption Ethics will be formed. This finding shows that Digital Marketing not only functions as a communication or marketing tool but also has a connection to shaping consumer consumption patterns or ethics. Based on these results, H1 is accepted.

The Influence of Consumption Ethics on Consumer Loyalty of female Student at UNIDA Gontor

The test results show that the relationship between Consumption Ethics and Consumer Loyalty H2 has an original sample value of 0.193. This value indicates a positive relationship, meaning that an increase in Consumption Ethics tends to be followed by an increase in Consumer Loyalty. However, the T-statistics value of 1.463 is smaller than 1.96 and the p-value of 0.072 is greater than 0.05. The positive path coefficient suggests a tendency that an increase in Consumption Ethics is followed by an increase in Consumer Loyalty, as found in {Formatting Citation}. So, the influence of Consumption Ethics on Consumer Loyalty isn't statistically significant. This means that even though the relationship appears to be positive, the empirical

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evidence we have isn't enough to show a significant direct effect of Consumption Ethics on Consumer Loyalty. So based on those results, H2 is rejected.

The Influence of Digital Marketing on Consumer Loyalty of female Student at UNIDA Gontor

The relationship between Digital Marketing and Consumer Loyalty H3 has an original sample value of 0.387, with a T-statistic of 5.205 and a p-value of 0.000. The positive coefficient value indicates that Digital Marketing has a positive relationship with Consumer Loyalty. Since the T-statistic is greater than 1.96 and the p-value is less than 0.05, the effect of Digital Marketing on Consumer Loyalty is considered significant. These findings suggest that Digital Marketing plays an important role in building and increasing consumer loyalty in the research subject. as shown by Nekmuhmud's research which indicates that social media marketing activities can influence consumer behavior through digital communication (Nekmahmud et al., 2022). Similarly, several research revealed that the proper use of digital marketing can influence consumer loyalty (Ilyas et al., 2021; Rajab et al., 2025) Thus, the improvement of Digital Marketing in this research model is related to the increase in Consumer Loyalty. Based on these results, H3 is accepted.

The Influence of Pesantren Rules on Consumer Loyalty of female Student at UNIDA Gontor

The effect of *Pesantren* Rules on Consumer Loyalty shows an original sample value of 0.296, a T-statistics of 2.992, and a p-value of 0.001. The positive path coefficient indicates that *Pesantren* Rules has a positive relationship with Consumer Loyalty. Since the T-statistics value is greater than 1.96 and the p-value is less than 0.05, the influence of *Pesantren* Rules on Consumer Loyalty is considered positive and significant. This finding aligns with Elgarhy & Abou-Shouk, (2024), who showed that group norms can affect individuals' loyalty tendencies. This finding suggests that *Pesantren* Rules play a role in shaping Consumer Loyalty, but their contribution is not as big as Digital Marketing. In other words, *Pesantren* Rules can be one of the factors supporting the formation of Consumer Loyalty, even though they are not the dominant factor in the model. It is mentioned that the loyalty among female students comes from WoM recommendations and personal experiences, which is similar to Brockmeier et al., (2025) result. Thus, increasing the implementation of *Pesantren* Rules affects the increase in Consumer Loyalty. So, based on these results, H4 is accepted.

Pesantren Rules moderates the Digital Marketing for Consumer Loyalty of female Student at UNIDA Gontor

The test results for the interaction between Pesantren Rules × Digital Marketing on Consumer Loyalty H5 showed an original sample value of -0.144, a T-statistics of 2.469, and a p-value of 0.007. The negative coefficient value indicates that the interaction effect between Pesantren Rules and Digital Marketing on Consumer Loyalty is negative. Since the T-statistics is greater than 1.96 and the p-value is less than 0.05, the interaction effect is considered significant (Shah et al., 2019; Verduyn et al., 2021) So, there is a significant moderating effect of the interaction between Pesantren Rules and Digital Marketing on Consumer Loyalty, with a negative interaction coefficient. This means the interaction has a negative and significant effect, so H5 is accepted. In other words, Pesantren Rules are proven to moderate the effect of Digital Marketing on Consumer Loyalty in a negative direction. As for the research results in addressing this hypothesis, they show that Pesantren Rules are proven to significantly moderate the relationship between Digital Marketing and Consumer Loyalty, with a negative direction.

Result of Qualititative

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The *pesantren* rules concerning restrictions on the use of mobile phones (HP) are a form of discipline aimed at shaping the students' lifestyle to stay within the limits of values, norms, and the educational goals of the *pesantren*. These restrictions are not meant solely as a ban on technological development, but as a control mechanism to ensure that technology use does not interfere with the education process, character building, social interaction, and the practice of religious values. UNIDA Gontor, as a *pesantren*-based university, also applies this principle to female students through regulations on mobile phone and digital media use. Implementing these rules can be understood as a consequence of UNIDA Gontor's institutional character, which integrates higher education with the *pesantren* way of life. The urgency of these restrictions is becoming increasingly relevant given the characteristics of the digital environment, which allow consumers to continuously access information, promotions, recommendations, and consumption triggers. In situations where digital media use is uncontrolled, consumers can more easily be exposed to consumption that can eventually lead to compulsive behavior, impulsive purchases, or buying decisions that aren't entirely based on needs. This policy of limiting phone use can be understood through considering the balance between *maslahah* and *mafsadah*.

The rules of the *pesantren* are based on sharia principles to help students understand and carry out Islamic teachings correctly. The legal istinbath taken is reviewed from the benefits that can be optimized to avoid harm or damage. *Maslahah* in the view of al-Tufi based on sharia can be understood by students as a cause that brings goodness in matters of worship or *muamalah*. This is in accordance with the *fiqhiyah* principle (Al-Ghazali, 1989) which states that "*every existing danger must be avoided as soon as possible*." Although digital marketing activities have a good impact in general, digital marketing practices are limited by cellphone regulations. Similarly, the hadith emphasizes the principle "*do not bring harm to yourself and do not harm others*" (Sabri, 2014) (HR. Ibnu Majah and Daruqutni). According to Islamic scholars, this hadith emphasizes that preventing harm before it occurs and eliminating it once it has occurred are among the objectives of Islamic law. Furthermore, Islamic scholars emphasize the principle that "*avoiding damage takes priority over seeking benefits*". These principles demonstrate the importance Islam places on preventing and minimizing harm. This not only provides spiritual benefits but also contributes to creating a better society based on *maslahah*. The regulations governing shopping and transactions help students understand the importance of responsible consumption ethics, thereby reducing harmful practices and improving the well-being of female students.

The rules of the *pesantren* have an important role in increasing the level of *maslahah* for students. By following the existing rules, students not only get personal benefits, but also contribute to the good of society as a whole. These rules help to form individuals who are responsible, well-behaved, and able to have a positive impact on their environment. This is a form of *maslahah* that can be achieved by students of UNIDA Gontor. The *pesantren* rules are a manifestation of *Maslahah*. This is refers to the goodness or benefits that are recognized and accepted in the context of Islamic law. *Maslahah mu'tabarah* is a concept that emphasizes the importance of maintaining the public interest and public welfare, as well as avoiding losses The rules of the *pesantren* are designed to educate students in spiritual, moral, and social aspects. By forming good character, *pesantren* contribute to the public interest, namely creating responsible and moral individuals in society. The rules of the *pesantren* are based on *Sharia* principles that prioritize *maslahah* (benefits) and avoid *mafsadah* (harms). By following these rules, students are expected to live their lives according to Islamic teachings, which serve as helpful self-regulation for character building and to be more capable of making positive contributions to society in the future. Therefore, the impact felt from implementing cell phone restrictions, such as avoiding wastefulness and choosing halal products, helps female students live wisely and responsibly.

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Conclusion

This study examined the relationships among digital marketing, consumption ethics, and consumer loyalty, with particular emphasis on the moderating role of *pesantren* rules among female students at Universitas Darussalam Gontor (UNIDA Gontor). Employing a sequential explanatory mixed-methods approach, the study combined quantitative evidence from 100 respondents with qualitative insights into the implementation of institutional regulations and their interpretation from a *maslahah* perspective. The quantitative findings revealed that digital marketing was positively and significantly associated with both consumption ethics and consumer loyalty. However, consumption ethics did not have a statistically significant effect on consumer loyalty, and its mediating role in the relationship between digital marketing and consumer loyalty was not supported. These findings suggest that favorable consumer responses to digital marketing do not necessarily translate into loyalty through the internalization of ethical consumption principles.

Importantly, *pesantren* rules demonstrated a positive and significant relationship with consumer loyalty while negatively moderating the relationship between digital marketing and consumer loyalty. This indicates that institutional regulations may play a dual role: they are positively associated with loyalty while weakening the positive relationship between digital marketing and loyalty. From a *maslahah* perspective, restrictions on mobile phone use can be interpreted as institutional efforts to balance the benefits of digital engagement with the prevention of potential harm associated with excessive digital consumption.

Theoritical Implication

This study contributes to the literature on digital consumer behavior and Islamic consumption ethics by introducing *pesantren* rules as an institutional moderator. The findings suggest that institutional regulations, alongside individual and marketing-related factors, shape the relationship between digital marketing and consumer loyalty. The positive association between digital marketing and consumption ethics, despite the absence of a significant mediating effect, indicates that ethical consumption and consumer loyalty represent distinct dimensions of consumer behavior. Furthermore, the negative moderating effect of *pesantren* rules, alongside their positive direct association with consumer loyalty, highlights the complex role of institutional regulations in shaping consumer responses to marketing stimuli. From an Islamic economics perspective, *maslahah* provides a normative framework for understanding institutional efforts to encourage responsible consumption and prevent harm. However, as *maslahah* was employed as an interpretive framework rather than an empirically measured construct, these findings offer contextual insights rather than direct empirical validation of *maslahah* theory.

Practical Implication

The findings offer practical implications for pesantren administrators, Islamic educational institutions, and digital marketers. For *pesantren* administrators, the moderating role of institutional regulations highlights the need to balance mobile phone restrictions with initiatives promoting digital literacy, responsible consumption, and awareness of excessive purchasing. Islamic educational institutions should integrate consumption ethics into financial literacy programs, emphasizing responsible spending, the distinction between needs and wants, and the principles of *halal*, *tayyib*, and moderation. For businesses and digital marketers, the findings suggest that marketing strategies should account for institutional restrictions and religious norms through transparent communication, relevant product information, and responsible promotional practices. From a *maslahah* perspective, institutional policies should balance the

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benefits of digital technology with harm prevention while supporting students' ethical awareness and responsible participation in digital markets.

Study Limitation and Future Research Recommendation

This study has several limitations that offer directions for future research. First, the use of purposive sampling involving 100 female students from a single *pesantren*-based university limits the generalizability of the findings. Future studies should involve larger and more diverse samples across Islamic educational institutions with varying digital access regulations. Second, the cross-sectional design and reliance on self-reported data restrict causal interpretation and may introduce social desirability bias. Longitudinal studies incorporating multiple data sources are therefore recommended. Third, the removal of several measurement indicators and close cross-loadings highlight the need for stronger construct validation, particularly regarding consumption ethics and discriminant validity. Future research could also extend the framework by examining self-control, religiosity, digital literacy, financial literacy, and impulsive buying, while distinguishing among different digital marketing strategies. Finally, the qualitative analysis of institutional regulations through *maslahah* provides contextual insights but does not establish their long-term behavioral effects. Future mixed-methods research should integrate student and administrator perspectives and develop measurable *maslahah*-based indicators to better understand how Islamic ethical principles and institutional regulations shape digital consumer behavior and loyalty.

Author's Contributions (CRediT Taxonomy)

May Shinta Retnowati: Conceptualization, Literature Review, Investigation, Data Curation, Writing – Original Draft, Writing – Review & Editing.
Musta'an Al Faruqi**:** Formal Analysis, Methodology, Visualization, Writing – Original Draft, Writing – Review & Editing.

All authors have read and approved the final version of the manuscript.

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Declarations

Ethical considerations

Participation in this study was voluntary, and informed consent was obtained from all participants prior to the interviews. Participants were informed about the purpose of the study, the voluntary nature of their participation, and their right to withdraw from the study. To ensure confidentiality, participants' identities were anonymized using informant codes, and personally identifiable information was excluded from the reporting of the findings.

Use of artificial intelligence (AI)

The authors declare that no generative artificial intelligence (AI) tools were used in the preparation, analysis, or writing of this manuscript.

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Conflict of Interest
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