

## MARKETING | RESEARCH ARTICLE

# Exploring Islamic Marketing Strategies Among Gen Z Entrepreneurs Using Social Media: A Case Study From STIE Balikpapan

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## ARTICLE HISTORY

Received: April 11, 2025

Revised: July 21, 2025

Accepted: August 05, 2025

## DOI

<https://doi.org/10.52970/grmapb.v6i1.1595>

## ABSTRACT

The increasing involvement of Generation Z university students in social media-based entrepreneurship reflects digital adaptation and ethical dilemmas regarding Islamic business conduct. This study explores how Gen Z student entrepreneurs from STIE Balikpapan apply Islamic marketing strategies while utilizing platforms like Instagram, WhatsApp, and TikTok. Employing a qualitative case study method, data were collected through in-depth interviews with 16 active student entrepreneurs and document analysis of their digital marketing practices. The findings show a meaningful integration of Islamic values such as honesty, transparency, fairness, and trustworthiness into their promotional activities. However, challenges remain in consistently applying Islamic ethics under market competition, limited Sharia knowledge, and evolving consumer expectations. This study contributes to the literature on ethical marketing and provides insight into how young Muslim entrepreneurs can align digital business strategies with Islamic principles.

**Keywords:** Islamic Marketing, Gen Z Entrepreneurs, Social Media Strategy, Business Ethics, Islamic Values.

**JEL Code:** M31, L26, Z12.

## I. Introduction

Entrepreneurship has emerged as a prominent phenomenon among Gen Z (Generation Z) in Indonesia, particularly within higher education institutions (Khwarazmita, 2022; Irawanto & Novianti, 2021). As the first true digital native generation, Gen Z, born between 1997 and 2012, has demonstrated a high inclination toward establishing their businesses and leveraging digital platforms to reach broader markets (Keever & Rourke, 2021). This trend has become increasingly visible in academic environments such as STIE Balikpapan, where students pursue formal education while actively engaging in entrepreneurial activities as an alternative source of income, self-actualization, and career preparation. The rise of student-led entrepreneurship reflects a shift from employment seeking to value creation, aligning with national efforts to promote youth economic independence (World Economic Forum 2022). Simultaneously, social media has transformed how entrepreneurs communicate with consumers, promote products, and build brand identity (Nurqamarani, Fadilla, and Priyanto 2024). Platforms like Instagram, TikTok, WhatsApp Business, and Facebook have become indispensable tools for young entrepreneurs due to their cost-effectiveness, interactivity, and

broad market reach (Kaplan & Haenlein, 2010). For Gen Z, who are digitally savvy, these platforms offer opportunities to experiment with creative and personalized marketing strategies that resonate with their target audiences. From an Islamic perspective, business and marketing practices are expected to uphold ethical principles such as justice, transparency, fairness, and social welfare. Islamic marketing stresses the importance of moral integrity, avoidance of deceit, provision of halal products, and trustworthiness in all transactions (Alserhan, 2020; Bima, Mohammad Nizarul Alim, and Adnan, 2025).

Integrating Islamic values in entrepreneurship is both a spiritual mandate and a strategy for sustainable business and societal well-being. In Indonesia, a Muslim majority country, embedding Islamic ethics into entrepreneurship enhances cultural relevance and spiritual significance (Hassan, Chachi, and Abdul Latiff 2008). However, the intersection of Islamic marketing principles with modern digital marketing strategies among Gen Z entrepreneurs remains underexplored (Syafri & Hadziq, 2021). While social media provides unprecedented reach and flexibility, it also presents ethical dilemmas, such as the temptation to use misleading advertisements, price manipulation, or sensationalist practices that contradict Islamic teachings (Sharif, 2016). Hence, it is critical to understand how young Muslim entrepreneurs reconcile social media marketing strategies with the ethical obligations of Islamic business conduct. This study aims to explore the Islamic marketing strategies employed by Gen Z entrepreneurs who use social media as their primary promotional tool, focusing on students from STIE Balikpapan. Specifically, the study addresses the following research questions: How do Gen Z student entrepreneurs design and implement social media marketing strategies? To what extent do they understand and apply Islamic values in their marketing practices? What challenges do they face in integrating Islamic ethics into social media-based entrepreneurship? The findings are expected to enrich the literature on Islamic marketing in the digital era and offer guidance for educational institutions in supporting ethically aligned student entrepreneurship.

## II. Literature Review and Hypothesis Development

### 2.1. Islamic Marketing: Ethics, Principles, and Strategies

Islamic marketing integrates modern marketing tools with core Islamic principles such as honesty (*ṣidq*), fairness (*ʿadl*), transparency, and avoidance of harm (*gharar*). These principles guide Muslim entrepreneurs in conducting ethical and socially responsible business. Alserhan (2020) and Saeed and Baig (2013) emphasize that business behavior must reflect integrity and accountability to Allah beyond halal products. This contrasts with profit-centric conventional marketing (Hassan, Chachi, and AbdulLatiff 2008). By grounding marketing efforts in Islamic ethics, Muslim entrepreneurs are better positioned to foster trust-based relationships with stakeholders, especially in digital business ecosystems where ethical risks are often overlooked. For Gen Z entrepreneurs, these values provide strategic and moral advantages that differentiate their ventures in saturated digital markets. Ethical marketing becomes not just a religious obligation but a competitive asset in long-term value creation.

### 2.2. Gen Z: Characteristics, Entrepreneurship, and Digitalization

Born between 1997 and 2012, Gen Z is the first truly digital-native cohort. They prefer autonomy, creativity, and authenticity (Francis & Hoefel, 2018; Appel et al., 2020). In Indonesia, many Gen Z students pursue micro-entrepreneurship via social media. However, research shows a gap in applying Islamic ethics in business (Sharif, 2016; Susanto & Widiasih, 2024; Abbrar & Sumarlan, 2025; Lestari et al., 2022). This gap is evident in how young entrepreneurs often prioritize aesthetics and speed over ethical marketing principles on platforms such as TikTok or Instagram (Azmi, Afriyani, and Kurniaty 2025). This ethical gap reflects the tension between rapid digital adaptability and limited exposure to structured Islamic business education. While Gen Z is highly competent in using platforms and digital tools, the absence of ethical grounding could result in inconsistencies in their marketing conduct. As such, bridging this ethical-literacy divide is crucial to

fostering a generation of digitally skilled and religiously conscious entrepreneurs. A recent study by Alimusa et al. (2025) highlights how Gen Z Muslims in Indonesia engage with digital waqf platforms, revealing that religiosity, perceived trust, and ease of use significantly influence their behavioral intentions. This suggests that while digital nativity is strong, deeper value systems still shape ethical decision-making and financial behaviors. The findings reinforce the need for integrated Islamic business education that aligns digital strategies with moral consciousness.

### 2.3. Social Media-Based Marketing Strategies and Islamic Ethical Tensions

Social media like Instagram, TikTok, and WhatsApp Business empower entrepreneurs through storytelling, influencer marketing, and engagement (Kaplan & Haenlein, 2010; Appel et al., 2020). However, ethical dilemmas arise due to trends like overpromotion or misleading claims, which conflict with Islamic virtues (Sharif, 2016). The speed and scale at which content is shared in social media can pressure entrepreneurs to prioritize engagement over ethical accuracy. Muslim entrepreneurs, particularly those in Gen Z, must develop critical awareness to navigate these challenges without compromising Islamic principles (Amelia Katri Azizah, Isna Nur Maulida Saputri, 2022; Noor, 2025). Previous studies also highlight that ethical violations on social media often stem from low digital literacy and pressure to mimic viral trends (Douglass et al., 2022).

### 2.4. Previous Studies and Research Gap

Much research exists on Islamic ethics in banking and formal enterprises (Hassan, Chachi, and AbdulLatiff 2008), as well as the general impact of social media (Appel et al., 2020). However, limited attention is given to how student-led, informal Muslim businesses integrate Islamic marketing within social media contexts. This study addresses this underexplored intersection by focusing on young entrepreneurs operating in informal environments who lack access to formal ethical marketing training. These findings are expected to provide contextual insights that broaden Islamic marketing theory's application and highlight the relevance of ethics in dynamic, youth-led digital enterprises.

### 2.5. Theoretical Framework

This study integrates (1) Islamic marketing ethics (Alserhan, 2020; Bima, Mohammad Nizarul Alim, and Adnan 2025) (2) Gen Z behavioral psychology (Francis & Hoefel, 2018; World Economic Forum 2022), and (3) digital/social media marketing strategies (Appel et al., 2020; Kaplan & Haenlein, 2010). These three intersect to form a framework for understanding ethical decision-making in Gen Z Muslim businesses. The synthesis of these frameworks allows this study to holistically examine the practical and moral dimensions of Gen Z entrepreneurship. It explains how values and behavior shape digital marketing choices and offers a lens through which Islamic ethics can be operationalized in contemporary entrepreneurial contexts.

## III. Research Method

### 3.1. Research Design

This study employed a qualitative case study approach to explore how Gen Z Muslim entrepreneurs integrate Islamic values into their social media marketing strategies. A case study was suitable because it provides in-depth insights into complex, context-dependent phenomena (Rahayu, Christanti, and Widjaja 2024).

### 3.2. Informants' Profile

Based on the data collected from 16 informants who are active students of Management and Accounting study programs, it was found that all respondents were aged between 19 and 25 years, with the majority being in their final semesters of study. Their businesses are diverse, with most engaged in the culinary sector, including catering services, gado-gado, dim sum, and fried chicken stalls. In addition, some informants run businesses in service sectors such as shoe laundry, car wash, photography, digital printing, and handicrafts. The duration of their entrepreneurial activities also varies significantly, ranging from as short as two weeks to more than eight years. In marketing their products, these students rely heavily on social media as the primary communication channel with consumers. Instagram is the most dominant platform due to its broad audience reach, interactive features, and alignment with young consumers' preferences. Other frequently used platforms include WhatsApp Business, TikTok, Facebook, Shopee, and Facebook Marketplace. The promotional content they present is equally diverse, including attractive product photos, videos of the production process, customer testimonials, and persuasive captions emphasizing product quality and service excellence.

### 3.3. Sampling Procedure

Purposive sampling was used to identify participants who met specific criteria (Anwari & Hati, 2020): (1) active Gen Z student entrepreneurs enrolled at STIE Balikpapan, (2) running social media-based businesses for at least six months, and (3) self-identifying as Muslim. Sixteen participants were selected based on these criteria. Data collection was conducted over two months from February to March 2025. Each interview lasted approximately 30–45 minutes, conducted face-to-face or online, depending on the participant's availability.

### 3.4. Data Collection Techniques

Primary data were obtained through semi-structured interviews guided by a pre-validated interview protocol. The interview questions covered business motivation, marketing practices, understanding of Islamic ethics, and ethical challenges (Junusi, 2020). In addition to interviews, the researchers conducted document analysis of the participants' digital content, including Instagram feeds, TikTok videos, and WhatsApp Business catalogs.

### 3.5. Instrument Validation

To ensure content validity, the interview protocol was reviewed by two Islamic marketing experts and tested in a pilot interview with two student entrepreneurs who met the inclusion criteria. Feedback was used to refine the wording and structure of the questions to ensure clarity and relevance. The final instrument included prompts categorized under ethical principles, marketing practices, and digital behavior.

### 3.6. Data Analysis Procedures

Interview transcripts and digital documents were analyzed using thematic coding based on Kushnir's (2025) six-step method. Open coding was first conducted to identify emerging themes. These themes were then categorized under broader constructs related to Islamic marketing ethics, social media strategies, and entrepreneurial behavior. Coding was performed manually and cross-validated among the research team to enhance consistency.

### 3.7. Bias Mitigation

To minimize researcher bias, the study employed triangulation by comparing data from interviews and social media content. Member checking was conducted by sharing the summarized findings with participants to verify the accuracy of interpretation. Reflexivity was maintained through memo writing, allowing researchers to reflect on their assumptions throughout the research process.

### 3.8. Ethical Considerations

Ethical approval was obtained from the internal ethics committee of STIE Balikpapan. All participants were informed about the purpose of the study, their rights to confidentiality and anonymity, and their right to withdraw at any time. Informed consent was secured in writing prior to data collection. Audio recordings and digital data were stored securely and used exclusively for academic purposes. This methodological design ensures that the study adheres to rigorous ethical, analytical, and procedural standards, contributing to the credibility and trustworthiness of its findings.

## IV. Results and Discussion

### 4.1. Findings

#### 4.1.1. Islamic Marketing Strategies

The promotional strategies implemented by student entrepreneurs predominantly embody the principles of Islamic business ethics, reflecting a conscious effort to align commercial activities with moral and spiritual values. These strategies aim to generate profit and foster long-term customer relationships built on trust, satisfaction, and ethical conduct. To attract new customers, students employ various creative and customer-oriented promotional tactics. These include offering price discounts, free delivery services, complimentary product samples, small tokens of appreciation, and bundled promotional packages. Such incentives are designed to increase sales volume and provide added value to the customer experience, demonstrating a customer-centric approach consistent with Islamic ethical teachings. Regarding customer retention, the students adopt strategies emphasizing relationship building and customer loyalty. These include loyalty discounts for repeat buyers, consistently friendly and respectful service, high product quality maintenance, regular customer prioritization, and personalized greetings or messages to maintain emotional connection and customer engagement. These efforts signify that student entrepreneurs are not driven purely by profit maximization but are committed to delivering sincere, trustworthy, and value-based services by Islamic ethical standards.

Crucially, these young entrepreneurs integrate core Islamic values into their marketing and business practices. Honesty (*sidq*) is demonstrated by providing accurate, complete, and truthful product information, with an apparent avoidance of deceptive or exaggerated claims. Transparency is maintained by openly communicating prices, product ingredients, and specifications, ensuring customers can make informed decisions. The principle of justice (*'adl*) is reflected in applying fair pricing strategies, equal treatment of all customers regardless of their background, and fulfilling consumer rights, including the right to quality, safety, and fairness in transactions. Furthermore, several respondents emphasize their commitment to upholding the halal principle in the final products and sourcing raw materials, production methods, and overall business processes. They also exhibit a strong sense of *amanah* (trustworthiness), ensuring that promises made to customers are honored and that all business dealings are conducted with integrity. These practices reveal a holistic approach to marketing where ethical values, customer welfare, and spiritual accountability are central.

This underscores that for these student entrepreneurs, business is not merely a means of income, but a platform for applying and internalizing Islamic teachings in real-world economic activities.

**Table 1. Islamic Marketing Strategies**

No.	Strategy Category	Specific Actions	Related Islamic Values
1	Attracting New Customers	Discounts, free delivery, free samples, bundled promotions	<i>Al-'adl</i> (justice), <i>şidq</i> (honesty)
2	Retaining Existing Customers	Loyalty offers, personalized greetings, and quality assurance	<i>Amanah</i> (trustworthiness)
3	Communication	Transparent product information, clear pricing, and ingredient details	<i>Şidq</i> (truthfulness)
4	Halal Assurance	Selecting halal ingredients and certified suppliers	<i>Halalan ṭayyiban</i> principles
5	Service Ethics	Friendly treatment, no discrimination, responsive communication	<i>Ihsan</i> (excellence), fairness

#### 4.1.2. Challenges and Opportunities

Although most students firmly commit to Islamic principles when running their businesses, they face several significant challenges. Among them are the intense market competition that often tempts them to lower quality standards or manipulate promotions. Some also encounter customer demands inconsistent with Sharia values, such as requests for invoices with inflated prices for administrative purposes. Other challenges include limited knowledge of Islamic economics, difficulty ensuring halal raw materials from suppliers, and maintaining consistent service amidst time, energy, and capital constraints.

Nevertheless, social media offers substantial opportunities to reinforce Islamic marketing practices. Social media platforms enable students to reach a broader consumer base at relatively low costs while allowing them to build a positive and trustworthy business reputation. In addition to serving as promotional tools, social media is an educational medium to raise consumer awareness about ethical and Sharia-compliant business practices. With proper management, social media helps students maintain good customer relationships through fast, transparent, and personalized communication, all consistent with Islamic values.

#### 4.2. Discussion

This study's findings indicate that students can optimistically utilize social media to market their products, aligning with the World Economic Forum (2022) report, which highlights that today's youth increasingly adopt an entrepreneurial mindset based on value creation. The students' ethical promotion strategies support the concept of Islamic marketing as described by Kotler, Armstrong, and Balasubramanian (2024), which emphasizes value-oriented, ethical, and sustainable marketing. Implementing values such as honesty, transparency, and justice is consistent with the principles of *al-'adl* and *al-amanah* found in Sharia business literature (Antonio, 2023). The following section discusses how these themes relate to existing theoretical perspectives and prior studies. The challenges students face in upholding Islamic principles also echo previous studies that underscore how business competition often drives entrepreneurs to compromise on ethics (Fatmawati et al., 2024). This study highlights the added complexity of maintaining ethical integrity in highly dynamic and informal digital markets compared to prior research. While the findings generally support the principles of Islamic marketing, they also reveal contextual adaptations unique to Gen Z entrepreneurs who rely on visual content, algorithmic visibility, and informal branding. This pattern indicates that while Islamic values remain a foundation, they are often reinterpreted through contemporary digital practices. This aligns with findings by Douglass et al. (2022), who revealed that Muslim youth face paradoxical

experiences online, balancing digital identity expression with the risk of discrimination and ethical dilemmas, emphasizing the importance of critical awareness in digital spaces. This study contributes to the Islamic marketing literature by documenting how Gen Z Muslim entrepreneurs adapt traditional ethical values in informal, tech-driven business models. These insights offer a contextual lens through which educators, policymakers, and Islamic business practitioners can better understand the evolving landscape of halal entrepreneurship in the digital age.

## V. Conclusion

### 5.1. Main Conclusion

This study concludes that Generation Z students engaged in micro and small businesses demonstrate a commendable ability to integrate social media utilization with the application of Islamic values in their marketing activities. They can leverage social media platforms such as Instagram, WhatsApp, TikTok, Facebook, and marketplaces to reach a wider audience with cost-efficient promotions. Their marketing strategies reflect ethical values aligned with Islamic principles, such as honesty in conveying product information, transparency in pricing and quality, and fairness in treating customers. This illustrates that the students are profit-driven and strive to maintain trust, integrity, and a good business reputation. However, challenges persist in consistently applying Islamic values amidst competitive pressures, limited literacy on Sharia economics, and dynamic consumer demands. These findings highlight that social media functions not only as an effective promotional medium but also as a tool to educate and strengthen the Islamic identity of their businesses.

### 5.2. Practical Suggestions

Based on the findings, it is suggested that universities, educational institutions, and student entrepreneurship communities actively organize programs to enhance Islamic business literacy among students. Such programs could include training sessions, seminars, or workshops discussing applying Sharia principles in business, Islamic marketing strategies relevant to digital technology developments, and professional ethics in entrepreneurship. Improving students' understanding of Sharia economic principles is expected to help them consistently apply Islamic values in every aspect of their business, including market competition and business environment pressures. Moreover, universities are encouraged to provide forums for discussion where students can share experiences and best practices in managing Sharia-based businesses.

### 5.3. Recommendations for Future Research

Further research with a broader scope and a more in-depth approach is recommended to enrich insights into this topic. Future studies could expand the population beyond students to include small business owners outside the academic environment to compare Islamic marketing practices across generations. Additionally, qualitative approaches such as in-depth case studies or participatory observation may be employed to explore the internal dynamics of entrepreneurs in upholding Islamic values amidst market complexities. Further research could also specifically examine the influence of particular social media platforms on consumer perceptions of Islamic business ethics and their impact on customer loyalty and business sustainability. These studies could help improve ethical standards and branding strategies in youth-led enterprises. Future studies should delve deeper into the ethical dilemmas faced in informal Islamic digital commerce, as this study found these tensions to be prevalent yet underexplored. Although focused on student entrepreneurs, the findings apply to other young Muslim entrepreneurs in informal sectors, making the insights relevant for broader entrepreneurial development.

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