

THE FEAR OF MISSING OUT (FOMO) AND ISLAMIC CONSUMER ETHICS: Examining Gen Z Behavior Through A Sharia and Moral Lens

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Abstract: The Fear of Missing Out (FOMO) phenomenon has increasingly shaped the consumption patterns of Generation Z, driven by the pressure to stay connected and keep up with social trends. This study explores the moral implications of FOMO through the lens of Islamic consumer ethics, which emphasizes principles such as moderation, self-discipline, and ethical responsibility in consumption. The purpose of this research is to investigate how Islamic ethical values can address the FOMO-driven behaviors prevalent in Generation Z, aiming to foster a more balanced and responsible approach to consumption. Using a library research method, the study analyzes various scholarly sources and Islamic teachings, particularly the Quran and Hadith, focusing on key ethical concepts such as *Israf*, *Qana'ah*, and *Ihtiyat*. The findings indicate that the FOMO mindset often leads Generation Z to engage in impulsive consumption and material excess, which contradicts the Islamic principles of moderation and mindfulness in spending. Islamic consumer ethics, with its emphasis on contentment and self-restraint, provides a moral framework that can counter these tendencies by encouraging thoughtful and ethical consumption. The research recommends the implementation of educational programs and awareness campaigns to promote Islamic ethical values, particularly among Generation Z, to mitigate the psychological and financial pressures of FOMO. These efforts can help guide this generation towards a more sustainable, mindful, and ethically conscious lifestyle that aligns with Islamic teachings on consumption.

Keywords: Islamic consumer ethics; sharia principles; generation Z; Fear of Missing Out (FOMO), ethical consumerism; digital culture; moderation in Islam

Abstrak: Fenomena Fear of Missing Out (FOMO) semakin memengaruhi pola konsumsi Generasi Z, didorong oleh tekanan untuk tetap terhubung dan mengikuti tren sosial. Penelitian ini membahas implikasi moral dari FOMO melalui perspektif etika konsumen Islam, yang menekankan prinsip moderasi, pengendalian diri, dan tanggung jawab etis dalam konsumsi. Tujuan penelitian ini adalah untuk mengkaji bagaimana nilai-nilai etika Islam dapat mengatasi perilaku konsumsi yang dipengaruhi oleh FOMO di kalangan Generasi Z, dengan harapan menciptakan pendekatan konsumsi yang lebih seimbang dan bertanggung jawab. Dengan menggunakan metode penelitian kepustakaan, studi ini menganalisis berbagai sumber ilmiah dan ajaran Islam, khususnya Al-Qur'an dan Hadis, dengan fokus pada konsep etika utama seperti *Israf*, *Qana'ah*, dan *Ihtiyat*. Hasil penelitian menunjukkan bahwa pola pikir FOMO sering mendorong Generasi Z untuk melakukan konsumsi impulsif dan berlebihan, yang bertentangan dengan prinsip moderasi dan kesadaran dalam pengeluaran menurut Islam. Etika konsumen Islam, dengan penekanannya pada rasa cukup dan pengendalian diri, menawarkan kerangka moral yang dapat mengatasi kecenderungan ini dengan mendorong konsumsi yang lebih bijak dan etis. Penelitian ini merekomendasikan pelaksanaan program edukasi dan kampanye kesadaran untuk mempromosikan nilai-nilai etika Islam, khususnya di kalangan Generasi Z, guna mengurangi tekanan psikologis dan finansial akibat FOMO. Upaya tersebut diharapkan dapat membimbing generasi ini menuju gaya hidup yang lebih berkelanjutan, penuh kesadaran, dan selaras dengan ajaran Islam tentang konsumsi.

Kata kunci: etika konsumen Islam; prinsip Syariah; generasi Z; Fear of Missing Out (FOMO); konsumerisme etis; budaya digital; moderasi dalam Islam

Introduction

The rapid growth of social media and digital connectivity has significantly transformed the consumption behavior of Generation Z. Constant exposure to curated lifestyles, trends, and experiences shared on social platforms has given rise to the phenomenon of Fear of Missing Out (FOMO), where individuals feel a persistent anxiety of being left out or missing valuable experiences.¹

FOMO has become a defining characteristic of this generation's interaction with technology, influencing not only their social lives but also their purchasing decisions. As they seek to keep up with trends and participate in perceived social norms, Generation Z often engages in impulsive buying and unsustainable consumption habits, driven by the desire to fit in or gain validation.²

This behavioral shift presents an ethical challenge, particularly from the perspective of consumption ethics. While FOMO-driven consumption may seem harmless on the surface, it can lead to negative consequences such as financial stress, dissatisfaction, and materialism.³

The constant need to acquire goods and experiences to avoid feeling left out conflicts with broader ethical principles, especially within the framework of Islamic ethics, which advocates for moderation, contentment, and mindful consumption.

Islamic consumer ethics emphasizes the importance of balance, responsibility, and self-restraint, aiming to foster a sense of contentment and reduce the excessive pursuit of material goods. This raises an important question: how can sharia principles provide a moral framework to counter the FOMO tendencies prevalent in Generation Z's consumption patterns?

The gap in the literature lies in the lack of comprehensive studies examining FOMO from an Islamic ethical perspective. Although there is significant research on the psychological and social impacts of FOMO, few studies focus on its ethical implications, especially within the context of Islamic teachings.

Moreover, while Islamic ethics provides clear guidelines on consumption, there is limited discussion on how these principles can be practically applied to the unique challenges posed by modern digital culture and the FOMO phenomenon. This research aims to fill this gap by exploring how Islamic consumer ethics can offer solutions to mitigate the negative effects of FOMO on Generation Z's consumption behavior.⁴

One key issue that needs addressing is the conflict between FOMO-driven consumerism and Islamic values such as *Israf*, *Qana'ah*, and *Ihtiyat*. Generation Z's engagement with FOMO often leads to extravagance, contradicting the Islamic principle that urges restraint in consumption and encourages finding satisfaction in what one has. This misalignment between modern consumer behavior and Islamic values presents an ethical dilemma that requires further investigation. By analyzing this conflict, we can better understand how Islamic ethics can guide individuals away from excessive consumption and toward a more balanced, ethical lifestyle.

The objective of this research is to explore the ethical tensions between Generation Z's FOMO-driven consumption patterns and Islamic consumer ethics. Specifically, the study aims to investigate how Islamic ethical principles can be applied to address the challenges posed by FOMO and to promote responsible consumption behavior among Generation Z.

The research will delve into key Islamic concepts such as *Israf*, which warns against wastefulness, *Qana'ah*, which advocates for contentment, and

¹ Alex J. Holte, Andrew Nixon II, and Jack Cooper, "Attachment Anxiety Mediates the Relationship of Need to Belong and Fear of Missing Out (FoMO)," *Discover Psychology* 4 (2024): 141.

² Yuting Dong et al., "Covid-19 Psychological Pressures, Depression and FOMO: The Mediating Role of Online Social Support and Emotional Regulation," *BMC Psychology* 12 (2024): 116.

³ Aysha Al-Shalih, "The Role of Zakat in Establishing Social Welfare and Economic Sustainability: The Case of Saudi Arabia," *International Journal of Financial Research* 11 (2020): 196.

⁴ Simon J.D. Schillebeeckx, Sandzhar Tazhibae, and Johannes Gartner, "FOMO and the ICO: The Changing Salience of Quality Signals," *Digital Business* 4, no. 2 (2024): 100087.

Ihtiyat, which emphasizes caution and mindfulness in consumption decisions.⁵

This study aims to provide a moral inquiry into the phenomenon of FOMO within Generation Z by analyzing it through the lens of Islamic consumer ethics. By doing so, it seeks to promote a balanced and responsible consumption behavior that aligns with the ethical values of Islam, while addressing the psychological and social pressures of modern digital culture.

Method

This study employs a qualitative research approach, utilizing a library research method to explore the Fear of Missing Out (FOMO) phenomenon among Generation Z through the lens of Islamic consumer ethics and sharia principles. This method is well-suited for analyzing abstract concepts such as ethical consumption and moral responsibility, which require an interpretive rather than statistical approach. The library research method enables a comprehensive review of classical Islamic texts, including the Quran and Hadith, alongside contemporary academic works on FOMO, consumer behavior, and digital culture.⁶

The study is conducted in several stages. First, primary sources from Islamic teachings are analyzed to extract ethical principles related to consumption, such as *Israf*, *Qana'ah*, and *Ihtiyat*. Second, contemporary literature on FOMO and consumer behavior theories is reviewed to understand the psychological and social drivers of FOMO-driven consumption. Third, a comparative analysis is conducted to identify alignments and tensions between Islamic principles and modern consumption patterns shaped by FOMO.

The data analysis uses a thematic approach, focusing on recurring patterns and themes in the literature. Key themes related to moderation, mindfulness, and ethical responsibility in consumption are identified and interpreted within the framework

of Islamic teachings. This approach is complemented by a comparative analysis, which highlights the misalignment between FOMO-driven behaviors and Islamic ethical values while proposing how sharia principles can offer solutions to these challenges.⁷

Results and Discussion

FOMO and Its Impact on Consumption Behavior in Generation Z

The Fear of Missing Out (FOMO) has been identified as a psychological phenomenon strongly influenced by social comparison, particularly through the use of social media. Generation Z, being highly integrated into digital environments, is especially susceptible to FOMO, which greatly shapes their consumption patterns.

Social media platforms frequently present curated representations of luxury lifestyles, exclusive events, and unattainable ideals, causing users to feel inadequate or left out if they are not participating in similar experiences. This emotional response often leads to impulsive buying decisions, with purchases driven more by a fear of exclusion than by genuine needs or careful consideration.⁸

As a result, individuals in Generation Z are often compelled to engage in excessive spending and materialism, spurred by the desire to keep up with the societal expectations created on social media. These impulsive buying behaviors are frequently followed by feelings of regret or dissatisfaction after the purchase, as the initial excitement wears off.

Research consistently shows that FOMO-driven consumption often leads to a cycle of temporary gratification followed by emotional and financial dissatisfaction. The need for validation and approval from peers becomes a central motivation behind these purchasing habits, with social acceptance

⁵ Syed Nawab Haider Naqvi, "Ethical Foundations of Islamic Economis," *Journal of Islamic Studies* 17, no. 2 (1978): 105–136.

⁶ Hellen Streubert and William Carpenter, *Qualitative Research in Nursing: Advancing the Humanistic Imperative* (Philadelphia: Lippincott, 1999).

⁷ David Nicholis, "Qualitative Research: Part Two-Methodologies," *International Journal of Therapy and Rehabilitation* 16, no. 11 (2009): 586–592; Gordon Hodson and Megan Earle, "Conservatism Predicts Lapses from Vegetarian/Vegan Diets to Meat Consumption (through Lower Social Justice Concerns and Social Support)," *Appetite* 120 (2018): 75–81.

⁸ Mike Featherstone, "Lifestyle and Consumer Culture," *Theory, Culture & Society* 4, no. 1 (1987): 55–70.

tied to the ability to display material possessions or experiences.

However, the FOMO-induced consumption pattern directly contradicts the principles of Islamic consumer ethics. In Islam, the emphasis is placed on moderation and the responsible use of resources. Teachings from the Quran and Hadith stress the importance of leading a balanced life, avoiding extravagance and wasteful spending.

Islamic values encourage individuals to refrain from making decisions based solely on social pressures or superficial comparisons, instead urging them to prioritize personal needs and ethical considerations.

Moreover, Islamic consumer ethics advocate for thoughtful, intentional consumption that aligns with moral values and spiritual goals. The desire to acquire goods or experiences out of fear of missing out clashes with these principles, as it often leads to unnecessary or excessive consumption. Generation Z's consumption habits, shaped by FOMO, therefore present a moral dilemma when viewed through the lens of Islamic teachings, which promote restraint and reflection before making financial decisions.⁹

The growing influence of social media on consumption behaviors has made it increasingly difficult for Generation Z to resist the urge to conform to the materialistic and competitive culture that FOMO fosters. The constant exposure to others' curated lifestyles triggers a relentless pursuit of status and validation through purchases, leading to a cycle of overconsumption that is not only financially unsustainable but also emotionally unfulfilling. This conflict highlights the challenge of maintaining ethical consumption practices in a world dominated by digital influence and consumerism.¹⁰

⁹ Mal Flack, William H Burto, and Kim M Caudwell, "I Rely on a Little Help from My Friends: The Effect of Interpersonal and Intrapersonal Emotion Regulation on the Relationship between FOMO and Problematic Internet Use," *BMC Psychiatry* 24 (2024): 384.

¹⁰ Nike Wahyu Suci Martaningrat and Yohannes Kurniawan, "The Impact of Financial Influencers, Social Influencers, and FOMO Economy on the Decision-Making of Investment on Millennial Generation and Gen Z of Indonesia," *Journal of Ecohumanism* 3, no. 3 (2024): 1319-1335.

In contrast to the impulsive and often excessive nature of FOMO-driven consumption, Islamic teachings offer a more sustainable approach to managing material desires. By emphasizing the importance of *Qana'ah* and *Ihtiyat*, Islam provides a framework for making mindful, deliberate financial choices that focus on long-term well-being rather than immediate gratification.

These values serve as a reminder for individuals, especially young people, to reflect on their consumption habits and resist the pressures of social comparison. Ultimately, the tension between FOMO and Islamic consumer ethics raises important questions about how Generation Z can navigate the challenges of modern consumer culture.

While FOMO pushes individuals toward materialism and the constant pursuit of validation, Islamic principles call for a more thoughtful and balanced approach. By adopting these ethical guidelines, young Muslims can develop healthier, more sustainable consumption habits that align with their moral and spiritual values. FOMO's impact on Generation Z's consumer behavior highlights the clash between modern digital culture and traditional ethical frameworks.¹¹

The drive to seek social acceptance through consumption often leads to impulsive, excessive spending, which contrasts with the teachings of Islam on moderation and restraint. By understanding and applying Islamic consumer ethics, individuals can overcome the negative effects of FOMO and make more responsible, purposeful consumption decisions that foster both spiritual and financial well-being.¹²

Islamic Consumer Ethics: A Framework for Ethical Consumption

Islamic consumer ethics, rooted in the guidance of the Quran and Hadith, provide a clear moral framework that counters the consumerist tendencies often fueled by Fear of Missing Out (FOMO). Central

¹¹ Nike Wahyu Suci Martaningrat and Yohannes Kurniawan

¹² Holte, II, and Cooper, "Attachment Anxiety Mediates the Relationship of Need to Belong and Fear of Missing Out (FoMO)."

to this framework is the concept of *Israf*, which serves as a caution against overspending and wastefulness.

In Islam, consumption is not inherently viewed as negative; however, it is encouraged only when done within the bounds of necessity and moderation. The Quran's directive, "Eat and drink, but do not be wasteful. Indeed, He does not like the wasteful" (Quran 7:31), explicitly discourages impulsive or excessive spending. This principle aligns with ethical concerns about the behavior driven by FOMO, where consumption is often impulsive and rooted in emotional need rather than rational decision-making.¹³

Another essential concept in Islamic consumer ethics is *Qana'ah*, which emphasizes the importance of being satisfied with what one has and cultivating gratitude. This sense of contentment directly contrasts with the anxiety and dissatisfaction linked to FOMO, where individuals are constantly driven by the fear of missing out on material goods or experiences.

Rather than chasing after endless consumption, Islamic teachings guide individuals toward a focus on spiritual well-being and a deep appreciation for life's blessings. This ethical perspective challenges the FOMO-fueled desire for constant acquisition and social validation, offering instead a path toward inner peace and fulfillment.

In Islam, the principle of moderation is key to ethical consumption. While FOMO encourages impulsive, status-driven purchasing, Islamic ethics advocate for thoughtful consumption that prioritizes genuine need over desire. Islam encourages individuals to avoid excess and recognize the detrimental effects of materialism on both the individual and society. By promoting moderation, Islamic consumer ethics seek to strike a balance between meeting one's needs and avoiding indulgence, which often leads to waste and financial strain.¹⁴

Furthermore, Islamic teachings provide guidance on wealth management, stressing the importance of responsible spending. The Quran promotes a balanced approach to consumption, reminding believers that they are merely stewards of their wealth and resources. This stewardship implies that individuals should make deliberate, conscious decisions about how they spend their money, always bearing in mind the broader impact of their choices. In contrast to FOMO's focus on instant gratification and external validation, Islamic consumer ethics call for long-term thinking and purposeful financial management.¹⁵

The ethics of consumption in Islam also emphasize the social responsibility of the consumer. Islam encourages believers to ensure that their purchasing decisions benefit not only themselves but also their communities and society at large. This contrasts with the FOMO mentality, where consumption is often individualistic, focused on personal status and gain.

Islamic consumer ethics remind individuals of their duty to contribute positively to the welfare of others, especially those in need, through their financial choices. Thus, ethical consumption in Islam goes beyond personal restraint and involves a commitment to social justice and equity.¹⁶

Another principle tied to Islamic consumer ethics is the concept of *Ihtiyat*, which advises individuals to be mindful and deliberate in their actions, including their spending. This cautious approach to consumption encourages individuals to avoid unnecessary risks or decisions that could lead to regret, debt, or negative social consequences.

In contrast to FOMO-driven impulses, which often result in reckless or unconsidered purchases, Islamic ethics urge consumers to carefully evaluate their true needs and the consequences of their financial choices.

¹³ Wee Kheng Tan and Pei-Huan Chiu, "Theory of Consumption Value: A Lens to Examine the Use and Continual Use Intention of Online Game Subscription Services," *Computers in Human Behavior* 160 (2024): 108377.

¹⁴ Schillebeeckx, Tazhibae, and Gartner, "FOMO and the ICO: The Changing Salience of Quality Signals."

¹⁵ Intekhab Alam and Pouya Sefzadeh, "Marketing Islamic Financial Services: A Review, Critique, and Agenda for Future Research," *Journal of Risk and Financial Management* 13, no. 1 (2020): 1–19, <https://www.mdpi.com/1911-8074/13/1/12>.

¹⁶ Ahmad Maulidizen, "Analysis of Islamic Consumption Ethics Critical Toward Causes of Corona Virus in Wuhan, China," *Al-Banjari: Jurnal Ilmiah Ilmu-Ilmu Keislaman* 19, no. 2 (2020): 197–215.

The pressure to conform to societal norms, often exacerbated by social media, plays a significant role in FOMO-driven consumption. However, Islamic consumer ethics encourage individuals to resist these pressures by grounding their actions in faith and ethical principles. The pursuit of material goods for the sake of fitting in or gaining social approval is seen as misaligned with the core values of Islam, which promote a focus on character, faith, and spiritual fulfillment over material success. Click or tap here to enter text.¹⁷

Moreover, Islamic teachings stress the importance of intentional living, where individuals strive for a life of purpose and mindfulness in all areas, including consumption. FOMO-driven consumption often leads to a life focused on accumulation and comparison, while Islamic ethics advocate for a life centered on spiritual growth, charity, and moderation. By following these principles, individuals can cultivate a more balanced, meaningful lifestyle that is less swayed by external trends and pressures.¹⁸

Ultimately, Islamic consumer ethics provide a comprehensive framework for addressing the challenges posed by FOMO. The principles of moderation, contentment, social responsibility, and mindful consumption serve as practical tools for resisting the temptations of impulsive consumerism.¹⁹

Through this ethical framework, individuals can develop healthier relationships with material goods, grounded in faith and morality rather than fear or comparison. While FOMO drives many individuals, particularly in Generation Z, toward impulsive and excessive consumption, Islamic consumer ethics offer a counter-narrative.

These ethics encourage believers to adopt a measured, thoughtful approach to consumption, one that is aligned with their spiritual and moral values. By embracing these teachings, individuals can resist the pressures of consumer culture and find greater satisfaction and peace in their financial decisions.

The Ethical Tension Between FOMO and Islamic Values

The ethical conflict between the Fear of Missing Out (FOMO) and Islamic values is significant due to the divergent motivations that influence consumption. FOMO, fueled by social comparison and external pressures, often drives individuals toward actions that may be financially unsustainable or morally questionable. Islamic consumer ethics, by contrast, emphasize intentional, responsible, and mindful consumption.²⁰

These teachings guide individuals to avoid being influenced by societal expectations or competitive displays of wealth, as such behaviors can lead to spiritual and moral degradation. Islamic teachings caution against the harmful consequences of being swept up in materialism and the desire to keep up with others, stressing that such behavior undermines one's spiritual integrity.²¹

In Islam, the principle of *Ihtiyat* in financial matters serves as a reminder of the importance of making deliberate and thoughtful decisions regarding spending. Individuals are encouraged to reflect on the potential long-term impact of their financial choices, rather than pursuing immediate gratification.

This perspective stands in stark contrast to the impulsivity often associated with FOMO, where

¹⁷ Ahmad Maulidizen, "Business Ethics: Analysis of Al-Ghazali's Economic Thought With Sufism Approach," *Religia: Jurnal Ilmu-ilmu Keislaman* 22, no. 2 (2019): 160–177.

¹⁸ Ruchi Mishra, Rajesh Kumar Singh, and Bernadett Koles, "Consumer Decision-Making in Omnichannel Retailing: Literature Review and Future Research Agenda," *International Journal of Consumer Studies* 45, no. 2 (2021): 147–174.

¹⁹ Sri Rahayu Tri Astuti, Imrotul Khasanah, and Y Yoestini, "Study of Impulse Buying on Instagram Users in Indonesia," *Diponegoro International Journal of Business* 3, no. 1 (2020): 47–54.

²⁰ Buana Handa Wijaya, Akbar Dzukha Asyiqin, and Sherly Marno Rahayu, "The Relevance of Monzer Kahf's Views on Islamic Banking in Indonesia," *Invest Journal of Sharia & Economic Law* 3, no. 1 (2023): 120–138.

²¹ Mahshid Turner, "Can the Effects of Religion and Spirituality on Both Physical and Mental Health Be Scientifically Measured? An Overview of the Key Sources, with Particular Reference to the Teachings of Said Nursi," *Philosophical Exploration* 54 (2014): 2045–2051.

short-term desires overshadow the need for financial sustainability and long-term well-being. Islamic ethics thus advocate for a measured approach to consumption, promoting self-restraint and careful consideration of one's true needs.²²

The ethical tension becomes even more apparent when examining Generation Z's consumption habits, which are heavily shaped by the influence of social media. FOMO drives this generation to make impulsive purchases in response to the constant exposure to curated, idealized lifestyles online.

Islamic values, on the other hand, prioritize inner contentment and caution against impulsiveness, urging believers to resist the temptations of materialism and social comparison. These teachings encourage individuals to seek fulfillment in spiritual growth and gratitude rather than in material possessions or status. Moreover, Islamic consumer ethics underscore the importance of avoiding extravagance and wastefulness.²³

The Quran explicitly warns against *Israf*, promoting a balanced lifestyle where consumption is based on necessity rather than desire. This stands in opposition to the behavior promoted by FOMO, where individuals often overextend their financial resources in pursuit of fleeting experiences or possessions. By adhering to the principles of moderation and restraint, individuals can foster a more sustainable approach to consumption that aligns with Islamic teachings.²⁴

The pressure to conform to societal standards of wealth and success, which FOMO amplifies, further highlights the ethical tension between this phenomenon and Islamic values. FOMO encourages individuals to seek validation and social approval through material displays, whereas Islamic teachings

emphasize humility and contentment with one's circumstances.

The pursuit of wealth for the sake of social comparison is discouraged in Islam, which instead promotes the idea that true success lies in spiritual fulfillment and adherence to ethical principles. Islamic values also emphasize the importance of personal accountability in financial matters. FOMO, driven by external pressures, often leads to irresponsible spending and financial instability, particularly among younger generations.

Islamic ethics, however, call for individuals to be prudent and cautious in their financial dealings, ensuring that their choices do not lead to unnecessary hardship or debt. This approach promotes long-term financial stability and well-being, as individuals are encouraged to live within their means and avoid wasteful or impulsive purchases.²⁵

In addition to promoting financial responsibility, Islamic consumer ethics encourage individuals to consider the broader social and environmental impact of their consumption. FOMO-driven consumerism, which is often centered on acquiring the latest trends or luxury goods, frequently leads to overconsumption and waste.

Islamic teachings, however, advocate for mindful consumption that takes into account the welfare of others and the sustainability of the environment. This ethical framework encourages individuals to align their consumption with moral and spiritual values, rather than succumbing to the pressures of consumer culture.

Furthermore, the ethical tension between FOMO and Islamic values is evident in the different attitudes toward wealth and status. FOMO encourages individuals to view wealth as a means of gaining social prestige, while Islamic teachings stress that wealth is a test and a responsibility.

Islam promotes the idea that wealth should be used to benefit others, particularly those in need,

²² Harries Arizonia Ismail and Emi Trimati, "Membangun Model Konseptual Faktor Sinergitas Perilaku Konsumen Dalam Konteks Pembelian Impulsif Secara Online," *Al Tijarah* 6, no. 3 (2020): 10–20.

²³ Ahmad Maulidizen, "Resolving Disputes Regarding Trust Financing in Islamic Rural Banks, West Java," *Journal of Islamic Law and Legal Studies* 1, no. 1 (2024): 37–47.

²⁴ Sujoko Winanto et al., "Peranan Spiritual Quotient Terhadap Peningkatan Kinerja Perusahaan," *Jurnal Ilmiah Wahana Pendidikan* 8, no. 14 (2022): 326–345.

²⁵ Ahmad Maulidizen, "Economic Thought of Ibn Taimiyah and Relevance to the World Economic and Community Economic System," *ESENSIA: Jurnal Ilmu-Ilmu Ushuluddin* 20, no. 2 (2019): 131–146.

rather than to enhance one's own social standing. This perspective challenges the materialistic mindset fostered by FOMO, which prioritizes individual gain over collective welfare.²⁶

The contrast between FOMO and Islamic consumer ethics also extends to the emotional consequences of consumption. FOMO often leads to feelings of anxiety, inadequacy, and dissatisfaction, as individuals constantly compare themselves to others and feel pressured to keep up. In contrast, Islamic teachings on *Qana'ah* promote inner peace and satisfaction with what one has, reducing the emotional toll associated with materialistic pursuits.

By focusing on spiritual growth and gratitude, individuals can avoid the negative emotional effects of FOMO-driven consumption. The ethical tension between FOMO and Islamic values reflects a deeper conflict between materialism and spiritual well-being.

While FOMO encourages impulsive, status-driven consumption, Islamic ethics promote a more thoughtful, responsible approach to financial decision-making. By adhering to the principles of moderation, humility, and personal accountability, individuals can resist the pressures of consumer culture and cultivate a more balanced, spiritually fulfilling relationship with consumption.²⁷

Addressing FOMO Through Islamic Consumer Ethics

Islamic consumer ethics provide a robust solution for mitigating the adverse effects of FOMO, especially regarding consumption behaviors. Grounded in values like moderation, contentment, and caution, Islamic teachings offer practical strategies for resisting the consumer pressures of today's society.²⁸

²⁶ Ahmad Maulidizen, Heristina Fitri Rukmana, and Muhammad Rafi Thoriq, "Moneylender and the Welfare of Traders in Parung Market: Theological and Economic Approach," *Journal of International Conference Proceedings (JICP)* 5, no. 4 (2022): 136–149.

²⁷ Tu Anh Phan, "The Muslim Culinary in Ho Chi Minh City: Production and Consumption Against the Backdrop of Tourism," *Islamic Studies* 63, no. 2 (2024): 201–212.

²⁸ Ahmad Maulidizen, Heristina Fitri Rukmana, and Muhammad Rafi Thoriq, "Revealing The Existence of Moneylenders in Trading Activities at Parung Market Based on Islamic Economic Principles," *Jurnal Ekonomi* 11, no. 03 (2022): 556–563.

For Generation Z, who are highly susceptible to FOMO due to their deep connection with digital platforms, these ethical guidelines can lay the foundation for more thoughtful and responsible consumption choices. To counter the impulsive tendencies driven by FOMO, Islamic ethics emphasize the importance of reflecting on one's intentions before making purchases.

This principle, known as *al-Niyyah*, encourages Muslims to assess whether their consumption decisions align with their moral and spiritual objectives. By instilling a sense of accountability and purpose in spending, *al-Niyyah* helps individuals resist the temptation of impulsive buying triggered by FOMO and promotes more conscious, ethical decision-making.²⁹

Islamic teachings also discourage wasteful and unnecessary consumption, aligning with the principle of *Israf*. In a society where FOMO pushes people towards acquiring items or experiences they do not need, this ethical guideline advocates for moderation and the thoughtful use of resources. By limiting excessive spending and focusing on genuine needs, individuals can protect themselves from the financial and emotional consequences of FOMO.

Another important value in Islamic consumer ethics is *Qana'ah*, which encourages satisfaction with what one has. This principle contrasts sharply with the dissatisfaction fueled by FOMO, where individuals are constantly driven by the fear of missing out on something better. *Qana'ah* helps individuals cultivate gratitude and inner peace, reducing the anxiety and restlessness often associated with the relentless pursuit of material possessions or exclusive experiences.

Islamic ethics also encourage individuals to resist the societal pressure to engage in competitive displays of wealth, which is a core element of FOMO-driven behavior.

²⁹ Marwan N. Al Qur'an, "An Islamic Cultural Analysis of Managerial Decision-Making," *Journal of Islamic Accounting and Business Research* (2023).

Social media often amplifies this competition by promoting luxurious lifestyles and exclusive events, but Islamic teachings advise against such displays. Instead, they emphasize humility and the importance of living modestly, in line with spiritual values rather than societal expectations.

The principle of *Ihtiyat* in financial matters is another important component of Islamic consumer ethics. This value promotes careful and deliberate decision-making, encouraging individuals to think through the long-term consequences of their spending habits. In the context of FOMO, where impulsive decisions often lead to regret and financial instability, *Ihtiyat* serves as a crucial reminder to avoid hasty purchases and prioritize sustainability and financial security.

In addition to these principles, Islamic consumer ethics emphasize the importance of spiritual fulfillment over material gain. FOMO encourages people to seek validation and happiness through consumption, but Islamic teachings remind individuals that true contentment comes from spiritual growth and gratitude for life's blessings. This shift in focus from materialism to spirituality can help individuals break free from the constant cycle of comparison and dissatisfaction that FOMO perpetuates.

Furthermore, Islamic ethics encourage believers to cultivate mindfulness and self-awareness in their daily lives. This practice helps individuals become more attuned to their genuine needs and resist the external pressures that drive FOMO. By being mindful of their consumption patterns, Generation Z can develop healthier relationships with social media and consumer culture, reducing the negative impact of FOMO on their well-being.

Islamic consumer ethics also promote the idea of stewardship, reminding individuals of their responsibility to use resources wisely and for the greater good. This principle encourages sustainable consumption and discourages wastefulness, which is often a byproduct of FOMO-driven behavior. By aligning their consumption habits with the ethical values of stewardship, individuals can contribute to

a more sustainable and equitable world.³⁰

Addressing FOMO through Islamic consumer ethics provides a holistic approach to fostering mindful and responsible consumption habits. By adhering to principles like *al-Niyyah*, *Israf*, *Qana'ah*, and *Ihtiyat*, Generation Z can navigate the pressures of modern consumer culture with greater intention and ethical awareness. These values not only help individuals resist the temptations of FOMO but also encourage a more meaningful, spiritually fulfilling approach to consumption.

Practical Implications for Generation Z

For Generation Z, embracing Islamic consumer ethics can fundamentally reshape their approach to consumption. By focusing on ethical principles like *Israf*, *Qana'ah*, and *Ihtiyat*, young consumers can cultivate a more balanced relationship with material goods and social media. This shift would help alleviate both the financial burdens and emotional anxieties that are often driven by FOMO, fostering greater inner peace and spiritual fulfillment. Such a change encourages conscious decision-making that aligns with personal values rather than external pressures.

The reduction of impulsive purchasing behavior, driven by FOMO, could significantly impact Generation Z's financial well-being. Adopting *Israf* and *Ihtiyat* would lead to more thoughtful spending habits, enabling young consumers to avoid unnecessary expenses that often lead to regret.

This ethical framework encourages spending that is based on genuine need rather than a fear of missing out on social trends or experiences. The resulting financial stability could reduce stress and promote long-term well-being.

Another practical implication lies in how Generation Z interacts with social media. Islamic ethics encourage mindfulness, and when applied to social media usage, these teachings could reduce

³⁰ Lamberto Zollo et al., "Ethical Consumption and Consumers' Decision Making: The Role of Moral Intuition," *Management Decision* 56, no. 3 (2018): 692–710.

the negative effects of constant comparison and competition. By fostering *Qana'ah*, young Muslims can navigate social media without feeling compelled to participate in every trend or purchase every advertised product.³¹

This approach fosters gratitude and appreciation for what they already possess, diminishing the power of FOMO in their lives. Furthermore, the adoption of Islamic consumer ethics may help Generation Z develop a more sustainable approach to consumption.

As they become more mindful of the environmental and social consequences of their purchases, they can shift away from the fast-consumption culture that FOMO often promotes. This transition aligns with Islamic teachings on stewardship and responsibility, encouraging young consumers to make choices that benefit not only themselves but also society and the environment.

Religious education plays a vital role in guiding this ethical transformation. By integrating the principles of moderation and contentment into educational curricula, religious institutions can provide Generation Z with the knowledge and tools to resist the pressures of modern consumer culture.

Islamic scholars and educators can emphasize the importance of spiritual fulfillment over material gain, helping young Muslims develop a more resilient mindset in the face of FOMO. Online platforms and digital media, which often exacerbate FOMO, could also serve as avenues for promoting Islamic ethics.

Islamic influencers and content creators can use these platforms to spread awareness about ethical consumption, providing young audiences with practical examples of how to apply *Israf* and *Qana'ah* in their daily lives. This digital outreach can empower Generation Z to make more intentional, value-driven decisions in the online space where FOMO thrives.

The incorporation of Islamic consumer ethics into family and community discussions could further reinforce these values. Parents and community leaders can model responsible consumption behaviors and encourage young people to reflect on their purchasing decisions in light of Islamic teachings.

These discussions can help Generation Z build a strong ethical foundation, equipping them to resist societal pressures and make thoughtful financial choices. Additionally, the practical application of these ethics could lead to a more fulfilling social life for Generation Z.

Rather than basing their sense of self-worth on material possessions or exclusive experiences, they can focus on relationships, personal growth, and spiritual development. Islamic ethics encourage a sense of community and belonging that is not tied to wealth or status, offering young Muslims an alternative to the competitive social dynamics that FOMO fosters.

Finally, the adoption of Islamic consumer ethics has the potential to create a ripple effect, influencing broader societal attitudes toward consumption. As Generation Z embraces moderation, contentment, and responsibility, they can inspire others to adopt similar values. This shift could contribute to a more ethical and sustainable consumer culture, where individuals are guided by intentionality rather than fear of missing out.

For Generation Z, Islamic consumer ethics offer a pathway to more mindful, ethical consumption habits. By embracing values like *Israf*, *Qana'ah*, and *Ihtiyat*, young Muslims can resist the pressures of FOMO, improve their financial and emotional well-being, and foster a deeper sense of spiritual fulfillment. Through education and community engagement, these ethics can equip Generation Z to navigate the complexities of modern consumer culture with greater intentionality and peace.

Conclusion

The exploration of FOMO (Fear of Missing Out) within the context of Islamic consumer ethics reveals

³¹ Wisnu Mahendri, Junianto Tjahjo Darsono, and Achmad Firdiansjah, "The Influence of Religiosity and Halal Label through Halal Awareness Purchase Decisions," *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences* 3, no. 3 (2020): 1739–1746.

a significant ethical tension faced by Generation Z. This demographic, deeply entrenched in digital culture, is uniquely susceptible to the compulsions of consumerism exacerbated by social media influences.

The research underscores the detrimental effects of FOMO on young people's consumption behaviors, leading to impulsive spending, materialism, and often, post-purchase dissatisfaction. In stark contrast, Islamic consumer ethics provide a robust framework that promotes moderation, contentment, and thoughtful consumption.

Sharia advocate for a balanced approach to material possessions, emphasizing the importance of aligning consumption with one's ethical and spiritual values. This understanding highlights the potential for Islamic consumer ethics to counteract the negative influences of FOMO, thereby fostering a more mindful and responsible consumption behavior among Generation Z.

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