



FOMO and Consumptiveness: The Social Dynamics of Generation Z in the Digital Age from an Islamic Perspective

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ABSTRACT

This research uses qualitative research, through data collection techniques, namely observation, interviews, and documentation with a phenomenological approach. The dynamics of Fear of Missing Out (FOMO) in consumptive behavior have a very large influence on Generation Z, on mental health and consumptive behavior. This study uses qualitative research, through data collection techniques such as observation, interviews, and documentation with a phenomenological approach. The dynamics of Fear of Missing Out (FOMO) in consumptive behavior have a significant influence on Generation Z's mental health and consumptive behavior, as well as an emotional drive to obtain what is currently trending, resulting in excessive anxiety. The factors causing FOMO in Generation Z's consumer behavior are seen in excessive purchasing, to the point where it is difficult to control oneself and refrain from harmful actions. There are also those who believe that social media can provide everything quickly and easily. The impact will cause people to become more self-centered, resulting in not only themselves but also their families feeling that they are spending excessively, which will affect the economy negatively. However, there are also those who are able to control themselves, and there are even those who use online credit to fulfill their desires. Thus, the explanation illustrates that there are levels in the phenomenon of FOMO, namely high, medium, and low levels. In Islamic law, this is not recommended because it will damage morals, cause people to feel dissatisfied (qona'ah) with what they have been given, and be ungrateful for the blessings they have, as well as being wasteful in their finances due to excess/extravagance.

INTRODUCTION

The phenomenon of fear of missing out (FOMO) has become an unavoidable challenge for Generation Z in today's digital age. The development of digitalisation in the field of communication technology has expanded, easily connecting interactions across countries, companies, and individuals around the world (Carolina & Mahestu, 2020). FoMO, or Fear of Missing Out, is characterised by a strong desire to constantly stay connected to the data being shared by those who are active in the virtual world (Kiding & Matulesy, 2020). Fear of Missing Out is also known by its acronym, FOMO. From a psychological perspective, Fear of Missing Out (FoMO) is part of the psychological symptoms experienced by people in excessive social media interactions to fulfil their desire to be seen as modern and technologically savvy.

The FoMO phenomenon often arises as a result of posts by influencers that shape netizens' perceptions of excessive lifestyles. This trend indicates a change in the lifestyle patterns of young people, especially Generation Z, who now place greater emphasis on building their image on social media. The impact is not only seen in social relationships, but also affects mental health. Tandon and colleagues (2021) revealed that FoMO has a direct relationship with low zest for life. In addition, envy of the ideal life portrayed on social media can worsen this psychological condition. As a result, individuals who are not active on social media often experience anxiety, tension, and feelings of alienation (Ahmed Fernanda Desky, 2024).

The dynamics of FoMO ethics on consumptive behaviour in Generation Z is a new study in the perspective of Islamic economics. The number of Generation Z people in South Sumatra City is very large, reaching 2.2 million. Based on data obtained from Tribun.com through data from the central statistics agency, Generation Z is a group of people born between 1997 and 2012, estimated to be aged 12-27 years. According to the Central Statistics Agency of Palembang City, the population composition of Palembang City is dominated by young people. This is evident in the fact that the highest percentage is in the 15 to 64 age group, at 67.47 per cent. Following that, the population aged 0 to 14 years old accounts for 25.89 per cent, and finally, the population aged over 65 years old reaches 6.64 per cent (Central Statistics Agency of Palembang City, 2025).

In sociological studies, FOMO is associated with social change towards a popular culture. In psychological studies, FOMO is a psychological need to be recognised as someone who is constantly moving forward, or who is the subject of current discussion; in other words, someone who is up to date. This results in consumptive behaviour that is not even in line with more important needs.

According to research by Putri et al., students who are prone to FOMO are more likely to exhibit excessive spending patterns due to lifestyle pressures. Previous research discussed by Veronika et al. (2025) on the relationship between FOMO and consumptive behaviour explains that students with severe FOMO (55 per cent) and moderate FOMO (53 per cent) exhibit consumptive behaviour that has a significant influence on the phenomenon of FOMO. However, research linking FOMO to consumptive behaviour in the context of Generation Z, particularly from psychological and religious perspectives, remains very limited. This is why this article aims to resolve the existing dilemma.

Thus, this paper aims to describe the dynamics of FOMO on the consumptive behaviour of Generation Z in the digital world, the factors causing FOMO on the consumptive behaviour of Generation Z, and to formulate strategies or approaches that can minimise the negative impact of FOMO based on the values of Islamic economics, so that the research has a more implementable direction and stronger added value.

LITERATURE REVIEW

Fear of Missing Out (FoMO)

Fear of Missing Out is a feeling of anxiety or worry because they are not participating in social activities or something that is currently popular. In the article by Sachiyati et al., 2023, FOMO is a phenomenon that describes a person's fear of missing out on experiences, opportunities or important information that they are advised to enjoy. FOMO is something that influences a person to make quick purchasing decisions without considering the importance of the item being purchased.

According to the Oxford Dictionary, Fear of Missing Out (FoMO) is the fear of missing out on exciting events happening elsewhere, caused by someone's social media posts ("OxfordDictionary. Oxford Dictionaries Online. www.oxforddictionaries.com," n.d.). According to Alt (2015), Fear of Missing Out (FoMO) is a phenomenon where someone fears that others are having enjoyable experiences but they are not directly involved. As a result, someone tries to stay connected to what others are doing through media and the internet ("Alt, D. 2015. College Students' Academic Motivation, Media Engagement and Fear of Missing Out," n.d.). According to Przybylski et al (2013), Fear of Missing Out (FoMO) is the anxiety experienced by someone when others are having valuable experiences while they themselves are not. FoMO is characterised by the desire to stay involved with what others are doing (Andrew K. Przybylski, 2013, p. 1841).

From the above definitions, it can be concluded that FoMO is a feeling of anxiety, worry, or fear that arises in a person when they feel they are missing out on a valuable event or moment that others are experiencing. The aspects of fear of missing out as described by Przybylski, DeHaan, and Gladwell (Andrew K. Przybylski, 2013) are: Fear; Anxiety; Worry. Meanwhile, according to Patrick (Patrick J. McGinnis, 2020), the aspects of fear of missing out are: neurobiology, human instinct to be accepted by a group, culture, and technology.

Meanwhile, according to JWT Intelligence, there are several factors that influence FoMO, namely (JWT Intelligence, 2011):

a. Openness of information on social media

It is very easy for someone to be controlled on social media because all information is there, and social media is flooded with the latest information. This openness has rapidly changed the culture of people from being private to being more open and transparent. Social media is very effective in various activities. It is also very effective in facilitating communication (Putra Perssela, Mahendra, & Rahmadianti, 2022), with the younger Generation Z taking advantage of this opportunity for various activities (Pujiono, 2021).

b. Unfulfilled psychological need for relatedness

c. Unfulfilled psychological need for self

d. Social one-upmanship

e. Theme spread through hashtags

f. Conditions of relative deprivation

g. Stimulus to find out information

Self control

Self-control is an effort to control one's behavior. It is the ability to plan, guide, regulate, and direct behavior that can lead to (Aiyah & Farid, 2014). Therefore, emotional skills and self-control are closely related to each other. (Syamsul Bachri Thalib, 2010, p. 107). To avoid this, strategies are needed to achieve something good (Haming, 2011, p. 48). Moreover, humans tend to be influenced by bad things. As explained in Surah AL-Mujadalah verse 19 (Translation by the Ministry of Religious Affairs, 2019):

اسْتَحْذَرُوا عَلَيْهِمُ الشَّيْطَانَ فَانْسَلِبْهُمْ ذِكْرَ اللَّهِ ۚ أُولَٰئِكَ جَرَّبَ الشَّيْطَانُ ۖ إِلَّا إِنَّ جَرَّبَ الشَّيْطَانُ هُمُ الْخَسِرُونَ

Meaning: Satan has taken control of them, causing them to forget Allah. They are the party of Satan. Know that the party of Satan are the losers. (QS. Al-Mujadalah: 19)

Consumption and Consumptive Behavior

Before discussing consumption, we must first understand the meaning of economics, which relates to all human activities to fulfill needs and sustain life (Saebani, 2018, p. 17). Economics is the study of how humans fulfill their limited needs (Tarigan, 2004, p. 1). In the Islamic economic understanding put forward by Yusuf Halim Al-alim, economics is the science of the applicable laws found in detailed arguments related to seeking, spending, and obtaining (Manan, 2012), as discussed in Andri Soemitra's book *Hukum Ekonomi Syariah* (Andri Soemitra, 2019). Consumption is part of economic production and distribution activities. Consumption will occur if individuals have money. In Islam, wealth is part of human life to be obtained. Current and previous consumer needs are important incentives for their businesses. They may not only generate money, but also encourage them to increase it (Habibi, 2022). In an article written by Rahmawati (2021), consumption is generally defined as the use and consumption of goods and services such as clothing, food, beverages, housing, household appliances, vehicles, entertainment devices, print and electronic media, general consulting services, and others (Rahmawati & Husni Thamrin, 2021).

This study adopts theories related to consumer behavior using the theory by Kotler and Keller (Kotler, P., & Keller, 2009, p. 166) that consumption behavior is the study of how individuals or groups and organizations use and utilize goods, services, and other things to choose goods that satisfy their desires. In Sumartono, 2002, cited by Adinda, et.al, consumptive behavior is an activity carried out by individuals to purchase goods that have not been fully considered important, which is done out of desire.

According to Schiffman, consumptive behavior is behavior that is actually carried out by consumers to obtain, search for, purchase, use, and evaluate in order to satisfy a person's needs and desires. (Mamang Sangadji, 2013, p. 7) According to Ancok Ningrum, consumptive behavior refers to an individual's tendency to consume without limits because humans prioritize their ego over their rationality in distinguishing between what they really need and what they merely want. (Dias Kanserina, 2015, p. 2)

Benefit in Consumption

In Rahmawati, written by Ridawan et al. (2017), it is explained that in Islamic economics, the terms "daruriyat," "tahsiniyat," and "hajiyat" are used to describe the level of consumption of these goods. These goods refer to goods whose scarcity can cause difficulties, even endangering one's life, religion, intellect, offspring, and wealth. The consumption of hajiyat goods are goods that will make life more comfortable and perfect, while tahsiniyat goods are goods that are used not for comfort but for luxury. The belief that there is life and fair retribution in the hereafter, as well as information that comes from Allah, will have a significant influence on consumption activities. The substance of mashlahah consists of benefits and blessings, as does consumption behavior (Habibi, 2022). However, in terms, "Al-Mashlahah" means everything that is beneficial to humans, both obtained and avoided, such as avoiding harmful slavery (Rahmawati & Husni Thamrin, 2021). The scholars agree that the purpose of implementing Sharia law is for the benefit of humanity in this world and the hereafter (Fauziah, 2013; Wafa, 2022). In the context of Islam, we will obtain maximum satisfaction when consumption is beneficial. In its achievement, maslahah is the goal of Islamic Sharia maqashid Syairah, which of course becomes the goal of a person's consumption activities, enabling them to determine what must be fulfilled and what has not been fulfilled, whether in terms of daruriyat, tahsiniyat, or hajjiyat. Although some writings say that tertiary needs must be fulfilled in this era (Dwi, Ihwanudin, & Himayasari, 2022), Alghazali's theory of maslahat is to preserve the purpose of sharia, which is to achieve benefit and reject harm.

Generation Z

The year of birth, age, place, and historical experiences of a person have the same influence on their growth. In other words, they have the same events at the same time. (Eddy Rohayedi, 2020) Generation Z, also known as Gen Z or Centennials, is the generation born between 1997 and 2012 (Hidayat & Selvia, 2022), following Generation Y. Meanwhile, (Tapscott in Islam, 2016) defines Generation Z as the group of people born between 1998 and 2009. This statement is accurate, considering that Gen Z was born after 1996, and most are currently in college or have entered the workforce by 2020. (Sekar Arum, Amira Zahrani, & Duha, 2023) Generation Z is referred to as a generation with a global mindset and a significant impact on their community (Setyobekti, Wariki, & Anu, 2024), which can also be seen in their current communication style that prioritizes digitalization. Adolescents do not actually have a clear space because they are no longer considered children and are not yet considered adults. In other words, the period between childhood and adulthood is usually referred to as the "search for identity" phase, but during this phase, adolescents are in a very potential phase, which can be seen in cognitive, emotional, and physical aspects (Mohammad Ali. Mohammad Asrori, 2015, p. 9).

METHODS

The welfare of the population has improved, as evidenced by the increasing welfare of the population. A total of 1,449,403 motor vehicles use the roads in Palembang City. This can be measured by looking at calorie and protein adequacy as one of the indicators that can be used to measure the welfare of the population. An upward trend is observed in 2023, with the average calorie consumption of Palembang residents at 2,174.21 kcal, which has continued to increase over the past five years. This has met the health standards for protein adequacy. In addition, it can also be seen in the welfare observed based on food and non-food expenditures, that non-food expenditures, which are more secondary than primary, are greater than primary expenditures, which may indicate an increase in the level of welfare. It can be seen that from 2021 to 2023, the percentage of expenditures on non-food consumption is greater than food consumption. This indicates that the consumption of the people of Palembang has shifted from primary to secondary. (Palembang city statistics 2024).

RESULTS

According to data from the Palembang City Statistics Agency in 2024, the composition of the population in Palembang City is dominated by young people. This can be seen in the largest number in the 15 to 64 age range, which is 67.47 percent. Then there are 25.89 percent of residents aged 0 to 14 years, followed by 6.64 percent of residents over 65 years of age. The population of Palembang City was approximately 1.7 million in 2023, with more males than females, at 887,101 and 885,391, respectively.

The influence of social media is enormous in the phenomenon of fear of missing out (FOMO), with its ability to spread trends, lifestyles, and information. Platforms such as Instagram, TikTok, Facebook, and Shopee allow Generation Z teenagers to interact or use platforms in various ways, such as continuously sharing every precious moment in their lives, which are often presented in a glamorous and attractive manner. When users see posts from friends or influencers who seem to have perfect lives, they become more interested and feel pressured to participate in the same experiences so they don't fall behind others. Not only that, sometimes when content posted on social media goes viral, it can spread far and wide, even reaching the whole world. Spreading very quickly, users feel compelled to follow the latest trends to remain relevant in their social environment.

In addition, the algorithm applied to this platform is designed to reinforce feelings of fear of missing out and excessive social pressure. The algorithm is designed to deliver content that is interesting and relevant to users, to the extent that users are often influenced by what is frequently posted on social media by other people. This is what causes a person to do the same things that others do and creates the opinion that someone is experiencing extraordinary moments while they themselves are not. As a result, users often feel compelled to do the same things to keep up with what others are doing and follow them, whether in terms of lifestyle or social behavior. This constant pressure to follow others causes anxiety and eventually leads them to engage in excessive consumerist behavior. For them, it is very necessary to buy goods or experiences just to satisfy the desires created by content on social media. This shows the main role of social media in influencing people's lives, not only as a communication tool, but also as a major driver in shaping social and consumption behavior in the era of digital development.

Then social pressure can influence the way a person transacts and communicates. Informants can adapt to a more glamorous lifestyle and appearance, with social media as a trigger for constant comparison: they can do it, so we must be able to do it; they have it, so we must have it. In the transformation of communication, informants shared some of the interview results with those in the city of Palembang by linking the process of social media use and environmental influences as follows: Santi, Nisa, and Okti:

"I use social media very often, especially with platforms that have more and more features, to the point that I spend most of my time just scrolling through other people's activities. I usually use Instagram and TikTok, and when my friends have new things, I try to get them, no matter what it takes. I feel anxious if I don't get it (interview with Santi, August 20, 2025).

From the interview results above, it can be concluded that communication or influence on the environment greatly affects those who are caught up in the FOMO phenomenon. Informants feel anxious if they fall behind others and are unable to control their feelings to remain calm and patient when there is something new. This is because current trends are constantly evolving. They use social media so often that they forget about their activities in the real world in order to see the content posted by others. This can affect the informants' experience of doing activities outside. In addition, the researcher also asked the same question to the informant Ahmad, as follows:

"When I use social media, I often use TikTok as a platform that I visit very frequently, because it has everything I want. I also frequently purchase fashion items that are more affordable compared to other platforms. Additionally, this platform features many activities by artists that serve as examples for me to follow as recommendations for the latest styles." (Ahmad, interview, August 20, 2025)

From the interview results, it was revealed that she uses social media very often, especially TikTok, because it has many features that make it easy to imitate viral and trending things, which spread more quickly there. Since she started using social media, she has become familiar with the latest fashion trends and never misses out on the latest trends. He even always buys items on the TikTok platform because there are more promotions offered there than on other platforms, so the influence of social media greatly affects his decision to always look the same as other people, and he always uses social media to buy items that are more consumptive than necessary. With social media, Ahmad often. Next are the different responses given by Nadira, Dhita, and Hesti when the researcher asked them about how they know about social media and its influence on their consumptive behavior:

"I don't use social media very intensively. I only use it occasionally when I have free time because I am busy with my studies. The platforms I visit most often are Instagram, sometimes YouTube, and sometimes TikTok. When I want to buy something I need, I look for it on Shopee. But I don't do that very often either—only during major sales events like 99 or 1010. That's about it." (Nadira, interview, September 3, 2025)

Based on interviews with Nadhira, Dhita, and Hesti on September 3, 2025, it was revealed that their experience in using social media is not very frequent. When they have free time, they are busy with their gadgets, but when they have a lot of college assignments, they prioritize their college work. September 3, 2025, it was revealed that their experience in using social media is not very frequent. When they have free time, they are busy with their gadgets, but when they have a lot of college assignments, they prioritize their college work. Their lifestyle is ordinary and they are not very intense in buying things, except on certain occasions. For example, if there is a monthly promotion on the platform. Even then, they only buy if they feel it is necessary, but if it is not that necessary, they do not buy it. Social media does not significantly influence their consumption behavior.

This view provides an interesting insight into the experience of Generation Z, who use social media only occasionally. We know that Palembang is a city where trends and lifestyles develop more rapidly.

However, there is also an explanation from informants regarding how often they use social media and how often they shop through social media, as explained by Salsabila, a 16-year-old student:

"I use social media every day, and I feel comfortable posting on it. I use WhatsApp more often to study and ask my friends how they are doing. I also don't feel the need to follow what other people are doing, and if there are foods or items that are trending, I'm not interested in buying them, even though I often see promotions on TikTok and viral food promotions, I'm not particularly interested." (Salsabila, interview on September 4, 2025)

From Salsabila's explanation, it is clear that she is not very interested in social media, even though there are many interesting things on it. She uses social media only when necessary, especially for shopping, not for consumptive purposes, but only to view and use social media for learning activities and also as a place to socialize with friends outside of real life. This experience differs from that of other informants, highlighting the importance of using social media wisely and how to use it without being influenced by communities or content that could have a negative effect on oneself.

DISCUSSION

The dynamics of FoMO on the consumptive behavior of Generation Z in Palembang City

The influence of social media is enormous in the phenomenon of fear of missing out (FoMO), with its ability to spread trends, lifestyles, and information. Platforms such as Instagram, TikTok, Facebook, and Shopee allow Generation Z teenagers to interact or use platforms in various ways, such as continuously sharing every precious moment in their lives, which are often presented in a glamorous and attractive manner (Ian Alfian, 2024). When users see posts from friends or influencers who seem to have perfect lives, they become more interested and feel pressured to participate in the same experiences so they don't fall behind others. Not only that, sometimes when content posted on social media goes viral, it can spread far and wide, even reaching the whole world.

Spreading at a rapid pace, users feel an urgent pressure to follow the latest trends to remain relevant within their social circles. Consequently, social pressure significantly influences an individual's transactional and communication patterns; informants tend to adapt their lifestyles and adopt a more glamorous appearance. Social media serves as a catalyst for constant comparison, fostering a mindset of 'if they can, we must,' and 'if they have it, we must own it.' In the transformation of communication, informants shared insights from interviews conducted in Palembang, linking the process of social media usage with environmental influences, as stated by Santi, Nisa, and Okty:

"I use social media very frequently, especially as platforms continue to add more features. I spend most of my time simply scrolling through other people's activities, primarily on

Instagram and TikTok. When my friends get new items, I feel driven to obtain them by any means necessary; I feel anxious if I cannot get them” (Santi, interview, August 20, 2025)

Based on the interview results above, it can be concluded that social communication and environmental influences significantly impact individuals entangled in the FOMO (Fear of Missing Out) phenomenon. Informants experience anxiety when they perceive themselves as lagging behind others. They struggle to maintain composure or patience when faced with emerging trends, largely due to the continuous and rapid evolution of current trends. Furthermore, the researcher posed similar inquiries to another informant, Ahmad, as follows:

“When using social media, I most frequently access TikTok because it is very comprehensive; whatever we are looking for is available there. I also often purchase fashion items on this platform because they are more affordable compared to other platforms. Furthermore, TikTok features many activities by celebrities that serve as a reference for me, providing recommendations for the latest styles” (Ahmad, interview, August 20, 2025).

Representing several interviewed informants, it can be concluded that not all social media users in Palembang experience the FOMO phenomenon. Some users utilize social media appropriately and remain unaffected by influencer content or the constant trends that typically impact today's Generation Z. The dynamics in Palembang illustrate that while social media plays a significant role in the lives of Generation Z, its influence is specifically concentrated on their activities within the virtual realm.

Causal Factors of FOMO Toward Generation Z's Consumptive Behavior

Factors Influencing the Emergence of Fear Of Missing Out (FOMO) Syndrome in Palembang:

- a. Rapid Expansion of Social Media Platforms (The growing reach of social media)
- b. Unmet Psychological Needs in the Offline Environment (Psychological needs not met offline)
- c. Social Comparison Behavior Regarding Others' Trends (Comparing oneself to the trends of others)
- d. Ease of Access to Information and the Ability to Emulate Others' Lifestyles (Easy access to information and the ability to follow the lifestyles of others)
- e. Fear of Being Left Behind by Peers (Fear of falling behind others)

The Implications of FoMO on Generation Z's Consumptive Behavior: An Islamic Economic Perspective

Fear of Missing Out (FoMO) in consumptive behavior causes individuals to prioritize desires (want) over necessities (need), often disregarding the actual utility of products or services simply to satisfy momentary cravings. Excessive consumptive behavior driven by FoMO ultimately leads to negative outcomes; thus, careful consideration is required before making a purchasing decision. The researcher outlines several negative impacts experienced by informants as follows:

1. Excessive impulsive behavior in spending money inappropriately. This wasteful nature is not justified in Islam. Excessiveness is the companion of Satan.
2. Experiencing anxiety and worry, rarely feeling calm, and continuously worrying due to missing the latest news causes prolonged concern and excessive stress.
3. Social inequality, which is an imbalance that occurs in society, is evident in feelings of envy and jealousy within the environment they live in.
4. The impact of crime arises from various activities conducted to justify any means to fulfill desires, which can lead to undesirable events such as theft, robbery, and so on.
5. Thinking only of oneself with worry if not the same as others; the most important thing is that the desires and urges I pursue must be fulfilled.

In Islamic teachings, the concept of Hifz an-Nafs (preserving the soul) plays an important role in maintaining a person's mental health, especially in dealing with various worries, anxieties,

and even social pressures that can arise as a result of the Fear of Missing Out (FOMO) phenomenon. In Islam, maintaining mental health is considered part of overall well-being (Zubair, T., & Raquib, 2020). Islam teaches that a person is encouraged to avoid feelings of anxiety and self-dissatisfaction, which can ultimately harm oneself. These activities can be avoided through spiritual practices such as reciting dhikr, worshiping, praying, giving thanks, and maintaining good relationships with others, as well as consistently engaging in positive actions. Through this, a person is able to build inner peace, comfort of the soul, and reduce the pressure from all desires and urges that occur within oneself. As a result, mental health can be well maintained. Selain itu juga dalam konsep Hifz al-Mal (mejaga harta) dalam ajaran Islam masih relevan dalam konteks perilaku konsumtif dan pengelolaan keuangan. Islam mencontohkan pentingnya dalam pengelolaan keuangan dalam artian harta secara baik dan bijaksana dalam pengelolaannya, dengan menghindari pemborosan atau israf. Pemborosan merupakan hal yang tidak baik dalam kehidupan, tidak hanya merugikan seseorang secara finansial, akan tetapi juga dapat memunculkan tekanan emosional dan kecenderungan kecemasan dalam pengeluaran pada keuangan. Dengan mengambil prinsip Hifz al-Mal, seseorang didorong untuk mengelola keuangan dalam pengeluaran yang rasional dan ditujukan untuk hal yang bermanfaat lebih kepada kebutuhan, atas apa yang sudah mereka miliki.

Rules of Consumption in Islam

Consumption of goods can be divided into three categories: primary goods (for basic needs), secondary goods (for comfort), and tertiary goods (for luxury). To achieve rationality in consumption, there are several rules that must be remembered (Karim A. Adiwarman, 2010, p. 61):

1. Must not be extravagant
2. Prohibition of stinginess, wastefulness, and extravagance
3. Balance in consumption
4. Prohibition on consuming goods and services that can be harmful or that cannot provide benefits.

The word of Allah in Surah Al-Isra, verse 29, is:

وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْبَسْطِ فَتَقْعُدَ مَلُومًا مَّحْسُورًا

It means: Do not hold your hand tightly against your neck (miserly), nor stretch it out excessively, for you will then be blameworthy and regretful. (Al-Isra: 29).

As for those who behave wastefully, they will spend their hearts in the way of Allah for being praised, arrogant, always showing off what they have with the intention of boasting, helping others in the wrong way, for example lending money but complicating it, lending money for sinful purposes, etc. Celebrating something excessively as mentioned in Surah Al-Isra verses 26-27.

Meaning: Give to close relatives their due, (also to) the poor, and travelers. Do not waste your wealth extravagantly. Indeed, the wasteful are brothers of the devils, and the devil is ever ungrateful to his Lord.

CONCLUSION

This study shows that the dynamics of Fear of Missing Out (FOMO) in consumer behavior have a significant impact on Generation Z, affecting mental health and individual behavior. It is characterized by excessive anxiety and fear of missing out on moments, often influenced by social media, both in groups and personally. As a result, they decide to buy something not because of a pressing need, but because they want to follow trends and gain social recognition. This can drive irrational consumer behavior. Sometimes, some of them are even willing to use

credit or pay-later options to get something they desire. Then, in its influence, fear of missing out (FOMO) varies; some experience a high level of FOMO and buy things impulsively, while others at a moderate level can still restrain themselves from purchasing items that are not very useful, and some with a low level of FOMO focus more on their actual needs rather than excessive desires.

Thus, the impact felt when compulsive behavior towards FOMO continues excessively is improper financial use or management, which leads to wastefulness and overspending. By following the rules in the principles of Maqoshid Sharia, namely Hifz an-Nafs, which emphasizes the importance of maintaining mental health through faith and increasing piety to the Creator as well as building good communication within the community, there is a need for extensive literacy regarding proper use of social media. Meanwhile, the principle of Hifz al-Mal encourages us to manage finances wisely and to avoid things considered negative, with the aim of gaining benefits and eliminating harm.

LIMITATION

This writing is limited to the explanation of the dynamics of FOMO on consumptive behavior in Generation Z in the city of Palembang; many aspects need to be improved or studied further in future research in order for this study to be more complete.

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