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## **Analysis of the Fear of Missing Out (FOMO) Phenomenon on Digital Consumption Behavior of Generation Z from the Perspective of Islamic Business Ethics: A Case Study of Students in Bengkalis**

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### **Abstract**

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*The Development of Digital Technology has Changed the Consumption Patterns of Generation Z, which is Increasingly Influenced by Social-Media and E-Commerce Platforms. One Psychological Phenomenon that Plays a Role in This Behavioral Change is Fear of Missing Out (FOMO), namely the urge to continuously follow trends and consumption activities in order not to fall behind from one's social environment. This study aims to analyze how FOMO affects the digital consumption behavior of students in Bengkalis from the perspective of Islamic Business Ethics. This research employs a qualitative approach with a case study method through in-depth interviews, observations, and documentation on informants selected purposively. The results indicate that FOMO drives impulsive consumptive behavior, particularly in promotion-based and digital trend purchases, which are often not based on rational needs. From the perspective of Islamic Business Ethics, such behavior tends to contradict the principle of moderation (wasathiyah) and leads to israf or extravagance. In conclusion, FOMO has a significant influence in shaping the digital consumption patterns of Generation Z, thereby necessitating the strengthening of Islamic consumption ethics literacy in facing the digitalization flow.*

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### **Introduction**

The Development of Digital Technology has Revolutionized the Way Individuals

Interact, Communicate, and Consume Goods and Services in Daily Life. Generation Z, as the group born and raised in the digital era, has a high dependency on social media and digital platforms in various aspects of life, including consumption. The 2024 Indonesian Internet Service Provider Association (APJII) data shows that the number of internet users in Indonesia reached 221.5 million people with a penetration rate of 79.5%, and Generation Z is the largest internet user group with a contribution of 34.4% and a penetration rate reaching 87.02%. In this context, consumption behavior is no longer entirely based on rational needs but is also influenced by psychological and social factors that develop in the digital space. One phenomenon that has been extensively examined in recent years is Fear of Missing Out (FOMO), namely a psychological condition characterized by anxiety about missing out on ongoing trends or social experiences. This phenomenon is reinforced by social media algorithms that continuously display consumption activities, lifestyles, and viral trends performed by others. As a result, individuals are driven to engage in impulsive consumption to maintain social existence in the digital space. Several studies show that FOMO has a significant influence on the increase in consumptive behavior among Generation Z in the digital era (Rinonce & Jannah, 2025). Furthermore, the intensity of social media use also strengthens individuals' tendency to compare themselves with others, which ultimately triggers less rational consumption decisions (Ningsih et al., 2025).

In the Development of Cutting-Edge Issues, FOMO is Not Only Understood as a Psychological Phenomenon but Also as Part of Global Digital Economic Dynamics Influenced by Modern Marketing Technology. E-commerce platforms such as TikTok Shop, Shopee, and Instagram Shopping have created a very fast and emotion-based consumption ecosystem. Features such as flash sales, limited offers, and algorithmic recommendations strengthen the FOMO drive in the consumer decision-making process. The 2025 DataReportal data shows that there are 143 million active social media user identities in Indonesia, equivalent to 50.2% of the total population, and 67.3% of total internet users use at least one social media platform (*Digital 2025*, 2025). Globally, impulsive-based consumption is increasing alongside the growing integration of social media and digital trade into one interconnected system. In Indonesia, this phenomenon is also clearly visible in Generation Z, which is highly active in digital transactions and very responsive to viral trends. Research shows that FOMO contributes to impulsive buying behavior, especially in the context of e-commerce based on aggressive promotions (Rinonce & Jannah, 2025). Additionally, other studies show that digital environment factors and influencers play a significant role in shaping the consumption decisions of young people (Mu'awiyah & Jurana, 2025). This condition indicates that digital consumption has become part of a new culture that is difficult to separate from Generation Z's life.

The Main Problem in This Research Lies in How the FOMO Phenomenon Affects the Digital Consumption Behavior of Generation Z, Particularly Students in Bengkalis, who are a group with a high level of social media exposure. Students are in a life transition phase that is vulnerable to social environmental influences, including digital pressure in the form of consumption trends. In many cases, consumption decisions are no longer based on primary needs but on emotional drives to follow viral trends. This creates impulsive consumption patterns that have the potential to disrupt students' personal financial stability. Data shows that social media users aged 18 years and above in Indonesia reached 126 million people in early 2025, equivalent to 62.7% of the adult population, making digital social pressure increasingly strong in students' daily lives (Aziz, 2020). From an economic perspective, this behavior can reduce saving capacity and increase the risk of extravagance. Meanwhile, from the perspective of Islamic Business Ethics, excessive consumption contradicts the principle of *wasathiyah* (moderation/balance) and leads to *israf* (extravagance/excessiveness) behavior. Research shows that FOMO can affect consumptive behavior even when individuals' financial literacy levels are quite good (Anggraini et al., 2025). Therefore, this phenomenon becomes important to examine more deeply because it has economic, social,

and moral implications simultaneously.

Several Previous Studies Have Examined the Relationship Between FOMO and Digital Consumption Behavior in Generation Z, particularly in the context of impulsive buying behavior. Quantitative studies show that FOMO has a direct influence on spontaneous purchasing decisions on e-commerce platforms (Zahroh et al., 2025). Other research also found that social pressure from social media and influencers strengthens the consumptive tendencies of young people (Ningsih et al., 2025). In addition, studies in the field of Sharia economics show that digital consumptive behavior can contradict Islamic values such as simplicity and self-control (Maulidizen et al., 2024). Additional data from DataReportal shows that YouTube has 151 million users in Indonesia by the end of 2025, confirming the magnitude of digital exposure to society, particularly young people (*Digital*, 2025). However, most of these studies still use quantitative approaches that tend to be limited in exploring individuals' subjective experiences. Additionally, not many studies have specifically linked FOMO with the perspective of Islamic Business Ethics in the context of students in regions such as Bengkalis. This indicates that existing research is still partial and has not provided a holistic picture. Therefore, a deeper approach is needed to understand this phenomenon contextually. Academically, this research is presented to complement these deficiencies through a more exploratory qualitative approach. Socially, this research helps depict the reality of student consumption that is often not visible in quantitative data alone.

Based on the Review of Previous Research, There Are Several Research Gaps That Have Not Yet Been Answered Comprehensively. First, most studies only focus on the relationship between FOMO and consumptive behavior without linking it to the Islamic ethics framework in depth. Second, existing research tends to use quantitative approaches, making them less capable of explaining students' subjective experiences in facing digital social pressure. Third, local contexts such as students in Bengkalis are still very minimally examined in scientific literature, even though they have unique social and cultural characteristics. Fourth, not many studies have integrated psychological aspects, digital economy, and Islamic business ethics values into one unified analysis. In fact, the integration of these three aspects is important for understanding digital consumption phenomena more comprehensively. APJII data showing Gen Z's dominance as the largest internet users further strengthens the urgency of this research because this group is the main subject in digital consumption behavior changes (APJII, 2024). Thus, there is a need to conduct research that not only explains cause-and-effect relationships but also understands the social and moral meanings behind consumption behavior. This research is presented to fill this void through a qualitative case study approach. Therefore, this research has a strategic position in enriching contemporary Sharia economics literature while providing practical solutions for forming healthier consumption behavior among students.

Based on the Above Description, This Research Aimed to Analyze the Fear of Missing Out (FOMO) Phenomenon on Digital Consumption Behavior of Generation Z, Particularly Students in Bengkalis. Additionally, this research also aims to examine the phenomenon from the perspective of Islamic Business Ethics to assess the alignment of digital consumption behavior with Islamic values. Academically, this research is expected to contribute to the development of interdisciplinary studies between consumption psychology, digital economy, and Islamic economics. Practically, the results of this research are expected to serve as a basis for improving digital consumption ethics literacy among students. The urgency of this research is increasingly high along with the rising penetration of the digital economy and changes in modern society's consumption patterns. Even the increase in social media users in Indonesia reached 37 million new identities between late 2024 and late 2025, indicating very high acceleration of digital interaction in society's social life (*Digital 2026*, 2025). Additionally, this research is also relevant for providing understanding about the importance of self-control in digital consumption based on Islamic values. Thus, this research is expected to be able to provide significant scientific and practical contributions.

This Research Has Important Academic Contributions Because It Expands Studies on Digital Consumption Behavior of Generation Z by Integrating Psychological Approaches, Digital Economy, and Islamic Business Ethics into One Unified Analysis Framework. Until now, most research on Fear of Missing Out (FOMO) has focused more on the statistical relationship between FOMO and consumptive behavior without exploring the social meanings and moral dimensions underlying it. Through a qualitative approach, this research provides a deeper understanding of students' subjective experiences in facing digital social pressure that drives impulsive consumption. Additionally, this research also enriches contemporary Sharia economics literature by presenting the Islamic Business Ethics perspective as an analytical foundation for modern consumption behavior. From a social perspective, this research contributes to increasing students' awareness of the importance of self-control, digital literacy, and healthy financial management amidst the flood of digital consumption. The results of this research can also become material for reflection for higher education institutions in building value and character-based consumption education. For digital business actors, this research serves as a reminder that marketing strategies are not only oriented toward profit but also need to consider ethical responsibilities toward consumers. Additionally, for policymakers, this research can serve as a basis for strengthening consumer protection regulations in the digital space. Thus, the contribution of this research is not only theoretical in the development of science but also practical in forming a more rational, ethical, and sustainable consumption culture.

### **Literature Review**

The Development of Digital Literacy and Information Technology Transformation has Changed Society's Consumption Behavior Patterns, Particularly Among Generation Z, Who Grew Up in a Digital Ecosystem Highly Integrated with Social Media and E-Commerce. In this context, consumption is no longer understood merely as a rational economic activity but also as a form of social expression influenced by psychological factors, digital culture, and virtual social pressure. One phenomenon that has received considerable attention in modern consumer behavior studies is Fear of Missing Out (FOMO), namely a psychological condition characterized by individuals' anxiety about the possibility of missing out on ongoing trends, experiences, or social activities. This phenomenon has strengthened alongside the increasing intensity of social media use, which provides continuous spaces for social comparison. In the context of Generation Z, FOMO has become one of the main driving factors in making impulsive and emotional consumption decisions. Studies show that FOMO has a significant influence on impulsive buying behavior among young consumers in Indonesia who actively use digital platforms (Lutfiyah, 2025). Additionally, other research confirms that FOMO does not stand alone but interacts with other psychological factors such as hedonism and digital social pressure that strengthen consumptive tendencies (Darojatu Rafiah et al., 2025). Thus, FOMO can be understood as a multidimensional phenomenon rooted in digital social psychology dynamics.

In the Development of Cutting-Edge Literature, Generation Z's Digital Consumption Shows Increasingly Complex Patterns Alongside the Development of E-Commerce and Social Commerce Ecosystems. Digital platforms such as TikTok Shop, Shopee, and Instagram have created a consumption system based on speed, convenience, and emotional drives. Features such as flash sales, free shipping, and algorithmic recommendations accelerate the purchase decision-making process without deep rational consideration. This indicates that technology not only facilitates consumption but also actively shapes users' consumptive behavior. Research shows that Generation Z has a high tendency toward impulsive purchases due to the availability of instant digital transactions (Hidayah et al., 2025). Additionally, digital consumption is also influenced by factors of access ease and digital payment system integration that increasingly do not create psychological barriers in transactions (Lutfiyah, 2025). This condition strengthens the assumption that digital

consumption has become part of Generation Z's lifestyle that is difficult to separate from their daily activities.

**Social Media Plays a Central Role in Shaping Generation Z's Consumption Patterns Through Complex Social Mechanisms.** Platforms such as Instagram, TikTok, and YouTube not only function as entertainment media but also as spaces for identity and lifestyle construction. Influencers and content creators become important actors in shaping the value perception of a product, so purchase decisions are often based on social recommendations rather than actual needs. Additionally, social media algorithms create a "filter bubble" that strengthens repeated exposure to similar consumptive content. Research shows that digital social interaction has a significant influence on increasing purchasing interest and consumptive behavior among young people (Susanti et al., 2022). In another context, digital social pressure also drives individuals to engage in consumption as a form of social validation (Saputra & Wala, 2024). Therefore, social media has become not only a communication space but also a primary instrument in shaping modern economic behavior.

**Impulsive Buying Behavior is One of the Most Visible Manifestations of the Interaction Between FOMO and the Digital Environment.** Impulsive buying is characterized by purchase decisions made spontaneously without thorough planning and needs analysis. In the context of Generation Z, this behavior has increased due to the combination of psychological, social, and digital technology factors. FOMO acts as an emotional trigger that drives individuals to make immediate purchases so they do not miss out on viral trends. Studies show that FOMO has a significant influence on impulsive buying behavior among young consumers in Indonesia (Asyifa et al., 2024). Additionally, other research shows that the combination of FOMO and digital promotion stimuli such as flash sales can significantly increase spontaneous purchasing behavior (Gusriani et al., 2026). Thus, impulsive buying is not only an economic phenomenon but also a reflection of psychological dynamics in the digital space.

**From the Perspective of Islamic Business Ethics, Consumption Behavior Has Normative Boundaries that Emphasize Balance, Responsibility, and Self-Control.** Islam teaches the concept of *wasathiyah* as the main principle in consumption that rejects all forms of excessive behavior. Additionally, the concept of *israf* or extravagance becomes an ethical foundation that prohibits consumption not based on rational needs. In the context of FOMO, impulsive consumption behavior often contradicts these principles because it is driven by the desire to follow social trends. Research shows that religiosity levels have an influence in suppressing consumptive behavior among Muslim students (Lubis & Izzah, 2022). Additionally, internalization of Islamic values in consumption can increase ethical awareness in personal financial management (Corinna & Cahyono, 2020). Therefore, the Islamic perspective provides an important normative framework in understanding modern digital consumption behavior.

**The Relationship Between FOMO, Social Media, and Digital Consumption Shows a Pattern of Mutually Reinforcing Interactions in the Digital Economic Ecosystem.** Social media creates psychological stimuli in the form of FOMO, which is then strengthened by e-commerce systems based on algorithms and aggressive promotions. This creates a fast and recurring consumption cycle where individuals are continuously driven to make impulsive purchases. Research shows that digital marketing has a significant influence on Generation Z's purchasing decisions through emotional and social mechanisms (Nusaibah, 2023). Additionally, low digital literacy strengthens the negative impact of FOMO on consumptive behavior (Sari & Sanistasya, 2025). This condition indicates that digital consumption behavior cannot be separated from the complex interaction between technology, psychology, and economics. Therefore, a multidisciplinary approach is needed to understand this phenomenon more comprehensively.

Based on Various Studies That Have Been Reviewed, It Can Be Concluded That Studies on FOMO and Digital Consumption Have Developed Significantly in the Fields of Psychology, Marketing, and Digital Economy. However, most of these studies are still partial and have not deeply integrated the Islamic ethics perspective. Additionally, research specifically discussing the local context of students in regions such as Bengkalis is still very limited. This indicates a need to develop more contextual and comprehensive research. This research aims to fill this gap by integrating psychological aspects, digital consumption behavior, and Islamic Business Ethics into one analysis framework. With this approach, it is expected that a more holistic understanding of the FOMO phenomenon in digital consumption can be obtained. Therefore, this research has an important contribution to the development of Islamic economics literature in the digital era.

### **Methodology**

This Research Uses a Qualitative Approach with a Case Study Design. The qualitative approach was selected because this research aims to deeply understand the Fear of Missing Out (FOMO) phenomenon in digital consumption behavior, not to measure relationships between variables statistically. The selection of this design is also based on the research characteristics that aim to answer "how" and "why" questions regarding how the FOMO phenomenon affects digital consumption behavior. Thus, the combination of qualitative approach and case study is considered most relevant to produce comprehensive understanding of the research object.

The Subjects in This Research are Students in Bengkalis Who Belong to the Generation Z Category and Actively Use Social Media and Digital Platforms Such as E-Commerce. This research uses purposive sampling technique, namely informant selection based on relevant specific criteria. Informant criteria include students who actively shop online, follow digital trends, and have experience related to the FOMO phenomenon. The number of informants in this research ranges from 8 to 15 people, adjusted to data depth needs until reaching saturation point (data saturation). This quantity selection is based on the data quality principle, not respondent quantity. Thus, the selected informants are expected to provide rich and in-depth information regarding the researched phenomenon.

The Data Sources in This Research Consist of Primary Data and Secondary Data. Primary data is obtained directly from informants through in-depth interview processes, thus reflecting students' subjective experiences, perceptions, and interpretations of the FOMO phenomenon and digital consumption behavior. Secondary data is obtained from various sources such as scientific journals, books, research reports, and other documents relevant to the research topic. Secondary data serves to strengthen analysis and provide theoretical foundation for field findings. Additionally, secondary data is also used to compare research results with previous findings. By combining both data types, this research is expected to produce more comprehensive and in-depth analysis. Therefore, the use of primary and secondary data becomes an important part in maintaining research validity and information richness.

The Main Data Collection Technique is In-Depth Interview with a Semi-Structured Approach. Semi-structured interviews were selected because they provide flexibility for researchers to explore information more broadly according to informant responses. Researchers use interview guidelines as reference but still provide space for informants to develop answers freely. The interview process is conducted directly or through online media, depending on informant conditions and availability. Questions asked cover social media usage experience, digital consumption patterns, trend influences, and informants' views on consumption from an Islamic perspective. During interviews, researchers also take notes and record (with informant consent) to ensure data accuracy. This technique enables researchers to obtain deep, contextual, and reflective data. Thus, in-depth interviews become the main instrument in comprehensively exploring the FOMO phenomenon.

The Data Analysis Method Used in This Research is Qualitative Analysis with an Interactive Model, Which Includes Three Main Stages: Data Reduction, Data Display, and Conclusion Drawing. In the data reduction stage, researchers conduct selection, simplification, and grouping of interview data relevant to research focus. The next stage is data display, where reduced data is arranged in narrative, category, or specific theme forms for easier understanding. Subsequently, researchers draw conclusions by interpreting meanings from analyzed data. This analysis process is conducted continuously from the beginning of data collection until research completion. Additionally, researchers also conduct data triangulation to increase research result validity. Thus, data analysis is not only descriptive but also interpretative and in-depth.

## Results and Discussion

### Result

This Research Involved 10 Informants Who are Generation Z Students in Bengkalis with Characteristics of Active Social Media Use and Experience in Digital Consumption. All informants showed high social media usage intensity, especially on platforms like TikTok and Instagram. From interview results, it was found that social media has become an integral part of daily life, not only as entertainment means but also as information sources and lifestyle references. Informants access social media routinely several times a day, even at particular moments such as before sleeping or during free time. This high intensity increases the possibility of repeated exposure to digital trends. This exposure then forms the perception that following trends is part of social needs. This condition indicates that social media has a strategic position in shaping students' mindsets and consumption behavior. Thus, the digital social context becomes an initial important factor in understanding the emergence of the FOMO phenomenon.

Table 1. Social Media Usage Patterns of Generation Z Students in Bengkalis

Aspect	Finding
Usage Intensity	3–6 Hours Per Day
Dominant Platforms	Tiktok, Instagram
Content Type	Lifestyle, Product Reviews, Viral Trends
Usage Purpose	Entertainment, Product Reference, Following Trend

Source: Processed Data

Research Results Show that Intensive Social Media Use Becomes the Main Entry Point for the Emergence of the FOMO Phenomenon. Informants not only consume content passively but also engage emotionally with developing trends. Viral content continuously appearing on homepages strengthens the perception that these trends are important to follow. Additionally, repetitive social media algorithms make exposure to particular products or trends increasingly strong. This condition creates psychological drives in the form of fear of missing out from others. In other words, social media usage intensity is directly proportional to FOMO emergence potential. This also shows that digital consumption does not occur by coincidence but is the result of continuous exposure. Therefore, social media acts as a catalyst in shaping students' consumptive behavior.

Table 2. Forms of FOMO Phenomenon in Students' Digital Consumption Behavior

Fear Of Missing	Always Following Viral Products
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Trends

Social Pressure	Buying So As Not To Be Considered Left Behind
High Curiosity	Trying Products Without Needs
Time Urgency	Buying Due To Limited Promotions
Fear Of Missing Trends	Always Following Viral Products

Source: Processed Data

Findings Show that FOMO is Not Only Psychological but Also Manifests in Actual Actions in the Form of Purchase Decisions. Informants admitted often buying products due to trend drives, not because of rational needs. The feeling of fear of being considered "not updated" becomes an important factor affecting these decisions. Additionally, marketing strategies such as limited discounts and influencer endorsements also strengthen urgency to buy immediately. In many cases, purchase decisions are made impulsively without thorough consideration. This shows that FOMO acts as a psychological mechanism driving excessive consumption. Even, some informants realize that these decisions are irrational but still carried out. Thus, FOMO can be categorized as an internal factor reinforced by external stimuli from digital media.

Table 3. Impacts of Digital Consumption Behavior due to FOMO in Students

Impact	Description
Impulsive Purchases	Not Based On Needs
Post-Purchase Regret	Items Not Used
Increased Spending	Uncontrolled
Value Conflict	Not Aligned With Islamic Principles

Source: Processed Data

Impacts of Digital Consumption Behavior Influenced by FOMO Appear Rather Significant. Informants revealed regret after making unplanned purchases. Purchased products are often not used optimally, thus causing waste. Additionally, increased spending without control becomes another consequence felt. Interestingly, some informants also realized there is conflict between their consumption behavior and Islamic values teaching simplicity and prohibition of excessiveness. This shows normative awareness exists but has not been followed by consistent behavior change. Thus, this phenomenon not only impacts economically but also morally and spiritually. Therefore, deeper understanding is needed to bridge the gap between values and consumption practices.

**Discussion**

**FOMO as a Trigger for Digital Consumptive Behavior**

This Research Findings Show that FOMO is the Main Factor Driving Digital Consumption Behavior in Generation Z. The feeling of fear of missing out from social trends creates psychological pressure driving individuals to make purchases, even without considering needs. This phenomenon aligns with research stating that FOMO drives impulsive purchases as a form of response to social anxiety (Hussain et al., 2023). Additionally, social media acts

as a medium strengthening these feelings through rapid and massive viral content dissemination. Repeated exposure to trends makes individuals feel that following trends is a necessity. In this context, consumption is no longer based on utility but on social needs to be accepted in groups. This shows consumption pattern shifts from rational to emotional.

Furthermore, This Phenomenon Can Be Explained Through Social Psychology Approaches, Where Individuals Tend to Conform to Groups to Obtain Social Recognition. FOMO becomes a modern anxiety form born from competitive and fast-paced digital environments. Generation Z not only wants to know trends but also wants to become part of these trends. This creates recurring consumption cycles because every new trend replaces previous ones. Additionally, Gen Z characteristics tending to seek social validation through digital interactions also strengthen this phenomenon. Thus, FOMO not only functions as momentary triggers but also as mechanisms shaping long-term consumption patterns. Broader implications are the formation of instant consumption culture difficult to control without critical individual awareness.

### **The Role of Social Media and Influencers in Shaping Consumption**

Social Media Proves to Be a Dominant Factor in Shaping Students' Digital Consumption Behavior. Platforms like TikTok and Instagram not only function as communication media but also as highly effective promotion spaces. Influencers play important roles in building trust and affecting consumer preferences. Research shows that viral content on social media has significant influence on FOMO emergence and consumptive behavior in Generation Z (Putri Vella Meliyanti et al., 2026). Additionally, digital platform algorithms strengthen exposure to trends thus increasing consumption drives. In this situation, individuals tend to ignore rational considerations and rely more on emotional drives.

If Analyzed More Deeply, Social Media Works Through Algorithmic Systems Designed to Maintain User Attention as Long as Possible. These algorithms indirectly create "echo chambers" where users are continuously exposed to similar content. Consequently, perceptions of trends become biased and seemingly universal, when actually limited to particular algorithmic scopes. Influencers in this case act as opinion leaders shaping ideal lifestyle standards. Trust in influencers is often higher than conventional advertisements because they are considered more authentic. However, this also opens spaces for subtle consumer preference manipulation. Thus, digital consumption is no longer completely free individual decisions but results of social construction influenced by digital systems and marketing strategies. This condition shows that Gen Z consumption behavior exists within highly complex and structured ecosystems.

### **Digital Consumption in Islamic Business Ethics Perspective**

From Islamic Economics Perspective, Consumption Behavior Influenced by FOMO Contradicts Basic Consumption Principles Emphasizing Balance and Prohibition of Excessiveness. Research findings show informant awareness of these values but inability to apply them consistently in daily practices. This shows gaps between normative knowledge and actual behavior. Previous studies also found that FOMO phenomena in digital contexts drive uncontrollable consumption tendencies in Generation Z (E. F. Istiqomah & Wahyudi, 2024). In this context, consumption is no longer based on needs but on desires triggered by social pressure.

If Reviewed More Deeply, Consumption Concepts in Islam Not Only Relate to Economic Aspects But Also Spiritual and Moral Dimensions. Principles such as qana'ah (feeling satisfied) and prohibition of israf (excessiveness) become important foundations in regulating consumption behavior. However, in current digital realities, these values are often reduced by materialism and hedonism cultures developing on social media. FOMO strengthens orientation toward instant satisfaction compared to long-term sustainability. This shows major challenges in internalizing Islamic values amidst digital globalization flows.

Therefore, the approach needed is not only normative but also contextual, considering social dynamics faced by Generation Z. Thus, integration between religious values and digital literacy becomes key in building more ethical and sustainable consumption behavior.

### **Rational Analysis and Research Implications**

Rationally, the FOMO Phenomenon in Digital Consumption Shows Economic Behavior Transformations Due to Digital Technology Development. Generation Z as digital natives have high information exposure levels but not always balanced with adequate self-control capabilities. This makes them vulnerable to external influences, especially in consumption. Research shows that social media and FOMO simultaneously increase consumptive behavior tendencies in Generation Z (Umam & Ariyanto, 2026). Implications of these findings are not only academic but also practical, especially in financial education and consumption ethics fields.

Furthermore, This Phenomenon Can Also Be Viewed as Consequences of Digital Economic Structure Changes, Where Consumption Becomes Increasingly Easy, Fast, and Integrated with Technology. Access conveniences like "one-click purchase" features, digital wallets, to paylater accelerate decision-making processes without mature reflection. In these conditions, boundaries between needs and desires become increasingly blurred. Therefore, interventions are needed that are not only individual but also structural, such as digital platform regulations and consumer education. Higher education institutions have strategic roles in building critical student literacy regarding this phenomenon. Additionally, business actors also need to prioritize ethical principles in marketing strategies so as not to exploit consumer psychological weaknesses. Thus, this research not only provides theoretical contributions but also offers practical implications in facing digital consumption dynamics in the modern era.

Findings in This Research Show that the Fear of Missing Out (FOMO) Phenomenon Has Significant Influence on Students' Consumptive Behavior, Particularly in Digital Consumption Context Triggered by Trends and Social Media. These results align with research finding that FOMO drives individuals, particularly Generation Z, to make impulsive purchases due to exposure to viral content and social pressure on digital media (Angelina & Agustina, 2025). In that research, it was explained that high intensity of social media interaction increases individual tendencies to follow consumption trends, even when not based on rational needs.

Additionally, These Research Results Are Also Consistent with Other Studies Showing that FOMO Significantly Affects Generation Z Consumptive Behavior, Especially on Digital Platforms Such as Social Commerce. Exposure to limited promotions, discounts, and urgency-based marketing strategies proves capable of increasing emotional consumption drives (N. Istiqomah et al., 2026). This strengthens findings in this research that psychological factors and digital environments have dominant roles in shaping students' consumption behavior.

Furthermore, This Research Is Also Supported by Studies Stating that Social Media and FOMO Together Contribute to Increasing Consumptive Behavior, Especially Through Influencer Influences and Lifestyle Trends Displayed Massively (Meliyanti et al., 2026). This condition shows that consumption is no longer solely driven by economic needs but also by social drives and desires to obtain recognition in digital environments.

However, There Are Differences with Some Studies Emphasizing that Consumptive Behavior Is Not Only Influenced by FOMO But Also by Other Factors Such as Financial Literacy and Individual Financial Management Capabilities. In this context, conducted research shows that individuals with better financial literacy levels tend to be more able to control consumption drives triggered by FOMO. This becomes an important note that FOMO phenomena do not stand alone but interact with individual internal factors

(Ambarwati & Indriastuti, 2025). Thus, It Can Be Concluded That This Research Results Not Only Strengthen Previous Research Findings But Also Provide Affirmation That in the Context of Students in the Digital Era, FOMO Becomes One of the Main Determinants in Shaping Consumptive Behavior, Although Still Influenced by Other Supporting Factors.

In Islamic Economics Perspective, Consumptive Behavior Influenced by the Fear of Missing Out (FOMO) Phenomenon Can Be Categorized as a Form of Deviation from Ideal Consumption Principles. Islam emphasizes that consumption activities must be based on needs (*Hajah*) and *Maslahah* (public interest), not on emotional drives or social pressure. FOMO phenomena driving individuals to buy impulsively show tendencies of *israf* (excessiveness) behavior explicitly prohibited in Islamic teachings (Elyanoor & Maulana, 2025). This also aligns with Imam Al-Ghazali's philosophical views emphasizing the importance of self-control (*Mujahadah Al-Nafs*) and *Qana'ah* attitudes in directing consumption behavior so as not to get trapped in *nafs* drives and false desires (Salsabila et al., 2026). Furthermore, within *maqashid syariah* frameworks, uncontrollable consumptive behavior potentially damages main *syariah* objectives, especially in preserving wealth (*hifz al-mal*) and individual life balance (Alfian, 2024). Thus, this research results not only show FOMO influence on consumptive behavior but also affirm that these phenomena contradict basic Islamic economics values emphasizing balance, simplicity, and responsibility in consumption.

Academically, This Research Provides Important Contributions in Expanding Contemporary Sharia Economics Studies by Integrating Consumer Psychology Perspectives, Digital Consumption Behavior, and Islamic Business Ethics into One Unified Analysis Framework. Until now, most research on Fear of Missing Out (FOMO) has focused more on psychological aspects and consumptive behavior generally, while this research places it in student consumption contexts and reviews it through Islamic values. That approach provides more comprehensive understanding that digital consumption behavior is not only influenced by economic factors but also by social pressure, digital environments, and individual moral awareness. This research also enriches qualitative literature still limited in discussing students' subjective experiences toward digital consumption pressure. From social sides, this research results provide real pictures of challenges faced by Generation Z in maintaining balance between needs, lifestyles, and self-control in the digital era. These findings can become bases for campuses, families, and societies in building collective awareness about the importance of healthy and responsible consumption. Additionally, this research encourages the need for more intensive education regarding financial literacy, digital literacy, and consumption ethics based on Islamic values. Thus, this research not only has theoretical value for science development but also has practical impacts in forming more rational, ethical, and sustainable student consumption behavior.

This Research Has Rather Wide Implications, Both Theoretical and Practical, Especially in Understanding Generation Z Digital Consumption Behavior Dynamics in Islamic Economics Perspective. Theoretically, this research findings strengthen interdisciplinary studies between consumer psychology, digital economy, and Islamic business ethics. The Fear of Missing Out (FOMO) phenomenon can not only be understood as mere psychological symptoms but also as factors tangibly affecting individual economic decisions. This shows that in modern economic contexts, rational approaches in classical consumption theory need to be complemented with psychological and social approaches. Thus, this research contributes in expanding Islamic economics scientific perspectives, especially in explaining consumption behavior in increasingly complex digital eras.

Practically, This Research Provides Important Implications for Students as Part of Generation Z. The high FOMO influence on consumption behavior shows that students need

critical awareness and self-control capabilities in facing massively vast digital information flows. Without good self-control, consumption tends to no longer be based on needs but on emotional drives and social pressure. Therefore, it is important for students to internalize consumption values in Islam such as simplicity (zuhud), balance (wasathiyah), and prohibition of excessiveness (israf). Thus, students become not only active consumers but also wise and ethical consumers.

Additionally, This Research Also Has Implications for Educational Institutions, Particularly Higher Education. Higher education institutions not only play roles as knowledge transfer institutions but also as character and social awareness formation agents for students. In this context, campuses can play active roles in providing education related to Sharia financial literacy and digital consumption ethics. Programs such as seminars, workshops, or material integration in curricula can become strategic steps in forming more rational and value-based student mindsets. With systematic educational approaches, it is expected that students can face digital social pressure more wisely.

Furthermore, This Research Implications Are Also Relevant for Business Actors, Particularly Those Operating in Digital Marketing Fields. Findings show that marketing strategies utilizing trends, influencers, and social media algorithms prove effective in driving consumption. However, from Islamic business ethics perspectives, these strategies need to be implemented considering honesty, transparency, and social responsibility values.

## **Conclusion**

This Research Aimed to Analyze the Fear of Missing Out (FOMO) Phenomenon on Digital Consumption Behavior of Generation Z from the Perspective of Islamic Business Ethics, Focusing on Students in Bengkalis. Based on research results, it was found that FOMO becomes a dominant factor influencing students' digital consumption behavior. High social media usage intensity, particularly on visual content-based platforms such as TikTok and Instagram, strengthens exposure to persuasive, repetitive, and trend-based information. This condition creates psychological drives in the form of fear of missing out from social environments, thus motivating students to make purchases not always based on rational needs but on desires to remain socially and digitally relevant.

Research Findings Also Show That Students' Digital Consumption Behavior Tends to Be Impulsive Due to Trend Influences, Influencer Recommendations, and Digital Marketing Strategies Such as Limited Promotions and Short-Time Discounts. Impacts Caused Are Not Only in the Form of Increased Spending and Waste But Also Post-Purchase Regret and Non-Optimal Item Usage. From the Perspective of Islamic Business Ethics, This Behavior Shows Inconsistency with Consumption Principles Emphasizing Balance, Simplicity, and Prohibition of Excessiveness (Israf). Although Some Informants Have Awareness of These Values, Their Application Has Not Been Consistent in Daily Life. Therefore, More Comprehensive Efforts Are Needed Through Digital Literacy, Self-Control Strengthening, and Internalization of Islamic Consumption Values to Form More Ethical, Rational, and Sustainable Consumption Behavior.

## **Saran**

Based on Performed Research Results, Several Suggestions Can Be Proposed as Follow-Up Actions.

First, For Students as Part of Generation Z, It Is Expected That They Can Increase Self-Awareness in Using Social Media, Particularly in Responding to Developing Digital Trends. Students Need to Build Capabilities to Distinguish Between Needs and Wants, as Well as Develop Self-Control So as Not to Be Easily Affected by Digital Social Pressure. Additionally, It Is Important to Internalize Consumption Values in Islam Such as Simplicity, Balance, and Prohibition of Excessiveness in Daily Life.

Second, For Educational Institutions, Particularly Higher Education, It Is Recommended to Integrate Education Related to Digital Literacy and Consumption Ethics into Curricula and Academic Activities. This Aims to Equip Students with Critical Thinking Capabilities in Facing Increasingly Complex Information Flows and Digital Trends. Such Education Should Be Not Only Theoretical But Also Applicable, So It Can Help Students Make More Wise Consumption Decisions.

Third, For Business Actors and Digital Marketers, It Is Expected That They Can Pay More Attention to Ethical Aspects in Utilized Marketing Strategies. The Use of Marketing Techniques Exploiting Consumer Psychological Pressure, Such as Creating Excessive Urgency, Should Be Conducted Proportionally and Non-Manipulatively. Ethical Marketing Approaches Will Create Healthier Long-Term Relationships Between Producers and Consumers.

Fourth, For Digital Business and Marketing Practitioners, It Is Expected That They Can Pay More Attention to Ethical Aspects in Their Marketing Strategies. The Utilization of Marketing Techniques That Leverage Consumer Psychological Pressure, Such as Creating Excessive Urgency, Should Be Implemented Proportionally and Without Manipulation. Ethical Marketing Approaches Will Foster Healthier Long-Term Relationships Between Producers and Consumers.

Fifth, For Subsequent Researchers, It Is Suggested to Develop This Research Using Different Approaches, Such as Quantitative Methods or Mixed Methods, to Obtain Broader Pictures Regarding the Relationship Between FOMO and Digital Consumption Behavior. Additionally, Research Can Also Be Expanded to Different Population Groups or Wider Geographic Areas to Observe Occurring Phenomenon Variations. Thus, Studies on FOMO and Digital Consumption from Islamic Economics Perspectives Can Continue to Develop and Provide More Comprehensive Contributions.

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