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Behavior of Generation Z Is Revie Swed from the P erspective of Islamic Economics

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ABSTRACT

This study aims to analyze the phenomenon of *Fear of Missing Out* (FOMO) in Generation Z's online shopping behavior and review it from the perspective of Islamic Economics. This study uses a qualitative descriptive approach with data collection techniques through interviews, observations, and documentation involving Generation Z individuals who actively shop online. Data is analyzed through the stages of data reduction, data presentation, and conclusion drawn. The results show that FOMO influences online shopping behavior through the desire to follow trends, buy products that are currently viral, respond to influencer recommendations, and take advantage of digital promotions such as *flash sales* and limited-time discounts. These factors often drive impulse purchases without considering the actual needs. From the perspective of Islamic Economics, consumption behavior driven by FOMO has the potential to cause excessive attitudes and waste if not accompanied by self-control. Therefore, the principles of benefit, moderation, and responsibility in asset management are important guidelines in directing online shopping behavior.

Introduction

The development of information and communication technology has brought significant changes in various aspects of people's lives, including in consumption patterns and shopping behaviors. The ease of internet access supported by the development of digital platforms, such as marketplaces and social media, has changed the way people meet their daily needs. Shopping activities that were previously carried out in person can now be done online through various applications and e-commerce platforms. This phenomenon is growing along with the increasing use of smartphones and the internet among the public, especially Generation Z who are known as the digital generation because they grow and develop in the midst of advances in information technology. (Rini São Paulo, São Paulo et al., 2024)

Generation Z is a group of individuals born around 1997 to 2012 and has characteristics that are very close to the use of digital technology. This generation tends to actively use social media, follow the latest trends, and have a fairly high dependence on information obtained through the internet. The presence of social media such as TikTok, Instagram, and various other digital platforms is not only a means of communication, but also a medium that influences individual consumption behavior. Various promotional content, product reviews, influencer recommendations, and live shopping features are able to encourage interest and purchase decisions quickly without going through careful consideration. (Azizah et al., 2022)

In the midst of these developments, a psychological phenomenon known as *Fear of Missing Out* (FOMO) has emerged. FOMO is a condition when a person feels worried or afraid of missing out on information, experiences, trends, or opportunities that others are enjoying. In the context of online shopping, FOMO often arises due to exposure to promotional content that is constantly displayed on social media and marketplaces, such as limited discounts, flash sales, special promos, or products that are currently going viral. This condition encourages individuals to make purchases spontaneously for fear of missing out on the opportunity to acquire certain products or for fear of being considered not following the growing trend. (São Paulo & Setyo Irish , 2022)

The phenomenon of FOMO is becoming increasingly relevant to be studied in Generation Z because this group is the most active social media user compared to other generations. The high intensity of social media use makes Generation Z more easily exposed to various information about products, lifestyles, and consumption trends. As a result, purchasing decisions are not always based on real needs, but are often influenced by emotional urges, a desire for social recognition, or a fear of being left behind from the surrounding environment. This condition has the potential to cause consumptive behavior characterized by excessive purchase of goods, lack of financial planning, and a tendency to prioritize wants over needs. (Maharani & Hidayat, 2020)

From an economic perspective, consumption behavior influenced by FOMO can have an impact on an individual's financial condition, especially if purchases are made impulsively and not in accordance with their economic capabilities. In addition, excessive consumptive behavior can also cause various social and psychological problems, such as dissatisfaction, anxiety, and pressure to keep up with the growing trends in the digital environment. Therefore, understanding the factors that influence Generation Z's online shopping behavior is important to know the extent to which the FOMO phenomenon plays a role in shaping their consumption decisions. (Resky Pernando et al., 2024)

In the perspective of Islamic Economics, consumption activities not only aim to meet individual satisfaction, but must also pay attention to the moral and spiritual values that have been established in Islamic law. Islam teaches that consumption must be done proportionately, not excessively, and consider the aspects of benefit (*maslahah*) for oneself and society. The Qur'an expressly prohibits excessive behavior (*isrāf*) and extravagance (*tabżīr*) in the use of wealth. Consumption driven by mere desires without considering actual needs has the potential to be contrary to Islamic economic principles that emphasize balance, simplicity, and responsibility in wealth management. (Abdil Fahriza et al., 2023)

The phenomenon of FOMO in online shopping behavior is interesting to study from the perspective of Islamic Economics because there is a possibility of a mismatch between consumption motivation driven by the fear of being left behind and the consumption principles taught in Islam. Purchasing decisions that are based on social pressures, momentary trends, or emotional urges can lead to irrational consumption behaviors and do not reflect the values of moderation advocated in Islam. On the other hand, if individuals are able to control these impulses and make needs the main basis for consumption, then online shopping activities can still be carried out wisely and in accordance with sharia principles. (Chan-Olmsted & Kim, 2022)

Although various studies have addressed online shopping behavior and the phenomenon of FOMO, most studies still focus on aspects of consumer psychology, digital marketing, and impulse buying behavior. Research that specifically examines the phenomenon of FOMO in Generation Z's online shopping behavior with an Islamic Economics approach is still relatively limited. Therefore, this research is important to be conducted to provide a more comprehensive understanding of how the phenomenon of FOMO affects the online shopping behavior of Generation Z and how the phenomenon is viewed based on the principles of Islamic Economics. Based on this description, this study is entitled "The Phenomenon of Fear of Missing Out (FOMO) and Online Shopping Behavior of Generation Z Reviewed from an Islamic Economic Perspective". This research is expected to make an academic contribution to the development of the study of Muslim consumer behavior in the digital era as well as a consideration for Generation Z to be wiser in carrying out consumption activities in accordance with Islamic Economic values.

Method

This study uses a qualitative research method with a descriptive approach. This approach was chosen to understand and describe in depth the *phenomenon of Fear of Missing Out* (FOMO) in Generation Z's online shopping behavior and review it based on the perspective of Islamic Economics. The research informants were selected using *the purposive sampling technique*, namely Generation Z who actively use social media and have made online shopping transactions. The research data consists of primary data obtained through in-depth interviews with informants and secondary data derived from books, scientific journals, articles, and literature relevant to the research topic. Data collection techniques are carried out through interviews, observations, and documentation. Furthermore, the data was analyzed using an interactive analysis model from Matthew B. Miles and A. Michael Huberman which included data reduction, data presentation, and conclusion drawn. To ensure the validity of the data, this study uses source triangulation techniques and triangulation techniques. The results of the study were then analyzed based on the principles of consumption in Islamic Economics, such as *maslahah*, *wasathiyah*, prohibition *of isrāf* (excess), and *tabżīr* (waste), in order to assess the suitability of Generation Z's online shopping behavior influenced by the phenomenon of FOMO with Islamic economic values.

Results and Discussion

A. Research Results

Based on the results of interviews with Generation Z informants who actively use social media and do online shopping, it was found that *the phenomenon of Fear of Missing Out* (FOMO) is quite often experienced in digital consumption activities. Most informants admitted that they were interested in buying a product because they saw that the product was viral on social media, recommended by influencers, or received a lot of positive reviews from other users. In addition, various marketing strategies such as *flash sales*, limited discounts, free shipping, and special promotions at certain times are also factors that encourage informants to make purchases immediately.

The informant stated that the fear of missing out on the opportunity to get a low price or the fear of falling behind the trend was the main reason in making a purchase decision. In some cases, purchases are made without prior planning and are not always based on an urgent need. The products purchased are generally in the form of fashion products, cosmetics, accessories, electronic equipment, and various items that are popular on social media. This condition shows that social media has a considerable influence on the consumption behavior of Generation Z.

The results of the study also showed that not all informants were aware that their purchasing decisions were influenced by the phenomenon of FOMO. Some informants consider these purchases to be natural because they follow the development of ongoing trends. However, after reflecting on their consumption behavior, some informants admitted that there were purchases that were ultimately not needed and rarely used. This shows that there is a tendency for consumptive behavior influenced by psychological and social factors.

On the other hand, there are several informants who are able to control the desire to follow trends by considering the needs, financial conditions, and benefits of the product before making a purchase. This group of informants tends to be more selective in responding to promotions and is not easily influenced by trends that develop on social media.

B. Discussion

1. *The FOMO Phenomenon in Generation Z in Online Shopping*

The results of the study show that the phenomenon of FOMO is one of the factors that affect the online shopping behavior of Generation Z. The high intensity of social media use causes Generation Z to continue to be exposed to various information about products, lifestyles, and emerging trends. Exposure to this information raises concerns about being left behind in the social environment, encouraging individuals to follow popular trends.

This phenomenon is further amplified by digital marketing strategies designed to create a sense of urgency in consumers. Limited discount programs, *flash sales*, and exclusive promotions make consumers feel like they have to make a purchase immediately so as not to miss the opportunity. As a result, the decision-making process becomes more emotional than rational. The findings of this study show that FOMO is not only related to the desire to own a product, but also to the need to remain relevant and accepted in the social environment. Therefore, FOMO can be understood as a phenomenon that is influenced by a combination of psychological, social, and digital technology factors.

2. Online Shopping Behavior of Generation Z

The online shopping behavior of Generation Z in this study shows a tendency to impulse purchases triggered by social media exposure. Before making a purchase, informants generally seek information through short video content, consumer reviews, and influencer recommendations. Purchase decisions are often made quickly when there are interesting promotions or when products are trending.

This condition shows that social media has become one of the main sources of the formation of consumer preferences. Generation Z not only uses social media as a means of entertainment and communication, but also as a reference in determining consumption decisions. Therefore, Generation Z's online shopping behavior is heavily influenced by the digital environment they access on a daily basis. However, there are differences in the level of self-control between informants. Some informants are able to consider their financial needs and abilities before purchasing a product, while others are more easily influenced by promotions and evolving trends. This difference suggests that self-control ability is an important factor in determining an individual's consumption behavior.

3. The FOMO Phenomenon in an Islamic Economic Perspective

In the perspective of Islamic Economics, consumption activities must be carried out in a balanced, wise, and benefit-oriented manner (*maslahah*). The results show that some online shopping behaviors influenced by FOMO have the potential to go against Islamic consumption principles, especially when purchases are made solely out of following trends or fear of missing out on opportunities without considering their actual needs.

The behavior of buying unnecessary goods can be categorized as a form of *isrāf* (excess) and potentially leads to *tabżīr* (waste). Islam teaches that wealth is a trust that must be managed responsibly so that its use must provide real benefits to individuals. Excessive consumption not only impacts financial conditions, but can also reduce the value of blessings in the use of wealth.

However, online shopping is basically not contrary to Islamic teachings as long as it is done in accordance with sharia principles. Consumers are allowed to take advantage of technological advances to meet their living needs, but they must still prioritize a moderate attitude (*wasathiyah*), avoid waste, and consider the benefits of products before making a purchase.

Based on the findings of the study, it can be concluded that the FOMO phenomenon has an influence on the online shopping behavior of Generation Z. This influence can be seen from the tendency to follow trends, overuse promotions, and make impulse purchases. In the perspective of Islamic Economics, this behavior needs to be controlled through increasing consumption awareness oriented to needs, benefits, and responsibilities in asset management so that consumption activities remain within the sharia corridor.

4. The Influence of Social Media on the Emergence of FOMO in Generation Z

Based on the results of the study, social media has a very dominant role in shaping the FOMO phenomenon in Generation Z. Platforms such as TikTok, Instagram, and various digital marketplaces not only function as a means of communication, but also become a medium that shapes users' mindsets and consumption behaviors. Social media algorithms that continuously display content according to user interests make Generation Z more often exposed to various information about trending products, interesting promotions, and lifestyles displayed by influencers and other users.

Repeated exposure to information can create the perception that a product is a necessity that must be owned immediately. When seeing many people using or recommending a product, individuals tend to feel left behind if they don't have it. This condition suggests that purchasing decisions are no longer entirely influenced by personal needs, but also by the social pressures that arise from the digital environment. In other words, social media plays a role as a means that strengthens the emergence of FOMO in online shopping activities.

In addition, marketing strategies used by digital business people also increase the influence of FOMO on consumer behavior. The use of phrases such as "limited stock", "promo ends today", "best-selling product", or "going viral" has been proven to be able to encourage consumers to make a purchase immediately. This strategy creates a sense of urgency so that consumers feel that they have to act quickly so as not to lose the opportunity. In such conditions, rational considerations often become reduced because purchasing decisions are more influenced by emotional factors.

5. Implications of the FOMO Phenomenon on Generation Z's Consumption Behavior

The phenomenon of FOMO not only affects momentary purchasing decisions, but can also shape long-term consumption patterns in Generation Z. If consumptive behavior driven by FOMO continues to recur, individuals have the potential to have difficulty managing personal finances. Impulse purchases can reduce the ability to save, increase unplanned expenses, and create a dependence on momentary gratification from shopping activities.

From a psychological aspect, FOMO can also cause individuals to feel never satisfied with what they have. When one trend has been followed, a new trend will emerge that encourages the desire to continue buying other products. As a result, individuals are always in a cycle of consumption that is oriented towards desires, not needs. This condition can trigger anxiety, social pressure, and feelings of lack of confidence if you are unable to keep up with existing trends.

From an economic perspective, this behavior reflects a less efficient consumption pattern because the resources possessed are used to fulfill temporary desires. In fact, one of the goals of consumption is to provide optimal benefits for individual welfare. Therefore, it is important for Generation Z to have good financial literacy and digital literacy skills in order to be able to filter information and control the consumption impulse triggered by FOMO.

6. **Efforts to Reduce the Impact of FOMO Based on an Islamic Economic Perspective**

Islamic economics offers a number of principles that can be used as guidelines to reduce the negative impact of the FOMO phenomenon on online shopping behavior. One of the main principles is the concept *of wasathiyah* or balance. This principle teaches that a Muslim should be moderate in meeting the necessities of life and avoid excessive behavior. By applying the principle of balance, individuals can distinguish between needs and wants so that purchasing decisions become more rational.

In addition, the concept *of maslahah* can also be the basis for determining consumption decisions. Before buying a product, consumers need to consider the benefits that will be obtained and the impact on their financial condition. Products that are really needed and provide clear benefits are more worth buying than products that are only bought because they follow a momentary trend.

Islam also teaches the importance of gratitude (*qana'ah*) for the blessings that have been had. This attitude can help individuals reduce the tendency to constantly compare themselves to others on social media. By having a high sense of gratitude, a person will focus more on the needs they have than the desire to follow every trend that arises.

Based on this discussion, it can be understood that the FOMO phenomenon is a real challenge for Generation Z in the digital era. The increasingly strong influence of social media and digital marketing requires good self-control skills in consumption activities. From the perspective of Islamic Economics, healthy consumption behavior is not only measured by the ability to buy a product, but also by the ability to manage wealth wisely, avoid waste, and ensure that every expenditure provides real benefits to the lives of individuals and society. Thus, the application of Islamic Economic values can be a solution in building more responsible consumption behavior in the midst of the rampant FOMO phenomenon in Generation Z.

Conclusion

Based on the results of the study, the phenomenon *of Fear of Missing Out* (FOMO) has been proven to affect the online shopping behavior of Generation Z. Exposure to social media, viral trends, and various digital promotions encourage the emergence of the fear of being left behind so that some Generation Z make impulsive purchases without considering their needs carefully. From an Islamic economic perspective, consumption behaviors influenced by FOMO have the potential to lead to excessive (*isrāf*) and extravagance (*tabżīr*) if not accompanied by self-control. Therefore, Generation Z needs to apply the principle of Islamic consumption that emphasizes usefulness (*maslahah*), balance (*wasathiyah*), and responsibility in managing assets so that online shopping activities are carried out wisely and in accordance with sharia values.

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