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Fear of Missing Out (FOMO) and Consumerist Lifestyle in the Digital Age: A Critical Islamic Economic Perspective

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Abstract
Menurut RISSC (2026), Indonesia tercatat sebagai negara dengan populasi Muslim terbesar di dunia, yang mencakup lebih dari sepersepuluh populasi Muslim global. Kedua, di tengah dominasi demografis ini, masyarakat Indonesia juga dikenal memiliki tingkat paparan teknologi seluler yang tinggi, dengan durasi penggunaan internet melalui ponsel pintar termasuk dalam jajaran tertinggi di dunia. Ekspansi cepat dari platform digital dan media sosial telah mengubah pola konsumsi di kalangan masyarakat modern, sehingga memunculkan fenomena psikologis yang dikenal sebagai Fear of Missing Out (FOMO). FOMO mendorong individu ke arah konsumsi impulsif dan berlebihan sebagai upaya untuk tetap sejalan dengan tren sosial yang dipersepsikan, yang pada akhirnya memupuk gaya hidup konsumeristis yang sering kali bertentangan dengan prinsip-prinsip moderasi dan pengeluaran yang rasional. Artikel ini meneliti secara kritis fenomena FOMO melalui kacamata ekonomi Islam, dengan berfokus pada konsep-konsep inti seperti maqashid al-shariah (tujuan hukum Islam), israf (berlebih-lebihan), tabzir (pemborosan), dan zuhud (kesederhanaan/moderasi). Dengan menggunakan pendekatan kualitatif berbasis studi pustaka, penelitian ini berargumen bahwa konsumsi yang didorong oleh FOMO merepresentasikan penyimpangan dari paradigma ekonomi Islam, yang menekankan keseimbangan (tawazun), kecukupan (qana'ah), dan tanggung jawab sosial di atas konsumsi hedonis yang bersifat individualistis. Artikel ini diakhiri dengan mengajukan kerangka kerja perilaku Islami untuk memitigasi konsumerisme yang dipicu oleh FOMO, serta memberikan kontribusi teoritis bagi literatur ekonomi Islam dan implikasi praktis bagi konsumen Muslim dalam menghadapi pasar digital.

Keywords: Fear of Missing Out (FOMO), konsumerisme, ekonomi digital, ekonomi Islam, perilaku konsumen

Abstract
According to RISSC (2026), Indonesia is recorded as the country with the largest Muslim population in the world, accounting for more than one-tenth of the global Muslim population. Second, amid this demographic dominance, Indonesian society is also known for its high level of exposure to mobile technology, with internet usage duration through smartphones ranking among the highest of any country in the world. The rapid expansion of digital platforms and social media has transformed consumption patterns among modern societies, giving rise to a psychological phenomenon known as Fear of Missing Out (FOMO). FOMO drives individuals toward impulsive and excessive consumption in an effort to keep pace with perceived social trends, ultimately fostering a consumerist lifestyle that often contradicts principles of moderation and rational spending. This article critically examines the FOMO phenomenon through the lens of Islamic economics, focusing on core concepts such as maqashid al-shariah (objectives of Islamic law), israf (extravagance), tabzir (wastefulness), and zuhud (asceticism/moderation). Employing a qualitative literature-based approach, this study argues that FOMO-driven consumption represents a departure from the Islamic economic paradigm, which emphasizes balance (tawazun), sufficiency (qana'ah), and social responsibility over individualistic hedonic consumption. The article concludes by proposing an Islamic behavioral framework to mitigate FOMO-induced consumerism, offering both theoretical contributions to

Islamic economic literature and practical implications for Muslim consumers navigating the digital marketplace.

***Keywords**: Fear of Missing Out (FOMO), consumerism, digital economy, Islamic economics, consumer behavior*

1. Introduction

The rapid development of digital technology has transformed the landscape of social interaction and global consumption patterns. The phenomenon of Fear of Missing Out (FOMO) has now become a dominant psychosocial reality, in which individuals feel pressured to remain continuously connected to current trends in order to maintain their social relevance in the digital realm. This pressure has created a paradigm shift from function-based consumption to image-based consumption, which ultimately gives rise to an uncontrolled lifestyle of consumerism.

Social media creates a space of constant social comparison through features such as Instagram Stories and TikTok, in which users are continuously exposed to idealized, curated lifestyles. This triggers feelings of low self-confidence and a desire to "match" such standards in order to remain relevant within digital social circles. According to Istiqomah and Wahyudi (2024), FOMO is closely linked to hedonistic attitudes, in which instant gratification becomes the primary priority over long-term considerations.

In the digital economy, the low transactional friction offered by e-commerce and Buy Now Pay Later (BNPL) services further exacerbates impulsive buying behavior. This social pressure often causes individuals to lose control over their financial priorities, transforming wants into what feel like urgent needs in order to relieve the anxiety of being left behind by trends (Harahap, Soemitra, and Nawawi, 2023). This behavior not only damages household budget structures but also creates dependence on financially high-risk consumer debt.

Although FOMO has been the subject of extensive study, a research gap remains regarding the practical integration of prophetic ethical concepts as an instrument for governing consumer preferences amid the highly persuasive onslaught of the digital economy. Most research has focused on the general psychological impact, but relatively few studies have examined in depth how the principles of qana'ah and kifayah can be operationalized as a direct antithesis to the destructive comparative logic of FOMO (Mahadewi et al., 2026).

The urgency of this research lies in the need to formulate a critical Islamic economic framework to protect society from the trap of digital consumerism, which can undermine both household economic resilience and the spirituality of the ummah. Amid the currents of digital globalization, understanding the boundaries of consumption in accordance with shariah becomes highly crucial so that technological progress does not culminate in moral and economic corruption (mufsadah). Strong Islamic economic literacy is needed to keep pace with the rapid speed of financial technology innovation.

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Based on this background, this research aims to analyze the phenomenon of FOMO and consumerist lifestyles through the lens of Critical Islamic Economics. Its main focus is to

explore how the values of wasathiyyah, qana'ah, and maslahah can be integrated as an ethical and practical guide for Muslim consumers in the digital era to achieve a balance between the fulfillment of material needs and spiritual welfare (Widagdo, 2026).

Although this literature provides an important foundation, the identified sources tend to develop two discussions separately: FOMO studies mostly explain the psychological mechanisms and consumption behavior, while Islamic economic studies generally evaluate digital consumption through the ethics of israf, moderation (wasathiyyah), or maqāṣid al-sharī'ah. For example, studies on FOMO in conspicuous consumption emphasize the influence of influencers and social status, while studies on digital economic ethics assess impulsive and symbolic consumption as an issue that needs to be weighed through the principles of moderation and maqāṣid al-sharī'ah (Tuna, Bayır, and Çam, 2025; Rahmi, Malahayatie, and Taufiq, 2026). Therefore, the gap that can be examined is how FOMO functions as a link between social-media dynamics and consumptive lifestyles, and how this relationship can be critically assessed using Islamic economic principles. This formulation represents a synthesis gap based on the literature found, not a claim that no related research has ever been conducted.

This research is important because digital consumption pressure occurs within an environment designed to sustain user attention and rapidly disseminate trends. An analysis that views FOMO merely as a psychological trigger is not sufficient to answer whether the resulting consumption decisions align with needs, welfare (maslahah), and social responsibility. The Islamic economic perspective provides an evaluative framework that places moderation, the fulfillment of reasonable needs, and the prevention of israf and tabzir as considerations in consumption. Al-Ghazali's review of consumption ethics, for instance, underlines need (ḥājah), moderation (i'tidāl), and welfare (maṣlaḥah) to critique the artificial needs and impulsive purchases formed on social media (Anwari, Yazid, and Musfiqoh, 2025). Islamic economic studies on digital consumption also assess that impulsive, symbolic, and algorithm-influenced behavior can exceed rational needs and needs to be analyzed through wasathiyyah and maqāṣid al-sharī'ah (Rahmi, Najib, Herawati, and Raharjo, 2026).

Based on the above description, the research entitled "Fear of Missing Out (FOMO) and Consumerist Lifestyle in the Digital Age: A Critical Islamic Economic Perspective" aims to analyze the relationship between FOMO and consumptive lifestyles in the digital era and to critique it through an Islamic economic perspective. Specifically, this research is directed at elaborating how exposure to social media and the pressure to follow trends can be related to consumption decisions, and then assessing such patterns based on the principles of need, moderation, welfare, and the avoidance of israf and tabzir. An Islamic consumption framework that links the hierarchy of needs with maqāṣid al-sharī'ah can serve as the conceptual basis for such an assessment (Sari et al., 2025).

2. Method

This research uses a qualitative approach with a descriptive-normative method. The qualitative approach was chosen to gain an in-depth understanding of the psychosocial dynamics underlying the phenomenon of FOMO within the digital economy, while normative analysis is used to evaluate this phenomenon based on shariah principles. The data in this study are sourced from secondary data, including scholarly journal literature, Islamic economics textbooks, and current digital economy trend reports (Mahbubi, 2025).

Data collection techniques were carried out through library research and documentary study, namely by collecting, reading, recording, and examining reference materials relevant

to the topics of FOMO, digital consumerism, and Islamic consumption ethics, with a focus on contemporary works on Islamic consumption ethics and digital consumer behavior — that is, by collecting, reading, recording, and examining reference materials relevant to the topics of FOMO, digital consumerism, and Islamic consumption ethics. Data analysis was carried out critically through three stages: (1) data reduction, namely filtering information relevant to FOMO and consumptive behavior; (2) data categorization based on Islamic economic perspectives such as israf, qana'ah, and maslahah; and (3) drawing conclusions to formulate an antithesis to digital consumerist lifestyles (Sidiq and Choiri, 2019).

3. Results and Discussion

a. The Mechanism of FOMO in Shaping Digital Consumptive Behavior

The results of the study show that FOMO operates through a mechanism of social comparison reinforced by social media algorithms. Repeated exposure to lifestyle posts, new products, or other people's experiences triggers anxiety about being left behind, which is then responded to through purchasing as a form of psychological compensation (Kurnianingsih et al., 2025). This phenomenon is consistent with the extended self theory put forward by Belk (2013), in which the consumption of goods is used by individuals to construct and display self-identity in the digital space. In this context, consumption is no longer purely driven by functional needs, but by the symbolic need to be recognized and not left behind by one's reference group (Fitrianna et al., 2025).

b. Manifestations of Consumerism in the Digital Economy

Literature findings confirm that digital consumption tends to be impulsive, symbolic, and strongly influenced by the algorithmic structure of platforms that encourage repeated consumption, often exceeding the boundaries of individuals' rational needs (Rahmi et al., 2026). Supporting data show that features such as flash sales, discount notifications, and live shopping on platforms like TikTok Shop systematically exploit urgency and scarcity to trigger FOMO and accelerate purchasing decisions (Bläse et al., 2024, in Kurnianingsih et al., 2025). Among Indonesian adolescents and university students, this pattern is evident in the high proportion of purchases of fashion, beauty, and food and beverage products driven by viral trends rather than basic needs (Jurnal Education Research, 2025). It is also important to note that israf in the digital economy is not merely individual in nature but is also a product of social construction and the design of the digital system itself (Rahmi et al., 2026) a finding that shifts ethical responsibility from mere personal behavior toward a critique of the economic architecture of platforms.

c. Islamic Economic Critique of FOMO-Based Consumerism

From an Islamic economic point of view, the pattern of consumption triggered by FOMO can be categorized as israf, as it fulfills three characteristics: a motive not grounded in need (hajah), a purchasing pattern that exceeds reasonable limits, and consequences that are financially and psychologically harmful (Rahmi et al., 2026; Afrina, 2019). Within the framework of maqāṣid al-sharī'ah, this behavior potentially threatens at least three of the five objectives of shariah, namely hifz al-māl (the protection of wealth) through the wasting of resources, hifz al-nafs (the protection of the soul) through the psychological pressure and anxiety it generates, and hifz al-din (the protection of religion) when one's orientation in life shifts from the values of

worship toward the worship of image and worldly status (jiep.uinkhas.ac.id, n.d.; staiypiqbaubau.ac.id, n.d.). Islam views humankind as khalifah, responsible for wisely managing resources (Dusuki & Abozaid, 2020, in staiypiqbaubau.ac.id, n.d.), so that consumption driven by social anxiety rather than substantive need contradicts the principle of tawhid, which places Allah rather than social recognition as the primary orientation of human action.

d. The Principles of Wasathiyyah and Qana'ah as an Alternative Framework

As a critical response, this study finds that the principles of wasathiyyah (moderation) and qana'ah (sufficiency/self-contentment) offer a relevant evaluative framework for controlling digital consumerism (Rahmi et al., 2026). Wasathiyyah demands a balance between the fulfillment of worldly needs and spiritual responsibility, while qana'ah shapes an inner disposition that is not easily moved by social pressure to constantly "keep up" with trends. Studies on Islamic economics students show that an understanding of maqashid syariah contributes significantly to reducing the tendency toward consumptive behavior caused by a hedonistic lifestyle (urj.uin-malang.ac.id, n.d.; e-journals2.unmul.ac.id, 2024), indicating that literacy in Islamic values can function as a mechanism of self-regulation against the impulse of FOMO.

e. Synthesis: FOMO, Digital Structure, and Collective Responsibility

The discussion above confirms that FOMO-based consumerism in the digital era is not merely an individual problem, but the result of an interaction between human psychological vulnerability and the design of a digital economic system that deliberately monetizes social anxiety. Therefore, the solution offered by Islamic economics is twofold: at the individual level, the strengthening of the values of tawhid, wasathiyyah, and qana'ah as a psychological-spiritual fortress; and at the structural level, the need for collective awareness and ethical regulation of digital platform designs that exploit FOMO purely for commercial gain (Rahmi et al., 2026). The framework of maqāṣid al-sharī'ah thus functions not only as a normative critique but also as a solutive proposal toward a more just, balanced, and sustainable pattern of digital consumption (Rahmi et al., 2026).

Digital consumption must fulfill the element of maslahah, namely providing benefit both in this world and in the hereafter. The current phenomenon of digital consumerism tends to extremely prioritize the aspect of tahsiniyyat (complementary/ luxury) to the point of threatening financial stability (dharuriyyat). The principle of wasathiyyah (moderation) serves as a practical guide for Muslim consumers to continue benefiting from digital technology without falling into a hedonistic lifestyle. Salsabila et al. (2026) emphasize that moderation in consumption does not mean being anti-technology, but rather using technology wisely to achieve a balance between the fulfillment of material needs and spiritual peace.

4. Conclusion

FOMO in the digital era represents a serious challenge to the economic morality of modern society. Islamic economics provides comprehensive guidance for balancing material and spiritual needs. By upholding the principles of simplicity (wasathiyyah), sufficiency (qana'ah), and the avoidance of wasteful luxury (israf), a Muslim can avoid the trap of digital consumerism. The strengthening of Islamic economic literacy is essential so that individuals

are able to distinguish between needs that bring maslahah and desires that are merely triggered by digital social pressure. Consumptive behavior triggered by FOMO is characterized as impulsive, symbolic, and strongly influenced by the algorithmic structure of digital platforms, which deliberately exploit urgency and scarcity to accelerate purchasing decisions. This phenomenon shows that israf in the digital economy is not merely an individual issue but also a result of social construction and the design of the platform's economic system itself.

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