

**FOMO (FEAR OF MISSING OUT) AND GEN-Z'S EXCESSIVE CONSUMPTION:  
ANALYSIS OF THE INTERPRETATION OF Q.S. AL-ISRA' VERSES 26-27  
ON THE PROHIBITION OF ISRAF**

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**Abstract:** *The Fear of Missing Out (FOMO) has become a significant issue among college students, especially within a consumerist lifestyle shaped by social media. Students often feel pressured to follow trends such as using branded goods or visiting popular places, despite the high costs and tendency toward wasteful (israf) behavior. This article analyzes the FOMO phenomenon and excessive consumption through the lens of QS. Al-Isra' verses 26–27, which emphasize the prohibition of waste and the importance of wise resource management. Using a qualitative approach with literature review and secondary data, including social media observations, the study finds that FOMO promotes excessive consumption, which contradicts Islamic values of simplicity. Islamic-based education, such as fostering qana'ah and sharia financial literacy, is key to addressing this issue. The study highlights the need for educational efforts to promote an Islamic consumer lifestyle and encourage students to use resources more wisely.*

**Keywords:** *FOMO, Excessive consumption, Gen-Z, Interpretation of Q.S. Al-Isra', Israf prohibition*

## **INTRODUCTION**

The Fear of Missing Out (FOMO) phenomenon is increasingly evident in the lives of the younger generation, especially Gen Z, who currently dominate the student population in Indonesia. The feeling of worrying about being left behind makes some students feel the need to always be connected to new things, even though it exceeds their financial capabilities. An article from Time Magazine states that FOMO can trigger anxiety, stress, and compulsive consumer behavior.<sup>1</sup> This phenomenon emerged along with the increasing attachment to social media which displays a glamorous lifestyle, excessive consumption, and digital existence as a symbol of social status.<sup>2</sup> When individuals see others enjoying something they don't have, they are motivated to join in so they don't feel left out, even if it means going into debt.

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<sup>1</sup> Eric Barker, “ This Is The Best Way to Overcome Fear of Missing Out, ” TIME, June 7, 2016, <https://time.com/4358140/overcome-fomo/>.

<sup>2</sup> “ Hypocritical Gen Z Can't Stop Buying This Planet-Destroying Product, ” accessed May 4, 2025, <https://nypost.com/2024/10/02/lifestyle/hypocritical-gen-z-cant-stop-buying-this-planet-destroying-product/> .

The tendency of students to buy expensive cellphones, branded clothes, and hang out at trendy cafes is part of a symbolic consumption pattern. In this context, consumption is no longer based on needs, but rather for social recognition and self-identity in cyberspace. Data from Vogue Business shows that Gen Z is heavily influenced by the haul culture trend, which is a large-scale purchase to then be shown off on social media, without considering the financial or ecological impacts.<sup>3</sup> In fact, they are willing to sacrifice their personal finances just to attend their favorite artist's concert or enjoy an aesthetic lifestyle, even if they have to postpone their primary needs.<sup>4</sup> This contradiction is a reflection that consumption has shifted from a utility function to a status symbol.

In the Islamic perspective, this kind of consumer behavior is closely related to the concept of israf, which is waste or excessive use of wealth. QS. Al-Isra' verses 26-27 explicitly warn against wasting wealth, because wasteful people are brothers of Satan.<sup>5</sup> Tafsir from Tengku Muhammad Hasbi conveys in the book *Tafsir Al-Quranul Majid An-Nur israf* that it is a wrong act even for halal goods.<sup>6</sup> Sayyid Quthb in his *Tafsir Fi Zhilalil-Qur'an* said that people who waste money are classified as brothers of Satan.<sup>7</sup> Likewise, Quraish Shihab in *Tafsir Al-Misbah* stated that one should not waste wealth wastefully, namely on things that are not in their place and do not bring benefits.<sup>8</sup> The prohibition of israf does not only apply in the context of charity or wealth, but also includes lifestyle and use of time. Therefore, the consumer behavior of students based on FOMO needs to be reviewed from the perspective of Qur'anic values.

Previous studies have shown that FOMO can lower academic performance and increase stress due to the pressure to always look trendy.<sup>9</sup> In addition, other studies have shown that

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<sup>3</sup> Lucy Maguire, "Gen Z Loves Shopping Hauls. Can They Ever Be Sustainable?," *Vogue Business*, August 29, 2022, <https://www.voguebusiness.com/fashion/gen-z-loves-shopping-hauls-can-they-ever-be-sustainable>.

<sup>4</sup> Maguire.

<sup>5</sup> "Qur'an Kemenag," accessed May 4, 2025, <https://quran.kemenag.go.id/quran/per-ayat/surah/17?from=1&to=111>.

<sup>6</sup> Tengku Muhammad Hasbi Ash-Shiddieqy, *Tafsir Al-Quranul Majid An-Nur Jilid 2* (Cakrawala Publishing, n.d.), 72.

<sup>7</sup> Sayyid Quthb, *Tafsir Fi Zhilalil-Qur'an Di Bawah Naungan Al-Qur'an Jilid 7* (Jakarta: Gema Insani Press, 2003), 250.

<sup>8</sup> Muhammad Quraish Shihab, *Tafsir Al-Misbah : Pesan, Kesan, Dan Keserasian Al-Qur'an*, 3rd ed., vol. 7 (Jakarta: Lentera Hati, 2005), 451, <https://dn720209.ca.archive.org/0/items/etaoin/Tafsir%20Al-Mishbah%20Jilid%2007%20-Dr.%20M.%20Quraish%20Shihab.pdf>.

<sup>9</sup> Debangana Chakrabarti, "A Study on How Social Media FOMO (Fear of Missing Out) Impacts the Gen Z Audience," *Indian Journal of Mass Communication and Journalism* 4, no. 1 (September 30, 2024): 1-y, <https://doi.org/10.54105/ijmcj.E1083.04010924>.

FOMO triggers poor economic decisions, including impulsive purchases and the tendency to go into debt for self-image.<sup>10</sup> This is also supported by Atlantis Press research which states that FOMO has a direct impact on students' productivity and focus on learning.<sup>11</sup> In Indonesia, the IDN Times Gen Z Report 2024 found that the majority of Gen Z tends to consume products based on social trends and digital recommendations, not based on real needs.<sup>12</sup> This is a serious challenge for the world of education and families in forming responsible consumer characters.

From an Islamic economic perspective, consumption is not merely a matter of fulfilling desires, but must be based on the principles of benefit (*maslahah*) and blessings. The concept of Islamic consumption encourages the use of wealth according to needs, without excess, and avoiding greed and showing off.<sup>13</sup> In a study of *israf* behavior, it was found that violations of the principle of moderation (*wasathiyah*) are often triggered by social pressure and a lack of spiritual literacy.<sup>14</sup> Meanwhile, within the framework of Muslim consumer ethics, FOMO can be categorized as an uncontrolled desire that contradicts the teachings of *qana'ah* and *tawakkal*.<sup>15</sup> Therefore, awareness of the principles of Islamic economics is important so that Gen Z is able to resist destructive consumerist impulses. Instilling spiritual values in consumption practices will be an important foundation in building a sustainable civilization.

This phenomenon is also relevant in the context of character and moral development of the younger generation. Many students are willing to go into debt just to fulfill a consumptive lifestyle, without considering the long-term impact on personal finances. Empirical studies show that impulsive purchases in Gen Z in Indonesia have increased significantly due to exposure to social media and instant culture.<sup>16</sup> This behavior even extends to the food and

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<sup>10</sup> Firda Tazqiyatu Rohmah et al., “Pengaruh Gaya Hidup Dan Perilaku Konsumtif Belanja Online Pada Remaja,” *Jurnal Intelek Insan Cendikia* 1, no. 4 (June 28, 2024): 1209.

<sup>11</sup> Novy Fitria, Fathonah Hadromi, and Een Yualika Ekmarinda, “FOMO and Its Effect on Gen Z Performance” (Conference on SDGs Transformation through the Creative Economy: Encouraging Innovation and Sustainability (TCEEIS 2023), Atlantis Press, 2024), 142–46, [https://doi.org/10.2991/978-94-6463-346-7\\_27](https://doi.org/10.2991/978-94-6463-346-7_27).

<sup>12</sup> “Indonesia Gen-Z- Report 2024,” accessed May 4, 2025, <https://cdn.idntimes.com/content-documents/indonesia-gen-z-report-2024.pdf>.

<sup>13</sup> Yulianti and Tatik Maryati, “Consumption Behavior In Islam,” *Indonesian Journal of Business, Accounting and Management* 6, no. 2 (2024): 67–80, <https://doi.org/10.36406/ijbam.v6i02.865>.

<sup>14</sup> Zein Muttaqin, “The Nature of Excessive Behavior (ISRAF) in the Islamic Economic Framework,” *GATR Journal of Business and Economics Review* 4, no. 1 (March 30, 2019): 49–57, [https://doi.org/10.35609/jber.2019.4.1\(6\)](https://doi.org/10.35609/jber.2019.4.1(6)).

<sup>15</sup> Zein Muttaqin, “Islamic Consumer Ethics: A View on *Israf* Behavior,” accessed May 4, 2025, [https://www.academia.edu/19759133/ISLAMIC\\_CONSUMER\\_ETHICS\\_A\\_View\\_on\\_Israf\\_Behavior](https://www.academia.edu/19759133/ISLAMIC_CONSUMER_ETHICS_A_View_on_Israf_Behavior).

<sup>16</sup> Fahriansah Fahriansah, Nanda Safarida, and Shelly Midesia, “Buy Now, Think Later: Impulsive Buying Behavior Among Generation Z In Indonesia,” *Share : Jurnal Ekonomi Dan Keuangan Islam* 12, no. 2 (October 7, 2023): 386–421, <https://doi.org/10.22373/share.v12i2.17453>.

beverage sector, where they choose products based on aesthetics and digital branding, not nutritional content or price.<sup>17</sup> In this context, Islamic financial literacy needs to be strengthened so that the younger generation understands the importance of planning and prioritizing in managing assets.

The urgency of this research lies in the need for an in-depth analysis of the relationship between FOMO and israf in Gen-Z consumption behavior, with the approach of Qur'anic interpretation as the basis of values. The study of interpretation of QS. Al-Isra' verses 26-27 is the starting point in criticizing this social phenomenon normatively and ethically. With a literature approach and library study, the author attempts to integrate empirical social data with classical and contemporary interpretation thinking. It is hoped that this article can contribute to the development of Islamic economic literacy and character education based on the Qur'an. Thus, the younger generation can be wiser in navigating social pressures and building a consumption identity that is in line with Islamic values.

## **METHOD**

This study uses a qualitative method through library research, relying on various texts to examine the problem. It focuses on interpreting QS. Al-Isra' verses 26–27 in relation to Gen-Z consumer behavior influenced by Fear of Missing Out (FOMO). The research is descriptive-analytical, aiming to explain the phenomenon and analyze it from the perspectives of Qur'anic interpretation and Islamic economics. Data sources include the Qur'an, classical and modern tafsir, as well as journal articles and other writings on FOMO, Gen-Z consumption, and israf. This interdisciplinary study combines insights from tafsir, social psychology, and Islamic economics using credible academic sources.

Data collection techniques are carried out through documentation,<sup>18</sup> namely by identifying, reading, and recording information from various relevant library sources. This process includes literature searches from digital libraries, online journals such as SSRN, Atlantis Press, ResearchGate, and others. The author also analyzed secondary data in the form

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<sup>17</sup> Dyah Ayu Suryaningrum et al., “ Analysis of Generation Z Consumer Behavior in the Food and Beverage Industry in Indonesia: The Influence of Product Personalization, Social Media Engagement, and Brand Experience, ” *West Science Journal Economic and Entrepreneurship* 1, no. 07 (July 30, 2023): 300–308, <https://doi.org/10.58812/wsjee.v1i07.461>.

<sup>18</sup> Subandi, *Metode Penelitian: Sebuah Pengantar Ringan untuk Melakukan Penelitian* (Goresan Pena, 2025), 50.

of reports on Gen-Z consumption behavior from research institutions such as IDN Times.<sup>19</sup> All sources were studied in depth to find the relationship between empirical phenomena and the principles of Islamic teachings on consumption and the prohibition of israf.

The data analysis method used is content analysis,<sup>20</sup> which is a technique used to interpret the meaning of the contents of the text being studied. In this case, the author analyzes the text of QS. Al-Isra' verses 26-27 along with its interpretation, then linked to the phenomenon of FOMO and excessive consumption among students. Data validity is maintained by triangulating sources,<sup>21</sup> namely comparing the results of interpretations of the Qur'an text from various interpretations, and matching them with the results of empirical studies from various scientific literature. Thus, the results of the study are expected to be not only theoretical, but also able to provide ethical and practical solutions in dealing with the Gen-Z consumer phenomenon.

## DISCUSSION

### Phenomenon and Excessive Consumption of Gen-Z Students

The Fear of Missing Out (FOMO) phenomenon has become a dominant characteristic in the behavior of Gen-Z students who live in the digital era and a very active social media ecosystem.<sup>22</sup> Students are not only socially connected, but also psychologically feel the need to "look" following the current trends, both in terms of appearance, lifestyle, and entertainment experiences.<sup>23</sup> Activities such as hanging out at coffee shops with trendy drinks, wearing branded clothes, to buying expensive gadgets are considered a way to prove that they are up to date.<sup>24</sup> FOMO encourages consumption behavior based on social pressure, not real needs.<sup>25</sup>

The IDN Times Gen Z Report 2024 states that as many as 73% of Indonesian Gen-Z buy products that are viral on social media, even though they don't really need them.<sup>26</sup> This shows that students' consumer behavior is not only driven by economic motivations, but also

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<sup>19</sup> "Indonesia Gen-Z- Report 2024. "

<sup>20</sup> Eriyanto, *Analisis Isi: Pengantar Metodologi untuk Penelitian Ilmu Komunikasi dan Ilmu-ilmu Sosial Lainnya* (Prenada Media, 2015).

<sup>21</sup> Rukin, *Metodologi Penelitian Kualitatif* (Takalar: Yayasan Ahmar Cendekia Indonesia, n.d. ).

<sup>22</sup> "FOMO Handbook," accessed May 4, 2025, <https://patrickmcginnis.com/wp-content/uploads/2023/02/FOMO-Handbook.pdf>.

<sup>23</sup> Andrew K. Przybylski et al., "Motivational, Emotional, and Behavioral Correlates of Fear of Missing Out," *Computers in Human Behavior* 29, no. 4 (July 1, 2013): 1841–48, <https://doi.org/10.1016/j.chb.2013.02.014>.

<sup>24</sup> Chakrabarti, "A Study on How Social Media FOMO (Fear of Missing Out) Impacts the Gen Z Audience."

<sup>25</sup> Maguire, "Gen Z Loves Shopping Hauls. Can They Ever Be Sustainable?"

<sup>26</sup> "Indonesia Gen-Z- Report 2024," 93.

by socio-psychological factors in the form of a desire to be accepted by the online community. Consumption then becomes a tool to show existence and gain social validation in the form of likes, comments, and engagement.<sup>27</sup> This lifestyle gives rise to symbolic consumption that emphasizes the meaning of status rather than the utility value of goods.

The consequences of this phenomenon are not only financial pressure, but also psychological pressure that causes anxiety, stress, and even decreased academic performance.<sup>28</sup> Some students admitted to having to borrow money to buy concert tickets or new gadgets in order to appear “on trend,” without considering their financial capabilities.<sup>29</sup> This shows how social pressure from digital media can encourage irrational consumption decisions. This kind of consumptive behavior is a form of wastefulness which in the Islamic context is known as *israf*.

In the perspective of Islamic economics, consumer behavior driven by FOMO clearly contradicts the principles of *wasathiyah* (balance), *maslahah* (benefit), and *qana'ah* (feeling sufficient).<sup>30</sup> Students lose their independence in making consumption decisions because they feel they have to adjust to social standards formed by the media. Consumption is no longer a means of fulfilling needs, but has become an instrument of social imagery that is full of pressure. Therefore, it is important to link this phenomenon with the perspective of the Qur'an so that students have a spiritual foundation and values in building an ethical and balanced lifestyle.

### Analysis of the Interpretation of QS. Al-Isra' Verses 26–27 in the Context of Modern Consumption

وَأَاتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمَسْكِينِ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ﴿٢٦﴾

And give to close families their due, to the poor and those on a journey and do not squander (your wealth) wastefully. [Al Isra":26]

إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ﴿٢٧﴾

In fact, those wastrels are the brothers of the devil and the devil is very disobedient to his Lord. [Al Isra":27]

<sup>27</sup> “Hypocritical Gen Z Can’t Stop Buying This Planet-Destroying Product.”

<sup>28</sup> Fitria, Hadromi, and Ekmarinda, “FOMO and Its Effect on Gen Z Performance.”

<sup>29</sup> Fahriansah, Safarida, and Midesia, “Buy Now, Think Later.”

<sup>30</sup> Muttaqin, “The Nature of Excessive Behavior (ISRAF) in the Islamic Economic Framework.”

QS. Al-Isra' verses 26–27 give strict orders to give rights to relatives, the poor, and travelers as well as a prohibition against committing israf (waste), which in verse 27 is stated as the act of Satan's brothers.<sup>31</sup> In Tafsir Al-Misbah, Quraish Shihab explains that Satan's brotherhood with spendthrifts is the similarity of their characteristics and the harmony between the two. It was further stated that waste is understood by the ulama to mean expenditure that is not haq.<sup>32</sup> Israf does not only mean spending excessively, but also when spending is done inappropriately, without urgency, or just following lust. Thus, israf is not only about the quantity of spending, but also related to the value and purpose of the spending itself. This concept is very relevant to assessing the consumer behavior of students who are driven by FOMO and viral trends.

Tengku Muhammad Hasbi in Tafsir Tafsir Al-Quranul Majid An-Nur interprets that israf which is not permitted includes excessive shopping, excessive miserliness and excessive use of halal objects.<sup>33</sup> This interpretation emphasizes that israf is holistic—it does not only include material waste, but also spiritual and social imbalances. In the context of Gen-Z, this interpretation reminds us that israf is not just a matter of money, but also time (too much time on social media) and attitude (stingy or consumptive). Even though an item is halal (such as food/drinks), its use must still be proportional. For example, ordering trendy drinks excessively just for social media content. Another example is related to israf in being stingy, such as withholding assets that should be spent on family needs.

Sayyid Quthb in *Fi Zhilalil-Qur'an* mentions that the Qur'an forbids wasting wealth (wasteful). Wasting as interpreted by Ibn Mas'ud and Ibn Abbas is giving alms for something that is not right. Giving alms for falsehood and sin, therefore they are friends of Satan.<sup>34</sup> This interpretation emphasizes that people who commit waste do not want to fulfill their obligation to be grateful for Allah's blessings by spending these blessings in the way of obedience to Allah and by fulfilling the rights of other people, without exaggeration or extravagance.

The contextual interpretation of QS. Al-Isra' verses 26–27 is very important in responding to the challenges of a consumer lifestyle in the digital era. Waste due to social pressure from digital media can be categorized as contemporary israf that requires strengthening

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<sup>31</sup> “Qur'an Kemenag.”

<sup>32</sup> Shihab, 7:451.

<sup>33</sup> Ash-Shiddieqy, *Tafsir Al-Quranul Majid An-Nur Jilid 2*, 108.

<sup>34</sup> Quthb, *Tafsir Fi Zhilalil-Qur'an Di Bawah Naungan Al-Qur'an Jilid 7*, 250.

of Qur'anic values. Consumption must be returned to its essential purpose: to fulfill needs, not to satisfy the ego or simply seek social recognition. Thus, this verse is relevant as a normative basis in directing student consumption behavior to be in line with the principles of justice, balance, and social responsibility taught by Islam.

### **Correlation Between FOMO, Social Media, and Israf**

Social media has created a new social space where identity, existence and self-acceptance are largely determined by visual interactions and publicly shared lifestyle narratives.<sup>35</sup> Gen-Z students who grew up in the digital era are not only users, but also producers of content who want to be seen, recognized, and admired.<sup>36</sup> In this process, social pressure arises that drives the consumption of goods and experiences for the sake of interesting and trending content. FOMO becomes the main trigger when individuals feel anxious if they do not participate in activities that are being widely discussed in cyberspace.<sup>37</sup>

The FOMO impulse caused by social media is closely related to excessive consumer behavior which in Islam is categorized as israf.<sup>38</sup> When someone spends money not because of need, but because of social pressure and the desire to appear in the digital world, then the intention of consumption has shifted from functional to symbolic.<sup>39</sup> Many students admit to buying clothes, food, and concert tickets just to post on Instagram, TikTok, or other platforms.<sup>40</sup> This shows how social media not only reflects lifestyles, but also shapes them aggressively and continuously.

In the context of Islamic economics, consumption driven by FOMO is a form of violation of the principles of efficiency and wisdom in the use of wealth.<sup>41</sup> Wealth is a trust from Allah SWT that must be used wisely and not excessively, as israf is prohibited in QS. Al-Isra' verses 26–27. Consumption based on digital image and pressure is a form of misuse of sustenance that neglects the dimensions of usefulness and spirituality. Therefore, it is important

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<sup>35</sup> Ni'amulloh Ash Shidiqie, Nouval Fitra Akbar, and Andhita Risiko Faristiana, "Perubahan Sosial Dan Pengaruh Media Sosial Tentang Peran Instagram Dalam Membentuk Identitas Diri Remaja," *Simpati* 1, no. 3 (June 11, 2023): 98–112, <https://doi.org/10.59024/simpati.v1i3.225>.

<sup>36</sup> Przybylski et al., "Motivational, Emotional, and Behavioral Correlates of Fear of Missing Out."

<sup>37</sup> Chakrabarti, "A Study on How Social Media FOMO (Fear of Missing Out) Impacts the Gen Z Audience."

<sup>38</sup> Ian Alfian, "Fomo Dan Media Sosial: Dampak Perilaku Konsumtif Terhadap Kesehatan Mental Dan Keuangan Dari Perspektif Islam," *PROFJES: Profetik Jurnal Ekonomi Syariah* 3, no. 2 (November 14, 2024), <https://doi.org/10.24952/profjes.v3i2.13119>.

<sup>39</sup> "Hypocritical Gen Z Can't Stop Buying This Planet-Destroying Product."

<sup>40</sup> "Indonesia Gen-Z- Report 2024."

<sup>41</sup> Muttaqin, "The Nature of Excessive Behavior (ISRAF) in the Islamic Economic Framework."

to make students aware to make social media a tool for goodness, not a trigger for an excessive lifestyle.

Several studies also show that FOMO-driven consumption has negative impacts on mental health, such as anxiety, low self-esteem, and social stress.<sup>42</sup> This is exacerbated by social media algorithms that selectively amplify exposure to other people's luxurious lifestyles and achievements. Eventually, students are trapped in a cycle of unhealthy social comparison and irrational spending. The correlation between FOMO, social media, and israf is evidence that the phenomenon of modern consumption is not only about economics, but also about psychology, morals, and spirituality.

### **Islamic Consumer Education Strategy for Students**

Facing the phenomenon of excessive consumption triggered by FOMO and social media, an educational strategy based on Islamic values is needed to foster balanced consumer awareness.<sup>43</sup> Islamic economic character education must be instilled from an early age among students by strengthening the concepts of qana'ah (feeling sufficient), zuhud (not being tempted by the world), and wisdom in spending.<sup>44</sup> Students need to be guided to understand that self-worth is not determined by the brand of clothing or where they hang out, but by their morals, contributions, and integrity. Campuses have an important role in inserting these values through Islamic courses, seminars, and extracurricular activities.

In addition to the cognitive approach, the affective and social approaches also need to be strengthened so that students not only know the theory, but also experience the process of changing attitudes.<sup>45</sup> For example, through the living Qur'an program or thematic interpretation studies, students are invited to reflect on verses such as QS. Al-Isra' 26-27 contextually in their daily lives. Involving students in social activities such as sharing with the poor can change their perspective on the meaning of sustenance, abundance, and social responsibility. When students see that happiness does not always come from consumption, they will more easily internalize anti-consumptive values..

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<sup>42</sup> Fitria, Hadromi, and Ekmarinda, "FOMO and Its Effect on Gen Z Performance."

<sup>43</sup> Alfian, "FOMO DAN MEDIA SOSIAL."

<sup>44</sup> Przybylski et al., "Motivational, Emotional, and Behavioral Correlates of Fear of Missing Out."

<sup>45</sup> Siti Hanifah Parawansah and Ainur Rofiq Sofa, "Pendekatan Komprehensif Berbasis Al-Qur'an Dan Hadits Dalam Pengembangan Pendidikan Islam: Integrasi Nilai, Metode, Evaluasi, Sosio-Kultural, Dan Kompetensi Pendidik," *Karakter: Jurnal Riset Ilmu Pendidikan Islam* 2, no. 1 (2025): 187–205, <https://doi.org/10.61132/karakter.v2i1.407>.

Educational strategies can also be carried out through the use of social media as an effective means of preaching.<sup>46</sup> Muslim influencers or lecturers can spread positive content, such as Islamic shopping tips, the Prophet's simple lifestyle, and testimonials from students who have managed to escape the trap of a consumerist lifestyle. This will create a counter-narrative to the hedonistic trend that dominates social media today. Visual-based education and experiential narratives are more easily accepted by Gen-Z who have strong visual and emotional characters.

Finally, Islamic financial literacy must also be an integral part of the Islamic consumer education strategy.<sup>47</sup> Students need to be equipped with the ability to manage personal finances in an Islamic way: distinguishing between needs and wants, making a budget, saving, and avoiding consumer debt. This is not only important for their financial independence, but also as a form of worship because it avoids the nature of *tabdzir* and *israf*. Consumption education based on Islamic values is a spiritual and social investment to create a generation with integrity and responsibility in using their sustenance.

### **The Urgency of Reinterpreting Qur'anic Values in the Digital Era**

The digital era has brought significant changes in ways of life, mindsets, and ways of interacting, which demands a reinterpretation of Qur'anic values in the context of the modern era.<sup>48</sup> Social media and digital technology allow a person to share almost every aspect of his life in real time, from consumption of goods to lifestyle, which is often detached from the ethical principles contained in the Qur'an. Therefore, reinterpretation of Islamic teachings contained in the Qur'an is very necessary to remain relevant to the needs of the younger generation living in the digital world, especially related to consumption, lifestyle, and self-existence.<sup>49</sup>

The importance of this reinterpretation can be seen in values such as *qana'ah* (feeling sufficient), which needs to be re-understood by generation Z so that they do not get trapped in an excessively consumerist lifestyle. The verses of the Qur'an that emphasize the importance of

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<sup>46</sup> Syarif Maulidin, "Pemanfaatan Media Sosial Sebagai Sarana Dakwah Dan Pendidikan Pada Pelajar," *Journal Khafi : Journal Of Islamic Studies* 3, no. 1 (2024): 27–39.

<sup>47</sup> Eni Susilowati, Yhadi Firdiansyah, and Ayu Febri Puspitasari, "Menerapkan Etika Konsumsi Islami Di Era E-Commerce," *El-Kahfi | Journal of Islamic Economics* 5, no. 02 (September 30, 2024): 396–406, <https://doi.org/10.58958/elkahfi.v5i02.353>.

<sup>48</sup> Dr Iqrom Faldiansyah MA, *Dakwah Virtual di Media Sosial Perspektif Al-Qur'an* (Publica Indonesia Utama, 2023).

<sup>49</sup> Retisfa Khairanis and Muhammad Aldi, "Peran Tafsir Bil-Ma'tsur Dalam Pembentukan Identitas Muslim Kontemporer Di Era Globalisasi," *Iqro Bhisma (IB) : Jurnal Studi Ilmu Keagamaan Islam* 1, no. 1 (March 11, 2025): 19–28.

simplicity and avoiding waste must be explained with a more contextual approach, so that they are easier to understand by students who are accustomed to the rapid flow of information and consumption on social media. This reinterpretation of Qur'anic values is not only to filter excessive consumer behavior, but also to direct the younger generation in the wise and responsible use of social media.

In addition, the reinterpretation of Qur'anic values must also include social and moral aspects. Islamic values that emphasize social responsibility and sharing with others, as stated in QS. Al-Isra' verses 26-27, need to be emphasized more strongly in digital education. In this regard, campuses and student organizations can play an important role by providing deeper insight into the importance of sharing and prioritizing common interests in using digital technology. Students must be encouraged to not only see social media as a means of proving themselves, but also as a means to contribute to the good of society.

Reinterpretation of Qur'anic values in the digital era must utilize the power of technology itself. Digitalization of da'wah that adopts efficient communication methods can facilitate the delivery of Islamic messages that are relevant and acceptable to the younger generation. The use of Qur'an-based educational applications, da'wah videos, and thematic discussions on social and moral issues can help students understand and practice Qur'anic values amidst the rapid flow of digital information. Therefore, it is important for religious leaders and educators to continue to develop new ways to bring Islamic teachings closer to the increasingly complex realities of digital life.

## **CONCLUSION**

The FOMO (Fear of Missing Out) phenomenon that is often found among students, especially in this digital era, has encouraged excessive consumption patterns that are not in line with Islamic economic principles. Consumption triggered by social media and the pressure to always follow trends often leads to israf behavior, which is contrary to Islamic teachings on simplicity and managing sustenance. Analysis of the interpretation of QS. Al-Isra' verses 26-27 emphasizes the importance of avoiding waste and demands that people be wiser in managing resources. Therefore, education based on Islamic values that teach the concept of qana'ah and wise financial management is needed to help students overcome this phenomenon and direct them to a more balanced and responsible lifestyle.

More intensive efforts are needed to educate students about Islamic values that are relevant to digital life through various media, be it through educational curriculum, seminars,

or social media. In addition, there needs to be an initiative to strengthen Islamic financial literacy among students, as well as provide a deeper understanding of qana'ah and responsible financial management. Thus, students can understand that happiness and self-worth are not determined by social status or material consumption, but by sincerity, faith, and positive contributions to society.

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