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Generation Z's Consumptive Crisis and Maqashid Sharia-Based Solutions to the Doom Spending Phenomenon

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Abstract

This study explores the consumptive crisis among Generation Z and offers solutions based on Maqashid Syariah principles to address doom spending phenomena. Using a qualitative approach, data were collected through literature review and netnographic observation of Generation Z consumption behaviors. Results indicate that excessive consumption driven by emotional triggers and social influences leads to financial instability and psychological stress. The application of Maqashid Syariah emphasizing protection of faith, intellect, progeny, wealth, and life provides a holistic framework for promoting mindful consumption. This research discusses how integrating Islamic ethical values can mitigate impulsive spending and foster sustainable financial habits among youth. The findings contribute to developing culturally relevant strategies for addressing consumer issues in contemporary Muslim societies.

***Keywords**: Generation Z, Doom Spending, Consumptive Crisis, Maqashid Syariah. Islamic Ethics & Mindful Consumption*

Abstrak

Penelitian ini membahas krisis konsumtif pada Generasi Z serta solusi berbasis prinsip Maqashid Syariah untuk mengatasi fenomena doom spending. Dengan pendekatan kualitatif, data dikumpulkan melalui studi pustaka dan observasi netnografi perilaku konsumsi Generasi Z. Hasil menunjukkan bahwa konsumsi berlebihan yang dipicu oleh faktor emosional dan pengaruh sosial menyebabkan ketidakstabilan keuangan dan stres psikologis. Penerapan Maqashid Syariah yang menitikberatkan perlindungan agama, akal, keturunan, harta, dan jiwa memberikan kerangka holistik untuk mendorong konsumsi yang sadar. Penelitian ini mendiskusikan bagaimana integrasi nilai-nilai etika Islam dapat meredam pengeluaran impulsif dan membangun kebiasaan keuangan berkelanjutan di kalangan generasi muda. Temuan ini berkontribusi pada pengembangan strategi yang relevan secara budaya untuk menangani masalah konsumsi dalam masyarakat Muslim modern.

Kata kunci: Generasi Z, Doom Spending, Krisis Konsumtif, Maqashid Syariah, Etika Islam & Konsumsi Sadar

INTRODUCTION

Generation Z was a demographic group born between the mid-1990s and the early 2010s, characterized by their close relationship with digital technology from an early age. (Dewantoro *et al.,* 2025) They had distinctive consumptive characteristics, marked by a tendency to quickly follow trends, a preference for products easily accessible digitally, and a desire for practical and personalized shopping experiences. (Zhulal *et al.,* 2024) Digitalization and social media played a central role in shaping Generation Z's consumption patterns, where platforms like Instagram, TikTok, and YouTube were not only sources of product information but also the main medium for social interaction and recommendations, significantly influencing their purchasing decisions. (Irdiana *et al.,* 2024)

The phenomenon of doom spending among Generation Z was an excessive shopping behavior that emerged as a response to psychological pressure, especially in situations of uncertainty or stress. (Putri & Melati, 2025) The concept of doom spending described individuals' tendency to seek temporary escape and comfort through impulsive consumption of goods and services to overcome feelings of anxiety, stress, and social pressure. (Supriadi, 2025) For Generation Z, the main causes of doom spending included social pressure from social media, economic uncertainty, and the need for instant validation and happiness amid various life challenges. (Husnayetti *et al.*, 2025) The negative impacts of this behavior not only damaged financial conditions through uncontrolled spending but also worsened psychological health by creating ongoing anxiety and dependence on consumption as an unhealthy coping mechanism. (Anditasari *et al.,* 2025)

The increasingly widespread consumptive crisis phenomenon was significant in social and economic contexts, particularly threatening the economic stability of families and individuals. (Subject *et al.,* n.d.) Excessive consumptive behavior not only caused financial pressure but also negatively affected social and mental well-being, such as increased stress and life dissatisfaction. (Hasan *et al.,* 2021) In the economic and cultural development of Muslim society, this phenomenon was relevant to examine because it contradicted the principles of Islamic economics, which emphasized a balance between consumption and savings as well as the values of simplicity and social responsibility. (CİCİ & BİLGİNER ÖZSAATCI, 2021)

Furthermore, the consumptive crisis among Generation Z became a significant academic concern due to the increasing uncontrolled consumptive behavior in this generation. (Dewantoro *et al.,* 2025) Generation Z, which heavily depended on digital technology and social media, was easily influenced by advertisements, promotions, and rapidly developing trends. They tended to shop for ego satisfaction and lifestyle rather than essential needs, thus causing doom spending phenomena that were financially and socially detrimental. This situation raised concerns because it could disrupt future economic well-being and family stability. (Djaddang, 2024)

Statistical data showed a high tendency of consumptive behavior among this generation, especially students, who often neglected basic needs to pay for branded goods and follow trends in their social environment. (Ekonomi *et al.,* 2022) This was reinforced by previous research findings that revealed low financial literacy and poor self-control as the main factors behind Generation Z's consumptive behaviors. Earlier studies also highlighted the influence of social media and social environment in strengthening this consumptive culture. However, those studies were limited to psychological and financial aspects without integrating holistic Islamic values in addressing this consumptive problem. (Mar'ah, 2025)

Therefore, a deep understanding of the consumptive crisis became important to maintain economic harmony of families and broader social life quality. The Qur'anic verses reminded about balance in consumption and prohibition of wastefulness, such as in QS. Al-Isra: 26-27 which said, *"And do not waste your wealth extravagantly.* (Awadin *et al.,* 2024) *Indeed, the wasteful are brothers of the devils."* Additionally, QS. Al-Kautsar: 1-2 emphasized the importance of preserving wealth and balanced life by encouraging gratitude and management of blessings, while QS. Ar-Ra'd: 11 taught that changes in destiny began from changes within oneself. (Arum & Mawardi, 2025)

The Prophet Muhammad's hadith taught simplicity and moderation in life, such as in HR. Muslim which mentioned that the world was only a temporary place, not for extravagance. (Nisa & Hasanah, 2025) HR. At-Tirmidzi and Ibn Majah explained the importance of balance between needs and desires with a simple lifestyle; meanwhile HR. Bukhari and Muslim reminded about the prohibition of wastefulness and the importance of maintaining healthy social relationships without harming neighbors. Scholars' opinions such as Ibn Qayyim al-Jauziyyah emphasized eating without excess to preserve blessings; Imam Al-Ghazali stressed self-management and control of desires toward balance; and Sheikh Yusuf al-Qaradawi highlighted socially responsible consumption according to Sharia principles. Prof. Dr. Wahbah az-Zuhaili asserted that maqashid shariah served as the foundation to avoid social and economic harm by protecting hifz al-maal (wealth preservation) and ensuring the welfare of the soul (hifz an-nafs). (Ihsan Pratama *et al.,* 2023)

Maqashid Shariah was a conceptual framework in Islamic law aimed at safeguarding and preserving the welfare of humanity comprehensively. Its five primary goals included the protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), progeny (*hifz al-nasl*), and wealth (*hifz al-maal*), which synergistically functioned to protect fundamental aspects of human life. (Anditasari *et al.,* 2025) In the context of excessive consumption and doom spending phenomena, maqashid shariah had great potential as a paradigm for solutions that could guide the community to manage needs and desires in a balanced, ethical, and sustainable manner, thus avoiding social and economic harms affecting individuals and society. (Ryas *et al.,* 2026)

This study addressed the gap by examining Generation Z's consumptive crisis from the maqashid shariah perspective, emphasizing the shariah goals in regulating life to achieve well-being and justice, including in consumption behaviors. The novelty of this research lay in maqashid shariah-based solutions that saw doom spending not only as an economic behavior but also as a moral and social problem requiring solutions rooted in religious values. (Arifudin Arifudin *et al.,* 2024)

Furthermore, research on the direct relationship between Generation Z's consumptive crisis and maqashid shariah approach was still very limited, resulting in a significant gap in academic literature. This gap indicated the urgent need for studies that not only analyzed excessive consumption phenomena in an Islamic context but also produced relevant and applicable solution models according to maqashid shariah principles. This study was important to provide conceptual and practical contributions in managing ethical and sustainable consumption among Generation Z and to enrich academic discourse on integrating shariah values in modern economic behavior. (Azharah *et al.,* 2026)

The purpose of this study was to identify and analyze the consumptive crisis in Generation Z and to formulate maqashid shariah-based solutions to address doom spending. The research problems examined included the causes of consumptive behavior, the impacts of doom spending, and solution models aligned with maqashid shariah principles. This research was important due to the need for a comprehensive approach that combined financial, psychological, and spiritual aspects in handling excessive consumption problems among young people so that they could live their lives with balance and blessings. (Maulidizen *et al.*, 2025)

LITERATURE REVIEW

Doom spending

Generation Z was a demographic group born between the mid-1990s and the early 2010s, characterized by their close relationship with digital technology from an early age. (Dewantoro *et al.,* 2025) They had distinctive consumptive characteristics, marked by a tendency to quickly follow trends, a preference for products easily accessible digitally, and a desire for practical and personalized shopping experiences. (Zhulal *et al.,* 2024) Digitalization and social media played a central role in shaping Generation Z's consumption patterns, where platforms like Instagram, TikTok, and YouTube were not only sources of product information but also the main medium for social interaction and recommendations, significantly influencing their purchasing decisions. (Irdiana *et al.*, 2024)

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Statistical data showed a high tendency of consumptive behavior among this generation, especially students, who often neglected basic needs to pay for branded goods and follow trends in their social environment. This was reinforced by previous research findings that revealed low financial literacy and poor self-control as the main factors behind Generation Z's consumptive behaviors. Earlier studies also highlighted the influence of social media and social environment in strengthening this consumptive culture. However, those studies were limited to psychological and financial aspects without integrating holistic Islamic values in addressing this consumptive problem. (Mar'ah, 2025)

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METHODOLOGY

The research method used in this study adopted a qualitative approach with an exploratory descriptive research type. (Razak, 2022) This approach was chosen to deeply explore the phenomenon of consumptive crisis among Generation Z and the application of Maqashid Sharia principles as solutions, thereby producing a comprehensive understanding of the social and cultural aspects underlying the phenomenon. (Candra Susanto *et al.,* 2024)

The primary data sources were obtained through literature studies and netnographic observation of Generation Z's consumption behavior. The secondary data collected included academic literature, scientific journals, and legal documents related to consumption and Sharia finance. Meanwhile, the primary data were gathered from online observations on social media and digital discussion forums widely used by Generation Z, thus obtaining an actual picture of their impulsive consumption behavior. (Djaddang, 2024)

Data collection was carried out actively through participatory observation and digital documentation methods. Netnographic observation was conducted by following consumption activities and online interactions on platforms such as TikTok, Instagram, and discussion forums over a certain period to identify behavior patterns and underlying emotions. (Raihan & Febriana, 2024)The data were systematically collected in the form of field notes and screenshots to ensure the validity of the data. (Pasolo & Pasolo, 2025)

The data validity checking techniques used methodological triangulation and source triangulation. Triangulation was conducted by comparing the results of digital observations with literature studies and indirect interviews from related literature. Furthermore, data accuracy was also verified through internal analysis processes and replication of analysis by other researchers to ensure the consistency and credibility of the findings. (Togtoga *et al.,* 2024)

Data analysis was conducted inductively with a thematic approach. The initial stage involved identifying natural patterns and categories of impulsive consumption behavior emerging from the data, followed by an interpretation of the relevant Maqashid Sharia values. (Nasution *et al.,* 2025) This process involved data filtering and searching for alignment with the principles framework protecting religion, intellect, lineage, property, and life, aiming to obtain a holistic understanding and effective solutions. (Abd Misno *et al,* 2021)

To strengthen the research validity, the researcher applied peer debriefing and member exchange approaches periodically. (Baldwin *et al.,* 2002) Through discussions with peers experienced in Islamic philosophy and economics studies, as well as expert reviewers, the analysis results were evaluated to avoid interpretative bias and improve the quality of the research findings. (Aminy *et al.,* 2021)

The conclusion from this method showed that systematic data collection and in-depth thematic analysis were able to explore emotional and social aspects contextually. The application of Maqashid Sharia principles within a relevant strategic and cultural framework was expected to provide practical and theoretical contributions in addressing the doom spending phenomenon among Generation Z. (Naeem *et al.,* 2023)

RESULTS AND DISCUSSION

Discussion

Generation Z's Consumption Crisis: The Doom Spending Phenomenon and Its Impact

The Generation Z consumption crisis in Indonesia is increasingly worrying with the emergence of the doom spending phenomenon, defined as impulsive and excessive spending patterns in response to emotional stress, economic uncertainty, and social demands, especially among Gen Z who grew up in the digital and social media era (Supriadi, 2025); (Bakar *et al.,* 2025). Various studies show that this behavior is often triggered by stress, anxiety, and fear of the future, making shopping a temporary *"medicine"* that provides dopamine and the illusion of healing. In the Indonesian context, a survey of Gen Z in East Java found a doom spending pattern distributed across several clusters, with a dominance of spontaneous shopping through online platforms, credit card use, and buy now, pay later services that strengthen dependence on consumer debt (Harahap, 2026).

The impact is very real in the personal and social financial aspects: high debt accumulation, reduced savings and emergency funds, and minimal long-term investment funds make Gen Z vulnerable to economic crises and even relative poverty in the future (Ardiana *et al.,* 2026). Several reports estimate that the majority of Gen Z who are actively spending tend to have a very low savings ratio, while dependence on credit cards and online loans continues to increase, thus reducing their future purchasing power and their ability to build assets (such as a house or investment portfolio) is severely hampered. This phenomenon not only threatens individual financial stability, but also has the potential to weaken the collective financial resilience of the younger generation, which in turn could slow national economic growth if there is no intervention in the form of financial education, regulation of consumption behavior, and stronger consumer protection mechanisms. (Febriansyah et al., 2026)

Maqashid Sharia Solution: An Islamic-Based Strategy for Preventing Destructive Spending

The Maqashid Syariah solution to overcome destructive spending primarily stems from five basic benefits: preserving religion (hifz al din), life (hifz al nafs), reason (hifz al aql), offspring (hifz al nasl), and wealth (hifz al mal), which operationally serve as ethical parameters in personal and family financial management (Ryas *et al.,* 2026). In the context of impulsive consumption behavior and doom spending, the principle of hifz al aql emphasizes the protection of reason from damage due to irrational financial decisions, while hifz al mal emphasizes the prohibition of waste (israf) and disproportionate use of wealth, so that every expenditure must be evaluated based on the priority scale of daruriyyat, hajiyyat, and tadamiyyat needs (Makkiah & Sanjaya, 2025). In various financial maqashid studies, it is confirmed that the integration of these maqashid principles is able to form ethical, sustainable financial habits, and is in line with the concepts of rizq and barokah which emphasize not only the quantity of income but also the quality of benefits from the assets owned (Pohan, 2025).

Practically, preventing destructive spending based on sharia can be realized through financial planning that is based on the maqashid principle, such as family deliberation budgeting, zakat/infaq/sadaqah (charity) reserves, and emergency fund allocation to avoid consumer debt (Azharah *et al.,* 2026). Several studies show that a model for managing Muslim family finances that refers to the maqashid sharia such as the concept of Sakinah Finance provides a concrete framework for managing income according to priority scales, avoiding elements of usury, gharar, and maysir, and strengthening the principles of justice and economic sustainability. On the other hand, the main challenge remains the low level of sharia financial literacy and the strong pressure of a consumptive lifestyle. Therefore, an effective solution requires synergy between religious education, early sharia financial education, and strengthening economic regulations that close the gap for destructive consumption practices, so that Generation Z can develop a pattern of consumption values that are responsible in terms of fiqh and socially. (Maulidizen *et al.,* 2025)

Results

How the phenomenon and factors causing the consumptive crisis among Generation Z, especially the doom spending phenomenon, were influenced by social pressure, anxiety, social media influence, and the capitalistic consumerism culture that contradicted Islamic principles such as wasatiyyah (balance) and qana'ah (contentment)?

The doom spending phenomenon that occurred among Generation Z was a consumptive crisis greatly influenced by social pressure, anxiety, social media influence, and the capitalistic consumerism culture. Doom spending was an impulsive shopping behavior that emerged as a response to stress, anxiety, and future uncertainty. This phenomenon reflected that Generation Z faced not only economic factors but also psychological pressures that drove them to overspend as a form of escape and short-term emotional fulfillment.

The main factors causing doom spending among Generation Z were: Social Pressure and the Need for Recognition. Social media intensively displayed glamorous lifestyles that created envy and pressure to follow trends, thus encouraging impulsive consumption for social status. Anxiety and Economic Uncertainty. The uncertainty of the global economic situation and mental health stress made Generation Z use consumption as a coping mechanism. Ease of Digital Shopping Access. E-commerce platforms and digital payment systems that were easily accessible facilitated quick impulsive shopping with just a few clicks. Capitalistic Consumerism Culture. The drive of modern capitalist culture that prioritized limitless consumption was contrary to Islamic teachings emphasizing balance and contentment (*wasatiyyah* and *qana'ah*).

Survey data from Nielsen and the Conference Board Global Consumer Confidence Survey showed that Indonesia ranked sixth globally in excessive consumption levels, especially among Generation Z. The Qualtrics survey (2023) reported that 27% of Americans experienced doom spending, and this figure was estimated to be higher in Indonesia, mainly due to intense social media and economic pressures. This was also reflected in the *"YOLO"*

(You Only Live Once) mentality adopted by some Generation Z members as a justification for excessive consumption due to future uncertainty.

The impact of doom spending was quite serious, including disruptions in personal finances that led to accumulative consumer debt, difficulties in saving or investing, and further psychological pressures such as prolonged anxiety and stress. Thus, this pattern of excessive consumption became a vicious cycle that harmed the financial and mental well-being of Generation Z.

From an Islamic perspective, the doom spending behavior clearly contradicted the principles of wasatiyyah (*balance*) and qana'ah (*contentment*). Islam emphasized moderation in all aspects of life, including consumption. Allah SWT stated in QS Al-Furqan:67: *"And those who, when* they *spend, do not exceed limits nor do they [just] save excessively, and hold a medium way between those."*

The Prophet Muhammad SAW also taught the importance of contentment and avoiding excess: *"No son of Adam ever filled a vessel worse than his stomach. It is sufficient for the son of Adam to eat a few morsels to keep his back straight. But if he must (fill it), then one-third for his food, one-third for his drink, and one-third for his breath."* (HR. Tirmidzi). Scholars such as Imam Al-Ghazali emphasized the importance of qana'ah so that the soul would not fall into greed and excessive consumption, which could cause social and spiritual harm. By applying the teachings of *wasatiyyah* and *qana'ah*, Muslims were taught to maintain life balance and a sufficient attitude to avoid falling into hedonism and excessive consumerism. Below is a summary table relating factors causing doom spending to Islamic principles:

Table Causes of Doom Spending and Its Contradictions with Islamic Principles

Factor Causing Doom Spending	Brief Explanation	Contradicted Islamic Principle
Social Pressure and Social Media	Exposure to glamorous lifestyles, influencer effects	Wasatiyyah (Balance), Qana'ah (Contentment)
Anxiety and Stress	Consumption as an escape from economic uncertainty	Wasatiyyah, Qana'ah
Ease of Digital Shopping	Easy access to impulsive shopping	Self-control over desire
Capitalistic Consumerism Culture	Drive for unlimited consumption	Wasatiyyah (Avoid excess)

Source: Synthesis of various literature (Masoem University, 2026; LAZISNU, 2024; UMY Thesis, 2025; MUI, 2020)

Thus, the consumptive crisis and doom spending phenomenon among Generation Z was a complex phenomenon driven by social pressure, anxiety, and consumerist cultural influences that conflicted with Islamic values emphasizing balance and contentment. Islamic solutions should prioritize financial literacy education, strengthening religious values, and self-control over impulsive consumption habits for the welfare of this world and the hereafter.

How did the implications of consumer crises and doom spending affect the financial and social conditions of Generation Z, including debt risks, reductions in zakat and sedekah allocations, as well as the weakening of wealth barakah that negatively impacted their financial and spiritual well-being?

Generation Z showed a high trend of consumptive behavior, with doom spending as an emotional response to stress and future uncertainty. Doom spending was often impulsive and lacked thorough financial planning, frequently using credit cards or online loans, which triggered the risk of accumulating debt and ongoing financial pressure. This consumption pattern also sacrificed the ability to save and invest, which were essential for long-term financial resilience, making them vulnerable to economic crises.

Survey data indicated that many Generation Z individuals experienced difficulties in saving and managing their finances optimally. Money that should have been allocated for savings, investments, or social contributions was instead spent on consumptive purchases that did not bring sustained happiness but rather increased psychological and financial burdens. This triggered a cycle of stress and anxiety that worsened their social and economic life quality.

The consumptive behavior and financial pressures also significantly impacted the reduction of zakat, infak, and sedekah allocations among Generation Z. Although they had high potential as zakat payers due to strong digital literacy, the realization of zakat and sedekah was often hampered by unstable financial conditions and more dominant consumption priorities. Research on Generation Z students showed that academic burdens and the transition into the workforce decreased their awareness and active involvement in managing zakat and sedekah consistently.

However, zakat and sedekah are vital instruments in Islamic economics that not only spiritually purify wealth but also strengthen social solidarity within communities. A decrease in zakat contributions meant a weakened redistributive effect of wealth and barakah, which negatively impacted broad social and economic welfare. From an Islamic perspective, wastage of wealth and excessive consumption were strongly condemned. Allah SWT said in the Al-Qur'an: *"Indeed, the prodigals are brothers to Satan, and Satan is ungrateful to his Lord."* (QS. Al-Isra: 27). The Messenger of Allah SAW also said: *"Indeed, Allah loves if someone does something, he does it well."* (HR. Thabrani).

Uncontrolled doom spending behavior indicated weak self-control and an imbalance between physical and spiritual needs. Scholars emphasized that wealth without barakah could cause inner anxiety and lead to destruction, not only in this world but also in the hereafter. Therefore, responsible wealth management, including through zakat and sedekah, was the key to achieving financial and spiritual well-being.

How did a solution based on maqashid shariah, which integrated the principles of wasatiyyah (moderation), qana'ah (contentment), zuhud (asceticism), a halal minimalist lifestyle, and economic empowerment through sharia cooperatives, effectively address the

consumptive crisis and doom spending phenomenon while supporting justice and economic sustainability?

Maqashid Shariah, which aimed to protect religion (*din*), life (*nafs*), intellect (‘*aql*), lineage (*nasl*), and property (*mal*), became the main foundation in realizing a just and sustainable economic system. In the context of excessive consumption and the doom spending phenomenon where a person made impulsive consumption with detrimental consequences the maqashid shariah approach directed protection towards property and life to avoid damage that could weaken social and spiritual welfare.

The principle of *wasatiyyah* (*moderation*) served as an ethical foundation to avoid extremism in consumption while maintaining sustainability and social justice. In the Qur’an, Allah SWT commanded a moderate attitude, neither excessive nor stingy: *“And do not spend your wealth wastefully, nor [give] a miserly [too low] expenditure. And fear Allah; indeed, Allah is to whom you will be returned.”* (QS. Al-Isra: 29). Qana’ah (contentment) encouraged individuals to feel sufficient with what they had without falling into excessive consumptive behavior. This attitude was reinforced by the Prophet Muhammad SAW who stated: *“Indeed, wealth is not by having many possessions, but wealth is the richness of the soul (qana’ah).”* (HR. Bukhari).

Zuhud (asceticism) as an inherent attitude to prioritize a simple life and avoid wastefulness supported a halal minimalist lifestyle. This was in line with Islamic economic principles that rejected usury, exploitation, and wastefulness, establishing a balance between needs and desires. Sharia cooperatives could serve as economic empowerment instruments that implemented these principles through participatory management, fair profit-sharing, and responsiveness to community needs.

Sharia cooperatives, as economic institutions based on sharia, became an effective solution in overcoming the consumptive crisis because they had fund management mechanisms based on profit-sharing principles (mudharabah and musyarakah), transparency, and did not use usury. These institutions empowered members to plan rational consumption and investment as well as encouraged a simple and content lifestyle.

The implementation of maqashid shariah in sharia cooperatives included: Protecting members’ property through safe and fair management. Balancing profit distribution to maintain social and economic justice. Educating members about the importance of a halal minimalist lifestyle and reducing excessive consumptive behavior.

How can Islamic values, which have been adequately explained, be applied to Gen Z, who have already fallen into a consumerist mindset?

The application of Islamic values that emphasize moderation (i'tidāl), qana'ah (sufficiency), as well as the prohibition of israf (excessiveness) and tabdzir (wastefulness) to Gen Z trapped in consumerism begins with the introduction of sharia principles and consumption quantity, which have been proven to have a significant negative impact on their impulsive online shopping behavior. A sharp analysis shows that Gen Z, influenced by FOMO from social media and e-commerce, often prioritizes viral trends over functional needs, so that Islamic values such as prioritizing primary needs (hifdz al-nafs, hifdz al-mal) in the maqashid sharia can be an ethical bulwark to distinguish momentary desires from eternal blessings. A deep interpretation reveals that this application is not just a prohibition, but a mindset transformation from digital hedonism to material-spiritual balance, where the principle of simplicity encourages Gen Z to avoid waste while remaining economically productive.

The research's accurate applicability strategy involves preventive and curative Islamic religious education (PAI) through the internalization of sharia financial literacy, family empowerment, and adaptive Islamic media, thereby shaping Gen Z's self-control against influencer pressure. Quantitative research in Indonesia confirms that Islamic social and environmental principles, while not yet dominant, can be optimized through digital halal guidance applications and online communities, narrowing the gap between consumer behavior and Islamic ethical norms. This interpretive interpretation highlights Gen Z's potential as agents of change: by redirecting FOMO toward worship and almsgiving, Islamic values transform consumption from a burden on the soul to a means of drawing closer to God, in line with the belief in the afterlife that guides life's priorities.

Validation from empirical studies, such as those in Lamongan and Maros, demonstrates that the application of Islamic values creates responsible, spiritually and socially conscious consumers, where fairness and morality in e-commerce transactions reduce impulsiveness by up to 1-2 times monthly spending. Sharp analysis interprets that despite strong digital challenges, reconstructing models such as sharia-compliant BNPL based on the maqashid sharia (Islamic principles) can limit Gen Z's consumer debt and promote financial mindfulness. These results confirm the effectiveness of established Islamic values as a contextual solution, restoring Gen Z to its noble role as productive youth in this world and the hereafter.

CONCLUSION

The conclusion of this research affirmed that the consumptive crisis among Generation Z, which was primarily triggered by emotional factors and social pressure, contributed to financial instability and psychological issues such as stress. The Maqashid Syariah approach, focusing on the protection of religion, intellect, lineage, wealth, and life, offered an effective ethical value framework to guide the younger generation towards more conscious and sustainable consumption patterns. The implementation of these principles could become the basis for education and financial coaching strategies oriented towards holistic well-being. Therefore, it was recommended that educational institutions, religious communities, and policymakers integrate the values of Maqashid Syariah into economic empowerment programs for Generation Z to comprehensively and culturally appropriately address doom spending behaviors among the Muslim community.

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