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Reconstruction of *Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl* in Responding to Doom Spending Among Generation Z [illegible]d the Implications for Family Economic Resilience

Ubaidillah[1], Muhammad Yunus[2], Anita Mauliyanti[3], [illegible] Ulum[5]
Institut Sayyid Muhammad Alawi Al Maliki, Ind[illegible][1,2], [illegible]ko[illegible] Tinggi Agama Islam Baturaja, Indonesia[3], Sekolah Tinggi Ilmu Syariah [illegible]mal, [illegible]do[illegible]a[4], Institut KH Yazid Karimullah, Indonesia[5]
Correspondence Email: ubaidillahmansur17@g[illegible]

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[illegible]act

Generation Z increasingly enga[illegible] sp[illegible]ing dr[illegible] by global [illegible] uncertainty, diminished confidence in long-[illegible]cial s[illegible]ty, an[illegible]e perva[illegible]siv[illegible]nce of digital consumer culture. This behavior [illegible] indivi[illegible] financi[illegible]bilit[illegible]d [illegible]ens family and societal economic resilience. The [illegible]g p[illegible]valence [illegible]oom sp[illegible]ng [illegible]eneration Z has become a significant co[illegible]n, parti[illegible]ly regarding fa[illegible] econo[illegible]. Consequently, this study reconstructs *Maq[illegible]l-Syar[illegible] fī Ḥifẓ al-Māl* a[illegible] norma[illegible]thical framework to address impulsive, emot[illegible]sed c[illegible]umption among [illegible]neratio[illegible]uples in the digital economy. Integrating Islam[illegible]s, ps[illegible]logical coping t[illegible], and [illegible]emporary consumption studies, this rese[illegible] emplo[illegible]ualita[illegible] meth[illegible] with d[illegible]iptive-analytical design. Findings indicate that d[illegible]nding [illegible]ly i[illegible]ts fa[illegible] financ[illegible]tability, exacerbates emotional stress, and co[illegible] core [illegible]inci[illegible] inclu[illegible] mode[illegible]n (*wasaṭiyyah*), contentment (*qanā'ah*), an[illegible] of ex[illegible]va[illegible]e ([illegible]r). T[illegible]tudy u[illegible]erscores strengthening family economic [illegible]ili[illegible] thr[illegible] dig[illegible] fi[illegible]ial [illegible]en financial communication between couples, [illegible]rat[illegible] of [illegible]ic c[illegible]un[illegible]n [illegible]ductive technology utilization, and commu[illegible]d [illegible]cial [illegible]ation[illegible] i[illegible]en[illegible] strategies, Generation Z couples can achie[illegible] fi[illegible]al [illegible]agem[illegible]e h[illegible]d resilience, and align consumption beh[illegible]vi[illegible]cal a[illegible] princ[illegible]earc[illegible]ontributes to the broader discourse on int[illegible]at[illegible]ic valu[illegible]pproa[illegible]temporary financial practices and offers a c[illegible]u[illegible]ork for [illegible] mo[illegible] respo[illegible]le household economic management.

Kata Kunci:
Doom Spendin[illegible]; Ketahanan Ekonomi Keluarga; Generasi Z; Ḥi[illegible] al-Māl; Maqāṣi[illegible] al-Syarī'ah

[illegible]trak

G[illegible]si Z semak[illegible]erlibat [illegible]am [illegible]nding akibat ketidakpastian ekonomi global, m[illegible]unnya kepercа[illegible] pada [illegible]ana[illegible]al jangka panjang, dan kuatnya pengaruh budaya kons[illegible]en di[illegible]al. Peri[illegible] ini me[illegible]k sta[illegible]s keuangan individu serta mengancam ketahanan [illegible]ono[illegible] dan m[illegible]rakat. [illegible]ngka[illegible]nya prevalensi *doom spending* di kalangan Generasi Z [illegible]jad[illegible] seriu[illegible]erutam[illegible]erkait ketahanan ekonomi keluarga. Penelitian ini m[illegible]on[illegible]*aqāṣid* [illegible]*rī'ah* [illegible]*fẓ al-Māl* sebagai kerangka normatif dan etis untuk me[illegible]asi [illegible]msi impulsi[illegible]basis emosi pada pasangan Generasi Z di era ekonomi digital. Deng[illegible] me[illegible]egrasikan etik[illegible]m, teori koping psikologis, dan kajian konsumsi kontemporer, [illegible]ud[illegible] meng[illegible]akan metode [illegible]tatif dengan desain deskriptif-analitis. Temuan menunjukkan [illegible]*nding* [illegible]rda[illegible]k neg[illegible]if pada stabilitas keuangan keluarga, memperburuk stres e[illegible] dan [illegible]n dengan prinsip-prinsip Islam seperti moderasi (*wasaṭiyyah*), ke[illegible]*nā'a*[illegible]gan berlebih-lebihan (*tabżīr*). Penelitian ini menekankan penguatan keta[illegible]n[illegible]mi [illegible]melalui literasi keuangan digital, komunikasi finansial terbuka antar pasan[illegible] in[illegible]si [illegible]nsumsi Islami, pemanfaatan teknologi produktif, dan pendidikan keuanga[illegible]erb[illegible]on[illegible]tas. Dengan strategi tersebut, pasangan Generasi Z dapat mencapai pengelola[illegible] keua[illegible] seimbang, meningkatkan ketahanan rumah tangga, dan menyelaraskan perilaku ko[illegible]msi d[illegible]n prinsip etika dan spiritual. Riset ini berkontribusi pada wacana integrasi pendekatan [illegible]basis nilai Islam ke dalam praktik keuangan kontemporer serta menawarkan kerangka kons[illegible]al bagi pengelolaan ekonomi rumah tangga yang berkelanjutan dan bertanggung jawab secara m[illegible].

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INTRODUCTION

The increase in doom spending has been reported as a reaction to stress triggered by economic pressures. This behavior has become increasingly prominent among Generation Z in the current digital economy. Doom spending shows a pat[illegible]f impulsive purchasing driven by stress, anxiety, or other negative emotional states.[1] [illegible] expansion of online marketplaces and the influence of digital creators have [illegible]ha[illegible]rns of unchecked consumer spending. In this context, there is a shift in pri[illegible]ett[illegible] w[illegible]e individuals who have not secured fundamental needs pursue higher-leve[illegible]vali[illegible]on. [illegible]s is reflected in impulsive purchases of non-essential items inten[illegible] enhanc[illegible]elf-[illegible]ge and gain acceptance within digital social spaces.[2] Even [illegible] ph[illegible]on[illegible] frequently discussed on social media platforms, such as TikT[illegible]ub[illegible] th[illegible]onv[illegible]ations do not represent the firsthand experiences of individua[illegible]ging [illegible]ha[illegible]

Several surveys show that Generation [illegible] in[illegible]e[illegible]gly e[illegible]ngled i[illegible]llowing patterns. First, a 2024 Statista report sho[illegible]t 66[illegible]of Ge[illegible]ation Z [illegible]ndents acknowledged making impulsive purchases du[illegible] th[illegible] influe[illegible] of tr[illegible]s [illegible]dv[illegible]isements on social media. This suggests a str[illegible] imp[illegible] of techno[illegible] and [illegible]ifestyles on consumption behavior. Second, a 2024 B[illegible]ate s[illegible]ey stated th[illegible] 52% [illegible]eration Z and 49% of millennials engaged in impulsive [illegible]g as[illegible]reaction to [illegible]iety [illegible]stress. Third, a 2023 McKinsey study showed t[illegible]ore [illegible]60[illegible]f in[illegible]dual[illegible]nder the age of 30 struggled to manage spendin[illegible] di[illegible]y [illegible] im[illegible]se t[illegible]make spontaneous purchases fueled by e-comme[illegible]e [illegible]o[illegible] an[illegible]ig[illegible]ad[illegible]tis[illegible][3]

Doom spending is pre[illegible]t [illegible]ong [illegible]emb[illegible]s o[illegible]er[illegible]Z who are newly forming households. Excessive pr[illegible]is[illegible] fr[illegible] fa[illegible]ed [illegible] often drives men and women to channel anxi[illegible]ty [illegible]urcha[illegible]nece[illegible]s or short-lived goods. Several members of this g[illegible]t [illegible]nnot [illegible] fr[illegible] ma[illegible]g substantial, nonessential expenditures. Techn[illegible]advan[illegible]ment [illegible]th[illegible]git[illegible]conomy has enabled Generation Z to access the interne[illegible]h ease, e[illegible]osing [illegible]se[illegible]iv[illegible]als to harmful behaviors such as online gamblin[illegible] d[illegible]al lo[illegible]n ser[illegible]es.[4] [illegible]n [illegible] deeply rooted digital habits and cultural influe[illegible]er, [illegible]ital ge[illegible]ration[illegible]ften perceive Generation Z negatively as vulnerable, hed[illegible]i[illegible]er[illegible]mptiv[illegible]ndisc[illegible]ned, impulsive, and prone to panic. The issues contribut[illegible]sig[illegible]ca[illegible] to the [illegible]terioration of marital relationships. The intensification of th[illegible]ro[illegible]ms [illegible] destabiliz[illegible]e household and lead to divorce. Data from

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[1] Putri Anditasari, Elza Sabillah[illegible]Budi[illegible]Shopping Becomes Solace: An Analysis of Doom Spending in the Context of Mental Health a[illegible] Et[illegible]*thropy: Journal of Psychology* 9, no. 1 (June 2025): 42–59, https://doi.org/10.26623/philanth[illegible]v[illegible]10.

[2] Fariha Reza and Huma Amir, “Ess[illegible]ity [illegible]n-[illegible]al Purchases for Digitally Influenced Bottom of Pyramid Customers,” *Business & Economic Review* 12, no. 4 [illegible]em[illegible]20[illegible]1–96; Rose Rönkä, *The Impact of Visual Modification on Consumers’ Self-Perception and Subsequent Adverse Purchasing [illegible]vio*[illegible]3, https://lutpub.lut.fi/handle/10024/165778.

[3] Hamim Rahman, “Digital Marketing an[illegible]nsum[illegible]uying Behavior” (Thesis, Seinäjoki University Of Applied Sciences, 2022), https://urn.fi/URN:NBN:fi:amk-2025060[illegible]4; Bogdan Mróz, “Consumer Shopping Behaviours on Social Media Platforms: Trends, Challenges, Business Implications,” [illegible]*ruptive Platforms* (Routledge, 2021).

[4] Diana Kangwa, Joseph Thokozani Mwale, an[illegible]naid M. Shaikh, “The Social Production of Financial Inclusion of Generation Z in Digital Banking Ecosystems,” *Australasian Accounting, Business and Finance Journal* 15, no. 3 (June 2021), https://doi.org/10.14453/aabfj.v15i3.6; Anggara and Ika Yunia Fauzia, “The Role Of Islamic Financial Literacy In Preventing Online Slot Gambling Among Gen Z,” *Jurnal Justisia Ekonomika: Magister Hukum Ekonomi Syariah* 8, no. 2 (December 2024): 1190–201, https://doi.org/10.30651/justeko.v8i2.24023.

the Central Statistics Agency show that between 2022 and 2024, approximately 1,256,394 divorces occurred in Indonesia across various categories of marital conflict.[5] This matter is highly urgent since the rate increases annually, showing the need for educational efforts to mitigate the numbers. Many of the triggers are closely tied to digital developments, particularly online gambling and online loan practices, which have become increasingly widespread in recent years.

The family represents the smallest unit within society and serves as a fundamental basis for assessing and advancing national development. The goal of family resilience policies is to enhance welfare in strengthening economic [illegible]y. [illegible] of factors may contribute to the breakdown of marital relationships. Therefore, family members must provide sound guidance and manage household finances effectively to prevent adverse outcomes. Law No. 10 of 1992 on Population Development and the Development of Prosperous Families defines family resilience as "a dynamic condition of [illegible]sing endurance and [illegible] along with physical, material, and psychological/mental/spiritual capacities to live independently and maintain a harmonious life while improving physical well-being and inner happiness." Based on this definition, establishing a harmonious and enduring family requires a strong commitment to building and nurturing a happier and more stable household. Family resilience and well-being must coexist. In this context, the potential for resilience increases significantly when prosperity, happiness, well-being is assessed through economic resilience, which includes the fulfillment of basic physical needs such as clothing, food, housing, education, and health.[8] Following the ongoing technological advancements, couples must remain aware of the importance of maintaining balance and stability to uphold harmony and ensure sustained happiness.

Based on the description above, this study holds significant importance given the growing number of couples affected by the phenomenon of doom spending as a method of coping with excessive anxiety. Consumers are required to adapt and gain a proper understanding of the beneficial use due to the advancement of technology. Generation Z couples are [illegible] greater opportunities to engage with technology constructively.[9] The concept of family economic resilience is crucial for understanding the constituents of a healthy, non-toxic marital relationship. This serves as a foundation for managing inflation through digital tools, and technological progress has reshaped many dimensions of human

[5] Syamsul Arifin, Jamilah, and Burhanuddin Susamto, "The Phenomenon of Doom Spending Among Generation Z: A Review of Islamic Legal Sociology and Jasser Auda's Maqasid Syariah on Family Economic Resilience," *Maqasid: Jurnal Studi Hukum Islam* 14, no. 3 (November 2025): 306–15, https://doi.org/10.30651/mqsd.v14i3.28913.

[6] Karen Seccombe, "'Beating the Odds' versus 'Changing the Odds': Poverty, Resilience, and Family Policy," *Journal of Marriage and Family* 64, no. 2 (2002): 384–94, https://doi.org/10.1111/j.1741-3737.2002.00384.x.

[7] Froma Walsh, "The Concept of Family Resilience: Crisis and Challenge," *Family Process* 35, no. 3 (1996): 261–81, https://doi.org/10.1111/j.1545-5300.1996.00261.x; Ariel Kalil, *Family Resilience and Good Child Outcomes: A Review of the Literature* (Centre for Social Research and Evaluation, Ministry of Social Development, Te Manatu- Whakahiato Ora, 2003).

[8] Echave Rees et al., "Empowering Single Parents: Navigating Socio-Economic Challenges and Fostering Resilience in Family Well-Being," *Law and Economics* 17, no. 2 (June 2023): 131–50, https://doi.org/10.35335/laweco.v17i2.5.

[9] Rabia Hameed et al., "Modern Family Dynamics; How Millennials and Gen Z Are Shaping New Relationship Norms," *Research Journal of Psychology* 3, no. 1 (March 2025): 449–60, https://doi.org/10.59075/rjs.v3i1.83.

life, driving a shift toward a digital economy and shaping lifestyles that are increasingly pragmatic and efficient.[10]

Studies on consumption behavior have been wid[illegible]iscussed in reputable international literature. Numerous Scopus-indexed studies [illegible]gnificant shift in the consumption patterns toward impulsive spending, com[illegible]lsi[illegible]u[illegible] and emotionally driven consumption influenced by economic uncert[illegible] p[illegible]olo[illegible]al distress, and intensive exposure to digital media.[11] Studies published [illegible]al o[illegible]nsu[illegible]r Behavior and Sustainability identify doom spending as a coping [illegible]ch[illegible]sm in w[illegible]h i[illegible]iduals spend money to alleviate anxiety about an uncertain[illegible]e.[illegible]sy[illegible]olo[illegible]l a[illegible] behavioral frameworks are used to emphasize factors s[illegible]na[illegible]ie[illegible]re[illegible]ed future orientation, fear of economic instability, and li[illegible]ite[illegible]ial lit[illegible]cho[illegible]v[illegible]ourse on family economic resilience has also grown [illegible]id[illegible]ab[illegible]acros[illegible]arious [illegible]iplinary fields. In this context, family resilience is clos[illegible]d to [illegible]ancia[illegible]nag[illegible]me[illegible]haviors, savings capacity, income stability, and risk miti[illegible]on[illegible]trateg[illegible]Howe[illegible]r[illegible]st[illegible]y remains largely economistic and secular in orie[illegible]tion, [illegible]using on m[illegible]ial in[illegible]of resilience while giving minimal attention to ethica[illegible]oral, [illegible]spiritual dim[illegible]sions [illegible]may influence financial behavior within families.

Studies on *Maqāṣid al-Syar*[illegible]*Ḥifẓ*[illegible]*l*, in[illegible]sting[illegible]terat[illegible] have predominantly analyzed macro-level issues. Th[illegible]de I[illegible]n[illegible]fina[illegible]al s[illegible]em st[illegible]ility, governance of *Zakāh* and waqf, and the pr[illegible]c[illegible]o[illegible]alth[illegible]n[illegible]tra[illegible]l[illegible] institutional frameworks. Even though several schol[illegible]mp[illegible]size[illegible]at [illegible]z[illegible]*Mā*[illegible]s wealth protection and development (*tanmiyah*)[illegible]s [illegible]t[illegible]pr[illegible]ntio[illegible]va[illegible] (*isrāf*) and wastefulness (*tabżīr*), the discussion[illegible]e[illegible]rgely[illegible]tical [illegible]tional, with limited application to everyday consum[illegible]b[illegible], par[illegible]am[illegible]Ge[illegible]ation Z. A significant gap has also been reported[illegible]nvestig[illegible]on. F[illegible]s[illegible]s [illegible] doom spending are framed within Western psychologic[illegible]nd behav[illegible]l eco[illegible]mi[illegible]ra[illegible]gms, with limited integration of normative or r[illegible]us[illegible]ical frame[illegible]ks. S[illegible]nd,[illegible]ting *maqāṣid al-syarī'ah* literature has not been[illegible]tly[illegible]ructe[illegible] add[illegible]s contemporary consumption challenges faced in an era[illegible]gl[illegible]l u[illegible]ty. Th[illegible] there[illegible] a lack of integrative study connecting doom spending [illegible]avi[illegible]wi[illegible]e long-te[illegible] implications for family economic resilience, even though Gene[illegible]on[illegible]ill b[illegible]ome key ac[illegible]s.

Based on the [illegible]tion[illegible]o[illegible]this study holds strong academic and practical urgency, theoretically[illegible]ali[illegible] reconstructing the concept of *Ḥifẓ al-Māl* in response to contempora[illegible]co[illegible]mp[illegible]ehavior. A value-based Islamic framework is also offered to mitigate financ[illegible]y [illegible]u[illegible]e patterns. The result is expected to provide an

[10] Glenn Lyons et al., "The Dynamics of U[illegible]Metabolism in the Face of Digitalization and Changing Lifestyles: Understanding and Influencing Our Cities," [illegible]rces, *Conservation and Recycling* 132 (May 2018): 246–57, https://doi.org/10.1016/j.resconrec.2017.07.0[illegible]2.

[11] Suneel Deexith Jangam, "Mindfulness and Impulsive Buying Behavior Among Gen Z Consumers in Digital Environments: The Role of Social Media Engagement," SSRN Scholarly Paper no. 5253588 (Rochester, NY: Social Science Research Network, May 14, 2025), https://doi.org/10.2139/ssrn.5253588.

[12] Sudawan Supriadi, "Doom Spending Among Economics Education Students: A Psychological and Socioeconomic Perspective," *Journal of Economic Education* 4, no. 1 (June 2025): 104–12.

ethical and sustainable foundation for strengthening family economic resilience amid rising consumerism and persistent uncertainty.

The consumptive behavior of Generation Z is examined [illegible] the framework of family resilience, emphasizing purchase decisions and fina[illegible]ility of households. Consumptive behavior and family resilience theories are [illegible]lytical lenses to help Generation Z couples become more adaptive in respon[illegible]cal advancements. This study positions Generation Z within the contex[illegible] households in a technologically driven era and aims to guide fu[illegible] foun[illegible] in[illegible]ng technology responsibly and judiciously.

RESEARCH METHODS

A qualitative method was adopted with a [illegible]alytic[illegible]esign t[illegible]igate the phenomenon of doom spending in a com[illegible]ive [illegible]ner. [illegible] paradigm allowed an in-depth exploration of individu[illegible]xp[illegible]iences, [illegible]motio[illegible]s, and the ethical dimensions surrounding impul[illegible] spen[illegible]g habits. Th[illegible]escrip[illegible]lytical method supported the systematic presentatio[illegible]terp[illegible]ation, and c[illegible]cal e[illegible]ation of doom spending within psychological and Is[illegible] et[illegible]al framewo[illegible]. Thi[illegible] study identified behavioral tendencies, emotio[illegible]conse[illegible]es, [illegible]d t[illegible] inte[illegible]ction between doom spending and the moral pri[illegible]mbe[illegible] Is[illegible]ic [illegible]ching[illegible]. The framework was consistent in offering integr[illegible]iv[illegible]ut[illegible]s dra[illegible]n [illegible]m *[illegible]ṣ[illegible]l-Syarī'ah fī Ḥifẓ al-Māl*.

The analytical focus [illegible]re[illegible]n li[illegible]atu[illegible]re[illegible]d t[illegible] spending, guided primarily by the stress and copin[illegible]nt[illegible]uc[illegible] by L[illegible]d [illegible]an. This theory provided a conceptual basis for u[illegible]ing [illegible]pendi[illegible] emotion-focused coping strategy within psychologica[illegible]ealth[illegible]s. F[illegible] an[illegible]mic perspective, extravagance (*tabżīr*) is conden[illegible] beha[illegible] asso[illegible]te[illegible]th[illegible]tan. Islam classifies unnecessary or excessive spending a[illegible]orally and [illegible]ritual[illegible]y.

Data col[illegible]n [illegible] con[illegible]ucte[illegible]roug[illegible]eld [illegible]sis, primarily by in-depth interviews with selecte[illegible]rs [illegible]ration, focus[illegible] on spending behaviors related to anxiety, future uncert[illegible], [illegible]d p[illegible]d eco[illegible]ic th[illegible]ts. The informants consisted of several Generation Z in[illegible]idua[illegible] wh[illegible]ere marrie[illegible]r in the early stages of productive age, namely AN (24 years old), [illegible]F ([illegible] years old), MA ([illegible] years old), SR (23 years old), and DN (27 years old). These informa[illegible]e pu[illegible]si[illegible] sele[illegible]ted based on the intensity of digital platform usage and the exper[illegible]mak[illegible]endent financial decisions. The empirical method was adopted to ensure [illegible]at [illegible]al[illegible]of doom spending phenomenon was grounded in factual evidence and li[illegible] e[illegible]ie[illegible]s rather than normative assumptions. A Critical Appraisal method was ap[illegible]ed [illegible]evaluate the quality and relevance of the selected literature. This process comp[illegible]ed assessing author credibility, journal quality (such as SINTA categories and Scopus inde[illegible]g), and methodological validity, with the evaluations documented through detailed literature notes. Additionally, theoretical triangulation was used by comparing insights from multiple sources to ensure consistency, reduce interpretive bias, and enhance analytical reliability.[13] The use of different theoretical lenses allowed for a more nuanced and multidimensional interpretation of the data.

A range of academic works was consulted, including [illegible] international studies and ten national journal articles on doom spending. The inclusion of both global and local perspectives broadened the scope of analysis and contextualized the phenomenon within wider psychological and Islamic ethical discourses. The literature search comprised accessing scholarly databases such as Google Scholar, ScienceDirect, DOAJ, and SINTA. Keywords used included doom spending, impulse buying, mental health, Islamic ethics, and consumer behavior. A systematic screening protocol was implemented to ensure that the selected literature was relevant, high-quality, and consistent with the study themes. The search and selection procedures were thoroughly documented and followed a structured protocol, consistent with the systematic literature review guidelines, enabling potential replication in future studies.[14]

Data analysis was conducted using thematic coding according to a systematic and iterative process to capture key dimensions of doom spending [illegible] in relation to *Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl*. The analysis started with familiarization, in which interview transcripts were read repeatedly to gain an in-depth understanding of participants' narratives. This was followed by open coding, where meaningful units of text related to spending motivations, emotional responses, financial decision-making, and ethical considerations were identified and labeled. Subsequently, the initial codes were grouped and refined into broader categories through axial coding based on conceptual similarities and theoretical relevance. Several major themes [illegible] reported, including impulsive consumer behavior, [illegible] and psychological [illegible] of spending, perceived economic uncertainty, Islamic ethical principles, and Islamic-based strategies for addressing maladaptive spending patterns. The themes were continuously reviewed and compared across informants to ensure internal consistency and analytical coherence.

The content analysis design allowed six [illegible], namely (1) formulating the study questions, (2) identifying relevant data sources, (3) constructing analytical categories, (4) selecting and [illegible] g [illegible]ments, (5) conducting coding and categorization, and (6) interpreting the results. To enhance the transparency and replicability of the process, this study used reference management tools such as Mendeley, which facilitated literature documentation, c[illegible] tracking, and data organization.

RESULT AND DISCUSSION

The statement that doom spending negatively affects family economic stability is based on empirically observable indicators derived from field data. In this study, family economic stability was assessed using several key indicators, including monthly budget balance,

[13] Cem Harun Meydan and Handan Akkaş, "The Role of Triangulation in Qualitative Research: Converging Perspectives," in *Principles of Conducting Qualitative Research in Multicultural Settings* (IGI Global Scientific Publishing, 2024), 101–32, https://doi.org/10.4018/979-8-3693-3306-8.ch006.

[14] Chris Cooper et al., "Defining the Process to Literature Searching in Systematic Reviews: A Literature Review of Guidance and Supporting Studies," *BMC Medical Research Methodology* 18, no. 1 (August 2018): 85, https://doi.org/10.1186/s12874-018-0545-3.

consistency of savings behavior, ability to meet basic household needs (such as food, housing, utilities, healthcare, and education), levels of unsecured or consumptive debt, and perceived financial stress within the household. These indicators were recognized in family economics literature as core measures of household financial resilience. The subjects were Generation Z individuals who were married or in the early stages of family formation, with relatively fixed or moderately variable incomes and [illegible] engagement in the digital economy. Field data obtained through in-depth interviews reported that doom spending manifested in the form of impulsive online purchases, emotionally driven consumption, and reliance on digital credit facilities. These practices [illegible] to disrupt planned household budgets, reduce savings capacity, and increase financial vulnerability, particularly when spending exceeded income growth.

Since each family differs in income structure and consumption priorities, this study does not claim a uniform impact across all households. Furthermore, when doom spending becomes habitual and emotionally driven, the behavior weakens [illegible] management capacity and reduces the fulfillment of basic needs. This study [illegible] firmly [illegible] in the lived experiences of Generation Z families and [illegible] doom spending as a [illegible] and behavioral phenomenon with tangible economic consequences. Building on these empirical results, the following section presents relevant theoretical frameworks to further analyze the relationship between doom spending and family economic resilience within the context of digital economy era.

Based on in-depth interviews with members of Generation Z, the phenomenon of doom spending represents [illegible] that develops as a response to economic anxiety, uncertainty about the future, and [illegible] pressure in the digital era. The majority of informants acknowledged that impulsive expenditures, particularly through e-commerce platforms and *buy-now-pay-later* schemes, were often conducted as a form of psychological escape from stress, fear of social exclusion, and concerns regarding global economic conditions. A synthesis of these informant perspectives, particularly regarding their understanding of doom spending and its perceived impact on family economic resilience in relation to the Islamic principle of *Ḥifẓ al-Māl*, is presented systematically in Table 1.

Table 1. Informant Perspectives on Doom Spending, *Ḥifẓ al-Māl*, and Family Economic Resilience among Generation Z

Informant	Indicator	Interview Results
Generation Z Couple (Husband)	Digital consumption patterns and doom spending behavior	The informant acknowledged engaging in impulsive digital purchases as a coping mechanism for stress and future uncertainty, despite being aware of the negative consequences for household financial stability.
Generation Z	Understanding of	The informant reported difficulty distinguishing

Informant	Indicators	Interview Results
Couple (Wife)	needs versus wants	between essent[illegible] household needs and consumptive des[illegible] to the influence of social media and digi[illegible]al [illegible]ends.
Generation Z Couple (Husband)	Economic impact of doom spending on family finances	Doom spe[illegible] c[illegible]ribu[illegible]d to uncontrolled expenditu[illegible] [illegible]du[illegible] [illegible]sehold savings, increase[illegible] d[illegible] risk, a[illegible] hig[illegible]inancial tension withi[illegible] [illegible]m[illegible]
Generation Z Couple (Wife)	Financial communication between couples	Limi[illegible] [illegible]nsp[illegible] a[illegible] [illegible]mmunication r[illegible]gard[illegible] [illegible]ancia[illegible] [illegible]ers [illegible]r[illegible] [illegible]entified as [illegible] [illegible]cr[illegible]ing th[illegible]ffects o[illegible] spending, [illegible]en di[illegible]gue i[illegible]oved tr[illegible] [illegible]d financial m[illegible]ge[illegible]ent.
Religious Scholar / Islamic Economics Academic	Contemporary interpretation of *Ḥ[illegible]* *al-Māl*	*Ḥif[illegible] al-Māl* was [illegible]nders[illegible] the ethical, [illegible]alan[illegible]d, and re[illegible]onsib[illegible] [illegible]anagement of [illegible]anci[illegible] resources [illegible] purs[illegible]it of long-term [illegible]*aḥa*[illegible]
Religious Scholar / Islamic Economics Academic	Values [illegible]f [illegible]*ana*[illegible], *tawā*[illegible] a[illegible] *maṣ*[illegible]	[illegible]inci[illegible]s [illegible] *qanā*[illegible]*h* (contentment) and *ta*[illegible]*zu*[illegible] (ba[illegible] were viewed as spiritually grou[illegible]d[illegible] [illegible]uid[illegible] for controlling excessive [illegible]onsu[illegible] [illegible]nd [illegible]venting *isrāf* and *tabżīr* in [illegible] dig[illegible] [illegible]c[illegible]my.
Sharia Financial Practitioner	[illegible] financi[illegible]teracy a[illegible]ng Genera[illegible]n Z [illegible]am[illegible]s	L[illegible] lev[illegible] of digital financial literacy were [illegible]en[illegible]d [illegible] a major driver of doom spending, s[illegible]win[illegible] importance of strengthening Sharia-ba[illegible] f[illegible]ancial planning for Generation Z hous[illegible]olds.
Sharia Financial Practitioner	[illegible]r[illegible]tive [illegible]tiliz[illegible]ion [illegible]l tec[illegible]	[illegible]igital technology was perceived as more [illegible]eficial when directed toward productive a[illegible]ivities such as budgeting, halal investment, and financial tracking rather than impulsive consumption.
Family Counselor	Psycho[illegible]cal dimensio[illegible] of doom spending	Doom spending was associated with emotional distress, economic anxiety, and social validation needs, which, if left unaddressed, could undermine marital harmony and household stability.
Family Counselor	Family economic resilience	Family economic resilience was found to improve when *Ḥifẓ al-Māl* values were internalized

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Informant	Indicators	Interview Results
		through emotional maturity, financial discipline, and ethical awareness in consumption practices.

Doom Spending as a Psychological Response to Economic Uncertainty

Among Generation Z, doom spending consistently emerged as a psychological response to persistent economic uncertainty. Informants described experiencing ongoing financial anxiety from income instability, rising living costs, and concerns about families' future economic security amid global volatility. These conditions are intensified by the realities of the digital economy, which demands high flexibility while offering limited guarantees of long-term income stability. In this context, consumption serves as an emotional coping mechanism, where spending is used to obtain immediate gratification and a temporary sense of control or security. Informants reported that online shopping and digital consumption provided short-lived emotional relief, generating feelings of comfort, pleasure, and reassurance. However, this relief was followed by regret and renewed anxiety since the financial consequences of spending became apparent, reinforcing a recurring cycle of emotional consumption.

A close relationship between doom spending and weakened self-regulation has been reported, particularly in many consumption impulses triggered by negative emotional states. Informants frequently struggled to distinguish between genuine needs and momentary desires, specifically when exposed to aggressive digital marketing, instant discounts, and curated lifestyle narratives on social media platforms. Therefore, financial decisions were predominantly driven by short-term emotional considerations rather than rational, future-oriented planning. This suggested a generally limited long-term financial orientation among the analyzed Generation Z families. Priorities such as emergency savings, long-term investments, and strategic household financial planning were often overshadowed by the pursuit of immediate psychological comfort. This pattern suggests that doom spending reflects both psychological and structural vulnerabilities since Generation Z families navigate economic uncertainty and digital consumer culture simultaneously. The core findings regarding these behavioral patterns and their implications for family financial management are summarized in Table 2.

Table 2. Core Results of Doom Spending among Generation Z Families

Key Theme	Main Indicator	Essential Results
Economic Uncertainty	Financial anxiety and income instability	Doom spending functions as a psychological response to persistent economic uncertainty, particularly income instability, rising living costs, and concerns over long-term family economic security.
Emotional	Spending as	Digital consumption is used to obtain immediate

Key Theme	Main Indicator	Essential Results
Consumption	emotional coping	emotional relief and a temporary sense of control, even though the effects a[illegible]ved.
Post-Spending Consequences	Regret and renewed anxiety	Temporary emotional [illegible] is often followed by regret and increased financial anxiety, reinforcing a repetitive cycle of doom spending.
Weak Self-Regulation	Impulse control failure	Doom spending [illegible] connected to weakened self-regulation, [illegible] when negative emotions trigger impulsive consumption.
Needs–Wants Distortion	Digital marketing and social media influence	Informants [illegible] distinguish needs [illegible] wants due to [illegible]ive digital marketing [illegible]urated lifestyle n[illegible] on social media.
Short-Term Financial Orientation	Lack of future planning	Long-term financial priorities [illegible] savings, investment, and strategic household planning are frequently neglected in [illegible] immediate psychological comfort.

The Impact of Doom Spending [illegible] Economic [illegible]

Doom spending was found [illegible] significant and [illegible]tly negative impact on family economic resilience [illegible] Generation Z [illegible] in the early stages of household formation. Th[illegible] reflected in several indicators, including disrupted monthly budget balan[illegible] saving [illegible], increasing levels of consumptive debt, and the development [illegible] emotional [illegible] within the household.

Informants repor[illegible] repeated emotiona[illegible] spending patterns led to poor budgetary control and misallocation of household financial resources. Unplanned expenditures [illegible] priority spending categories such as food security, healthcare, child[illegible] education, and emergency funds. Therefore, families struggle to maintain financial stability and become highly vulnerable to minor economic shocks. Doom spending was found [illegible] significantly reduce saving capacity. Even though informants showed awareness of the im[illegible] of saving and long-term financial planning, emotionally motivated consumption [illegible]out future-oriented financial commitments. This condition inhibits the accumulation of [illegible] buffers and weakens families' ability to cope with unexpected expenses [illegible] income volatility. Another prominent consequence is the increase in consumptive debt through digital financial instruments such as buy-now-pay-later services, credit cards, and online lending platforms. Debt incurred for non-essential consumption places sustained pressure on household cash flow and contributes to long-term financial fragility. This pattern risks trapping families in cycles of dependency on debt, undermining economic resilience. Beyond financial indicators, doom spending also generates psychological strain and intra-family conflict. Financial instability frequently becomes a source of tension between couples, reducing feelings of security and negatively

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affecting household harmony. The emotional burden arising from financial stress impairs rational economic decision-making and weakens family resilience.

Doom spending affects economic dimension of family life as well as psychological and social foundations. These results suggested that poorly regulated consumption behavior directly reduced family economic resilience, particularly among Generation Z families with limited income capacity and increased vulnerability. Doom spending should be understood as a behavioral and structural challenge with serious implications for the sustainability of family well-being in the digital economy era. The multifaceted impacts of doom spending on various dimensions of family economic resilience are systematically presented in Table 3.

Table 3. Impact of Doom Spending on Family Economic Resilience

Impact Dimension	Key Indicator	Brief Result
Budget Stability	Monthly budget imbalance	Emotion-driven spending disrupts household budget control and leads to misallocation of household resources.
Saving Capacity	Declining savings	Doom spending reduces saving capacity, limiting families' ability to build financial buffers and manage unexpected expenses.
Household Debt	Rising consumer debt	Increased reliance on digital credit instruments (BNPL, credit cards, online loans) intensifies long-term financial vulnerability.
Economic Resilience	Exposure to economic shocks	Weak financial structure makes families highly vulnerable to income instability and minor economic disruptions.
Psychological Well-being	Financial stress and anxiety	Financial instability generates emotional stress that affects rational economic decision-making.
Family Harmony	Intra-family conflict	Financial pressure contributes to tension and conflict between couples, affecting household cohesion.

Doom Spending Consumption Patterns of Generation Z Couples and Their Implications for Family Resilience

Doom spending consumption pattern observed among Generation Z couples reflects a broader shift in contemporary lifestyle, shaped significantly by advances in digital technology and the pressures generated by social media. Excessive purchasing often offers brief emotional relief, largely driven by the release of dopamine, a neurochemical associated with pleasure, during the act of buying.[15] This process activates the brain's reward system, creating a momentary sense of satisfaction. Doom spending refers to impulsive, unplanned expenditure typically undertaken as a response to stress, anxiety, or uncertainty regarding

[15] Rachel Matar and Nouran Abdelfattah, "Neurobiological Underpinnings of Compulsive Buying Disorder: A Multimodal Imaging Study," *Archives of Clinical Psychiatry* 50, no. 5 (2023): 30–37, https://doi.org/10.15761/0101-60830000000665.

future economic conditions.[16] Among Generation Z couples, this behavior is frequently reported as a psychological coping mechanism to escape work-related stress, social expectations, and the idealized lifestyle standards portrayed [illegible]ital environments.

Generation Z's spending choices are influenced by [illegible] necessities as well as emotional and social dynamics. The pressure to app[illegible]te," keep pace with prevailing trends, and obtain social validation within di[illegible] fue[illegible]rational purchasing behaviors.[17] Therefore, many Generation Z couples [illegible] substantial portion of income to non-essential goods such as gadgets, branded [illegible], digital entertainment, or short leisure trips without considering the long-term [illegible] for financial stability. Excessive consumption also contributes to widening eco[illegible] within society. Even though some individuals spend on luxury items, others struggle to [illegible] basic [illegible], creating a pronounced divide between the affluent [illegible] the economically vulnerable[illegible] inequality leads to social dissatisfaction and conflict [illegible] marginalized groups may feel excluded. The spending pattern causes an imbalance between household income and expenditures, affecting the family's capacity to meet fundamental needs, in[illegible] food security, educational expenses, and emergency savings.

From the perspective of family economics, doom spending decreases the ability to attain economic resilience. According to [illegible] No. [illegible]2 of [illegible]009, family economic resilience entails the capacity to be se[illegible]nt, [illegible] ne[illegible], as well as enhance physical and spiritual well-being. The [illegible] of self-reliance and resilience within the family are eroded when excessive [illegible] consumptive [illegible] the dominant pattern in household finances. Th[illegible] financial [illegible] feelings of dissatisfaction, and a deterioration in overall household [illegible]ny. M[illegible]ration Z couples turn to shopping as a method of co[illegible] pres[illegible]; however, this behavior initiates a new cycle of stress driven by [illegible] strain. The [illegible] deteriorate the family's financial health and jeopardize the emotional stability [illegible] partners. From an Islamic perspective, doom spending run[illegible] to the principles of consumption grounded in *maṣlaḥah* (benefit) and *tawāzun* ([illegible]), [illegible] teaches that spending should focus on meeting genuine needs rather [illegible] desires, as reflected in the prohibitions against *isrāf* (excessive consumption) and *tabżīr* (wasteful spending).[21] Generation Z couples cultivate financial management that prioritizes essential needs and true value by accepting Islamic consumption guid[illegible]. The [illegible] has tangible consequences for families on economic,

[16] Supriadi, "Doom Spending [illegible] [illegible]cation Students"; Muh Abdi Imam et al., "Institutional Drivers of Customer Loyalty in Islamic B[illegible] A[illegible] [illegible]l of Customer Loyalty from Educational Organizations in Indonesia," *Falah: Jurnal Ekonomi Syariah* 11, n[illegible] (Feb[illegible] 20[illegible]): [illegible]67–85, https://doi.org/10.22219/jes.v11i1.43647.

[17] Marco Poloni, "The Erosion of [illegible] Midd[illegible] in the Age of Information: Navigating Post-Capitalist Paradigms of Power," in *TDX (Tesis Doctorals E[illegible] Xar[illegible])* (Ph.D. Thesis, Universitat Autònoma de Barcelona, 2024), https://www.tdx.cat/handle/10803/6[illegible]5.

[18] Samuel Asuamah Yeboah, *Navigating [illegible]ity: An Analysis of Expenditure Patterns Among Low-Income Households*, MPRA Paper no. 122642 (University Library of Munich, Ge[illegible]y, 2024), https://mpra.ub.uni-muenchen.de/122642/.

[19] Christopher G. Davis and Janet Mantler, *The Consequences of Financial Stress for Individuals, Families, and Society* (Ottawa, ON, Canada: Carleton University, Centre for Research on Stress, Coping, and Well-being, 2004), https://doylesalewski.ca/wp-content/uploads/2021/03/carleton-report-financial-distress.pdf.

[20] Anditasari, Sabillah, and Budiman, "When Shopping Becomes Solace."

[21] Imam Wahyudhi, "Aggregate Consumption Expenditure Function In Islamic Perspective," *JOURNAL OF SHARIA ECONOMICS* 5, no. 1 (June 2023): 186–201, https://doi.org/10.35896/jse.v5i1.559.

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psychological, and spiritual levels. Households caught in persistent consumptive habits often struggle to attain financial stability, become more vulnerable to monetary disputes, and lose direction in achieving a prosperous and enduring life. Therefo[illegible]hancing financial literacy, strengthening spiritual awareness, and cultivating self-c[illegible]are essential. In this context, Generation Z couples can harmonize the deman[illegible] of [illegible]fe with the principles of family economic resilience. The complex and multidi[illegible] of doom spending consumption among Generation Z couples are illustrat[illegible]ly i[illegible]gure 1.

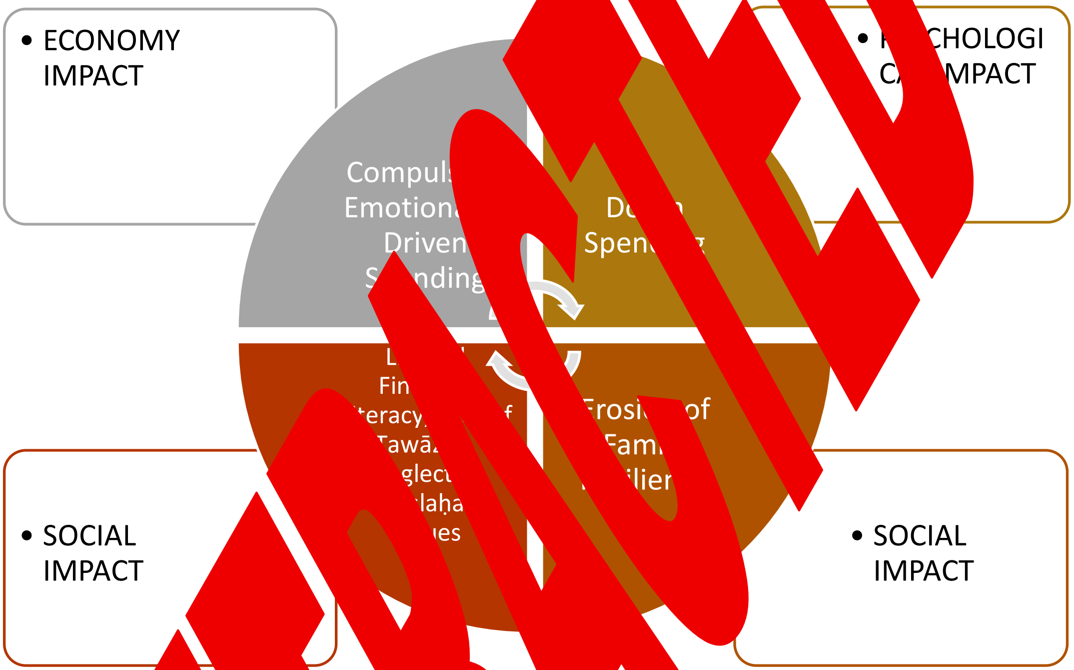


Figure 1. Th[illegible]f Generation Z Couples

Economic Resi[illegible]dressing the Negative Impacts of Doom Spend[illegible] Era

Family resili[illegible] dimensions, namely physical, social, and psychological [illegible] resil[illegible]e, often referred to as economic resilience, includes the ab[illegible]sic needs [illegible]h as clothing, food, housing, education, and healthcare, all of [illegible]ancial resources.[22] The economic resilience strategies of Genera[illegible]onding to the negative effects of doom spending in the digital economy e[illegible]y, prudent financial planning, and the integration of spiritual and social [illegible]mily life.[23] As a generation deeply immersed in technology and social m[illegible] behavior is shaped by digital influences. The key challenge lies in how Gener[illegible]uples can use technological advancements as tools for productivity and economic e[illegible]werment.

[22] S. Hallegatte, "Economic Resilience: Definition and Measurement," SSRN Scholarly Paper no. 2432352 (Rochester, NY: Social Science Research Network, May 1, 2014), https://papers.ssrn.com/abstract=2432352.
[23] David Spohn, "Financial Resilience and Innovation among Generation Z in the Face of Economic Adversity," *European Journal of Management, Economics and Business* 1, no. 3 (November 2024): 39–51, https://doi.org/10.59324/ejmeb.2024.1(3).04.

The initial step toward strengthening a family's economic resilience is enhancing digital financial literacy. Many Generation Z couples still lack a comprehensive understanding of the importance of financial planning, household budgetin[illegible] long-term saving and investment. In reality, the ability to grasp essential financia[illegible]s such as differentiating between needs and wants, setting spending priorities, [illegible]d [illegible]consumer debt forms the core of a resilient household economy. Studie[illegible] st[illegible]g financial literacy positively influences self-control and rational spendin[illegible], pa[illegible]ular[illegible]n an environment saturated with digital promotions and e-commerce [illegible]ements[illegible]

The second strategy comprises enhancing [illegible]mm[illegible]nic[illegible]on [illegible] transparency between couples. Economic disputes frequen[illegible] fro[illegible]k o[illegible]pen[illegible]ss regarding income, spending, or financial priorities. Co[illegible]ples [illegible]llabo[illegible] crea[illegible]g [illegible]ncial plans, establishing short- and long-term goals, a[illegible]ach o[illegible]r to ma[illegible]esponsible spending habits through honest communic[illegible]he pr[illegible]ry fu[illegible]ion is to[illegible] closeness and emotional intimacy within the family, a[illegible]s to se[illegible] as a[illegible]sm[illegible]or resolving conflicts. Effective communication s[illegible]ngthe[illegible] trust and c[illegible]erati[illegible] are essential components of overall family resilienc[illegible]

Integrating Islamic consumption [illegible] ser[illegible] as an impo[illegible]t str[illegible]egy for preserving financial stability. The princip[illegible]f *qa*[illegible] (co[illegible]ntm[illegible]t), *ta*[illegible]*zun* (moderation), and *maṣlaḥah* (benefit) emphasi[illegible]g e[illegible] c[illegible]ump[illegible]n an[illegible]rioritizing the greater good.[26] Islam forbids *isrāf* [illegible] a[illegible] *ta*[illegible] [illegible]ess) because such behaviors create economic disparit[illegible] su[illegible]na[illegible][27] [illegible]uidance that helps restrain Generation Z couples f[illegible] an[illegible]tic[illegible]yles frequently amplified by social media is gaine[illegible] [illegible]dding [illegible]l val[illegible]ancial practices.

Another imp[illegible]t [illegible]y is [illegible]hn[illegible]y f[illegible]roductive ends. In the current digital economy, [illegible]ogy s[illegible]es as [illegible] generate income. Numerous digital opportunities, such [illegible] freelanci[illegible] conte[illegible] cr[illegible]nline entrepreneurship, and digital investing, ca[illegible]lev[illegible]aged by Ge[illegible]ation [illegible] cou[illegible] to strengthen household finances.[28] Generation [illegible]tte[illegible] fina[illegible]al ne[illegible] with digital lifestyles by transitioning from purely consu[illegible]ve [illegible]se[illegible]ducti[illegible] digita[illegible]rticipants. Lastly, support through social and education[illegible]olic[illegible] is [illegible] essential [illegible]m educational institutions, government bodies, or religious orga[illegible]ti[illegible] Pr[illegible]ams such a[illegible]ancial literacy-oriented premarital counseling, household financ[illegible]agem[illegible]t [illegible]kshops, and ethical digital education can serve as

[24] Daniza Alzura and Sholikha[illegible]lfatu[illegible]How Students' Use of E-Commerce, E-Money, Financial Literacy, Self-Control, and Lifestyle Affect The[illegible]ons[illegible]ve [illegible]or," *Jurnal Ilmu Keuangan Dan Perbankan (JIKA)* 13, no. 2 (June 2024): 221–34, https://doi.org/10.34010/jika[illegible]2.12[illegible]

[25] Keri Black and Marie Lobo, "A C[illegible]eptu[illegible]iew of Family Resilience Factors," *Journal of Family Nursing* 14, no. 1 (February 2008): 33–55, https://doi.org/10.117[illegible]7484[illegible]312237.

[26] Daud Abdul-Fattah Batchelor, "Re[illegible]g Wasteful Consumption Towards Sustainability by Waste Avoidance Using Self-Improvement (Tazkiyah) and Contentm[illegible](Qana'ah) Approaches," in *Islamic Perspectives on Science and Technology*, ed. Mohammad Hashim Kamali et al. (Singapore: Springer, [illegible]6), 193–212, https://doi.org/10.1007/978-981-287-778-9_13.

[27] Nasaiy Aziz et al., "The Understanding o[illegible]Selangor International Islamic University College Students about Tabzir Verses in the Al-Quran," *J. Legal Ethical & Regul. Isses* 25 (2022): 1; Heru Subiyantoro, Karnaji, and Fendy Suhariadi, "Sharia Compensation Schemes and Employee Performance in Contemporary Islamic Economics," *MILRev: Metro Islamic Law Review* 4, no. 2 (September 2025): 1128–51, https://doi.org/10.32332/milrev.v4i2.11192.

[28] Muhammad Awais et al., "Impact of Digital Marketing and Freelancing on Household Welfare," *Journal of Sustainable and Economic Development* 2, no. 2 (2024): 73–82, https://doi.org/10.22194/JSD/24.37.

strategic measures to enhance future family resilience.[29] By applying the strategies, Generation Z couples can mitigate the adverse effects of doom spending and establish a solid, adaptable, and prosperous family foundation amid the [illegible]lly shifting dynamics of the digital economy. Family economic resilience is shaped by [illegible] capacity, integration of values, emotional maturity, and prudent decision-makin[illegible] lifestyle choices.

***Maqāṣid al-Syarīʻah fī Ḥifẓ al-Māl*: An Ethical Fr[illegible]k [illegible] We[illegible]h Protection and Behavioral Regulation in the Digital Economy Era**

Maqāṣid al-Syarīʻah fī Ḥifẓ al-Māl represents [illegible] obje[illegible]tiv[illegible] wit[illegible] the broader framework of *Maqāṣid al-Syarīʻah*, emphasizi[illegible] we[illegible] as [illegible] fundamental pillar for ensuring individual and collective well-[illegible] In th[illegible]cti[illegible] w[illegible]h is viewed as material possession and trust (*amān*[illegible] [illegible] man[illegible], and [illegible]sponsibly, ethically, and in accordance with Islamic pr[illegible].[30]

At a philosophical level *Ḥifẓ al-Mā*[illegible] [illegible]s the [illegible]eatm[illegible] [illegible] from the acquisition to the management an[illegible] istrib[illegible]n. The co[illegible]rincip[illegible]t all economic activities must generate *maṣlaḥah* (b[illegible]t) w[illegible] preventing [illegible]*fsad*[illegible]n).[31] Therefore, Islamic law establishes ethical bound[illegible] inc[illegible]ng the pro[illegible]tion [illegible]*riba*, *gharar*, and *maysir*, and upholds values [illegible] as [illegible]sty, [illegible]ansp[illegible]ency, [illegible]d justice in financial transactions.

Ḥifẓ al-Māl includes three [illegible]aj[illegible]ons [illegible]:

1. Protection of [illegible]lt[illegible]om [illegible]estr[illegible]ive [illegible]en[illegible]ch as extravagance (*isrāf*), wastefulne[illegible], [illegible] ex[illegible]sive [illegible]ti[illegible] exceeds essential needs.
2. Enhancem[illegible] grow[illegible]ealt[illegible]d through productive economic activitie[illegible] w[illegible]estme[illegible] the [illegible]tim[illegible]se of assets to support family and s[illegible]elfare.
3. Fair dis[illegible]ion of w[illegible]h, en[illegible]ng [illegible]ources are allocated proportionately to [illegible]rso[illegible] needs, fa[illegible]ly re[illegible]nsi[illegible], and the broader community to [illegible] so[illegible]l [illegible]mony [illegible] econ[illegible]ic b[illegible]ance.

In the [illegible] co[illegible]thin t[illegible] digita[illegible]conomy era, this theory functions as an ethical compa[illegible] tha[illegible]ui[illegible]dividuals [illegible] navigating challenges, including consumerism, exposure to dig[illegible] ad[illegible]tis[illegible] and impuls[illegible] behaviors such as doom spending. Individuals can develop self-r[illegible]n, re[illegible]al[illegible]e eco[illegible]omic priorities, and channel technological use toward productive [illegible]fici[illegible]es by internalizing *Ḥifẓ al-Māl*. Generally, *Maqāṣid al-Syarīʻah fī Ḥifẓ al-*[illegible] [illegible] a [illegible]ork for protecting wealth as well as a moral and spiritual foundation fo[illegible] ha[illegible] [illegible]nced, sustainable, and welfare-oriented economic

[29] Gita Prismadianto, Lucky Endrawat[illegible] Fadillah Putra, "The Importance of Educational Attainment and Premarital Counseling in Building Family Harmony and Preventing Domestic Violence to Strengthen National Resilience," *Tafkir: Interdisciplinary Journal of Islamic Education* 6, no. 2 (April 2025): 305–21, https://doi.org/10.31538/tijie.v6i2.1324.
[30] Wafiq Ibnu Mubarok, "The Influence of Maqasid Al-Shariah on the Spiritual Wellbeing of the Participants in the Smart Sawah Berskala Besar Project" (Master's Thesis, Universiti Utara Malaysia, 2025), https://etd.uum.edu.my/11795/.
[31] Muhammad Nazmul Hoque et al., "Money Laundering from Maqasid Al-Shari'ah Perspective with a Particular Reference to Preservation of Wealth (Hifz Al-Mal)," *J. Legal Ethical & Regul. Isses* 24 (2021): 1.

behavior. The relevance is increasingly evident in efforts to strengthen family economic resilience, specifically among Generation Z, facing rapid digital transformation.

The phenomenon of doom spending continues to rise [illegible] maladaptive response to psychological stress and anxiety [32]. Individuals experiencing emotional distress often pursue immediate gratification through impulsive purchases, even though the behaviors fail to resolve underlying or long-term problems. The action [illegible] financial burdens and deteriorate mental well-being instead of alleviating psychological pain. This consumption cycle becomes self-reinforcing and increasingly difficult to break. Key contributing factors include decreased self-regulation, pervasive social [illegible] influence, and unregulated access to digital credit facilities.[33] These elements drive individuals [illegible] recurring patterns of unplanned and emotionally driven spending.

From the perspective of Islamic ethics, excessive consumption behavior such as doom spending directly contradicts the principle [illegible]ṭiyyah (moderation) and [illegible] value of *qanā'ah* (contentment). These core principles emphasize balance in [illegible] utilization and promote disciplined self-restraint.[34] Islamic teachings show that true contentment and well-being arise from material accumulation [illegible]er tranquility cultivated through worship, self-reflection (*muḥāsabah*), and prudent financial management. The Qur'an explicitly condemns *tabżīr* (wastefulness), describing [illegible] conduct as behavior similar to the works of Satan (Qur'an, Al-Isra [17]: 27). These admonitions reflect the spiritual and social harms of purposeless, emotion-driven spending.

The results suggest [illegible] role of social media algorithms in perpetuating doom spending behavior. Digital platforms use targeted marketing strategies that exploit users' emotional vulnerabilities, prompting purchasing as a form of emotional relief or compensation.[35] The widespread trend of lifestyle exhibitionism or "flexing" on social media supports intense social comparison, reinforcing societal pressure in conformity to unrealistic consumerist ideals.[36] Therefore, many individuals [illegible] to online credit services or high-interest digital [illegible] to maintain the projected lifestyle, leading to deteriorating financial health and p[illegible] insecurity.[37] This study proposes interdisciplinary solutions integrating psychological interventions with Islamic ethical values. Psychologically, individuals are expected to cultivate self-awareness and adopt adaptive coping strategies

[32] Anditasari, Sabillah, and Bu[illegible], "When S[illegible] [Beco]mes Solace."

[33] Emmanuel W. Ayaburi, Ja[illegible], and [illegible]ofi Andoh-Baidoo, "Antecedents and Outcome of Deficient Self-Regulation in Unknown Wireless [illegible] Use [illegible] Exploratory Study," *Information Systems Frontiers* 21, no. 6 (December 2019): 1213–29, https://doi.org/1[illegible]07/[illegible]6-0[illegible]-w.

[34] Hamdi Sadeh, "Pedagogical Values and t[illegible]s of Islamic Behavior in Consumption," *International Journal of Marketing Studies* 16, no. 1 (January 2024): p1, h[illegible]/d[illegible]/10.[illegible]539/ijms.v16n1p1.

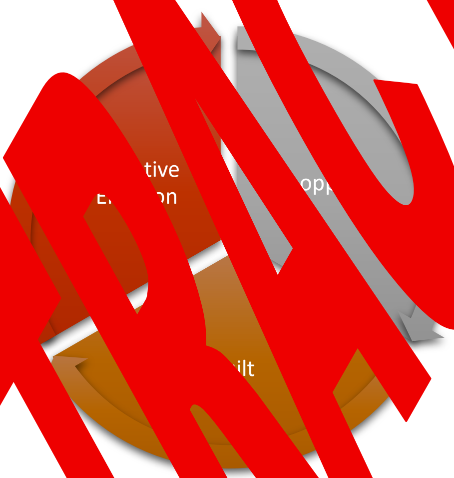
[35] Kaisa Karoliina Lepp, "Psychological Tactics [illegible] Deceptive Advertising: How Consumers Are Manipulated Into Purchases on Social Media" (Bachelor's Thesis, Haaga-Helia University of Applied Sciences, 2025), https://urn.fi/URN:NBN:fi:amk-2025060420408; N. Helberger et al., "Ch[illegible] Architectures in the Digital Economy: Towards a New Understanding of Digital Vulnerability," *Journal of Consumer Policy* 45, n[illegible] (June 2022): 175–200, https://doi.org/10.1007/s10603-021-09500-5.

[36] Sadie Grayce Gorman-Wheeler, "Mice Lacking the Organic Solute Transporter Ostα-Ostβ Have Altered Lipid and Glucose Homeostasis" (PhD Thesis, University of Rochester School of Medicine and Dentistry, 2014), http://hdl.handle.net/1802/28973.

[37] Williams C. Iheme, "Vulnerability, Financial Inclusion, and the Heightened Relevance of Education in a Credit Crisis," in *Discrimination, Vulnerable Consumers and Financial Inclusion* (Routledge, 2020), https://www.taylorfrancis.com/chapters/edit/10.4324/9781003055075-6/vulnerability-financial-inclusion-heightened-relevance-education-credit-crisis-williams-iheme.

such as mindfulness practices, physical exercise, and cognitive-behavioral therapy. These methods provide healthier pathways for managing emotional distress without resorting to consumption.[38]

From an Islamic perspective, reinforcing spiritual va[illegible] as *qanāʻah* and *mujāhadah al-nafs* (self-discipline) becomes essential. Re[illegible]ar [illegible] practices, ethical financial planning, and adherence to sharia-compliant eco[illegible]pri[illegible]ples [illegible]tablish a strong foundation for managing personal finances in line wi[illegible]al v[illegible]es.[illegible] Strengthening financial literacy at the community level is crucial to [illegible]ip [illegible]dividuals [illegible]th [illegible] knowledge and skills needed to make informed decisions, re[illegible]ni[illegible]ativ[illegible] ma[illegible]ting [illegible]nd avoid emotional traps associated with doom spending. Th[illegible]ora[illegible] is [illegible]wn [illegible] Figure 1, which shows the Doom Spending Cycle. In this [illegible]nte[illegible]otion[illegible]s tri[illegible]pulsive consumption that leads to financial strain ar[illegible]ri[illegible]ng [illegible]ychol[illegible]al distr[illegible]s self-perpetuating loop of emotional distress, impuls[illegible]umpt[illegible] and [illegible]ancia[illegible] co[illegible]ences is visually represented in Figure 2.



Fi[illegible]ure 2. [illegible]om S[illegible]di[illegible]cle

[38] Thomas Pedulla, "The Mindfuln[illegible]e," [illegible] *[illegible]urnal of Group Psychotherapy* 67, no. sup1 (January 2017): S154–63, https://doi.org/10.1080/00207284.2[illegible]12[illegible] M[illegible]en Neipp and Eva León, "Physical Exercise: Emotional and Psychological Benefits," in *Exercise: Ph[illegible] P[illegible]ical [illegible]ychological Benefits*, ed. Dulce Esteves and Kiara Lewis (Nova Science Publishers, Inc., 2021), 1–20; Mark D. [illegible]nd [illegible]d [illegible]nen, "Coping Skills Training," in *The Corsini Encyclopedia of Psychology*, 1st ed., ed. Irving B. Weiner and W. Edw[illegible] Craig[illegible] (Wiley, 2010), 1–3, https://doi.org/10.1002/9780470479216.corpsy0230; Nancy S. Kay, "Self-Awareness in Personal [illegible]sfor[illegible]on," in *Handbook of Personal and Organizational Transformation*, ed. Judi Neal (Cham: Springer International Publishing, 20[illegible]83–[illegible]6, https://doi.org/10.1007/978-3-319-66893-2_22.

[39] Wulan Muawaliyah and Ahmad Saifuddin, [illegible]onsumptive Behavior in Female University Students: Qana'ah and Hedonic Lifestyle as Predictors," *Islamic Guid[illegible] and Counseling Journal* 6, no. 1 (March 2023): 70–82, https://doi.org/10.25217/igcj.v6i1.3241; Teten [illegible]aludin Hayat Teten et al., "Sufi Ethics and Religious Moderation through a Revisit of Miftāḥ Al-Ṣudūr for Contemporary Social Harmony," *Jurnal Lektur Keagamaan* 23, no. 1 (June 2025): 211–44, https://doi.org/10.31291/jlka.v23i1.1311; Amalina Abdullah and Junaina Muhammad, "Ethical Values in Islamic Financial Planning," *Jurnal Pengurusan* 38 (2013): 133–40, https://doi.org/10.17576/pengurusan-2013-38-13; Naser Alziyadat and Habib Ahmed, "Ethical Decision-making in Islamic Financial Institutions in Light of *Maqasid Al-Sharia*: A Conceptual Framework," *Thunderbird International Business Review* 61, no. 5 (September 2019): 707–18, https://doi.org/10.1002/tie.22025.

RETRACTED

Implementation of *Ḥifẓ al-Māl* in Addressing Doom Spending and the Relevance to Contemporary Consumption Patterns

The implementation of *Ḥifẓ al-Māl* as well as the protection a[illegible]reservation of wealth plays a crucial role in addressing doom spending among Gen[illegible] particularly within the context of contemporary consumption patterns sha[illegible]ed [illegible]talization. In Islamic jurisprudence, *Ḥifẓ al-Māl* is an essential component o[illegible] b[illegible]der [illegible]mework of *Maqāṣid al-Syarī'ah*, which aims to ensure the safeguardi[illegible]ate[illegible] re[illegible]rces. This allows individuals and families to achieve economic sta[illegible]lit[illegible]cial w[illegible]re, [illegible]d spiritual well-being.[40] The practice of doom spending contrast[illegible] t[illegible] value[illegible] o[illegible]ode[illegible]ion, prudence, and responsible financial management promot[illegible]ic[illegible]

Doom spending is a coping mechanism fo[illegible] anx[illegible]xis[illegible]tia[illegible]certainty.[41] In the digital economy, the rapid expansion [illegible]nl[illegible]ketpl[illegible], the p[illegible] influence of digital opinion leaders, and constant [illegible]e to[illegible]rated [illegible]estyles [illegible]ollectively intensified the tendency to consume bey[illegible]ncial [illegible]pacity[illegible]his[illegible]ha[illegible]ral pattern reflects a significant shift in consum[illegible] prio[illegible]es, moving [illegible]m ba[illegible] toward wants associated with social validation, s[illegible] image [illegible]hancement[illegible]nd e[illegible]al escape. The tendencies are inherently contradictor[illegible]he [illegible]damental pr[illegible]ples [illegible]ifẓ al-Māl*, which emphasize the ethical use of w[illegible]h, av[illegible]e o[illegible]aste[illegible]ess, [illegible]d the pursuit of benefits (*maṣlaḥah*).[42]

The implementation [illegible]l-M[illegible] a[illegible]nte[illegible]easure to doom spending necessitates an underst[illegible]g [illegible]we[illegible]h. I[illegible]m [illegible]m[illegible]olistic method to financial stewardship, where c[illegible]tic[illegible] de[illegible]ons [illegible]ded[illegible]he principles of *tawāzun* (balance), *qanā'ah* (co[illegible]t), a[illegible]laḥa[illegible]. M[illegible]ims are allowed to prioritize essential needs, ref[illegible]f[illegible]trava[illegible]end[illegible]s, [illegible] assess the long-term impact of financial choices o[illegible]n[illegible]l a[illegible]family[illegible].[43] [illegible]se va[illegible]ues function as a moral compass that helps individu[illegible]vigate t[illegible]verw[illegible]mi[illegible]o[illegible]mer stimuli presented by technology when applied [illegible]he [illegible]temporary [illegible]ital la[illegible]sca[illegible]

The c[illegible]cti[illegible] of [illegible]z al-[illegible] in th[illegible]ode[illegible]n context is the cultivation of financial awareness [illegible]li[illegible]inclu[illegible]the a[illegible]y to distinguish between primary needs (*ḍarūriyyāt*), c[illegible]ple[illegible]nt[illegible]eeds (*ḥa[illegible]āt*), a[illegible]d luxuries (*taḥsīniyyāt*) critical in making rational consu[illegible]on [illegible]cisi[illegible].[44] Doom s[illegible]ding blurs the distinctions, leading individuals

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[40] Mubarok, "The Influence[illegible] Al-[illegible]e Spiritual Wellbeing of the Participants in the Smart Sawah Berskala Besar Project."

[41] Anditasari, Sabillah, and Bud[illegible] "[illegible] Sho[illegible]comes Solace."

[42] Surya Karmila Sari, Ayu Puspa[illegible]na[illegible] Oto[illegible]aryono, "Overcoming Israf: An Exploration of Frugal Living Within The Framework of Hifdz Al-Mal," *AD[illegible]rnal Ilmiah Ekonomi Syari'ah* 8, no. 1 (January 2025): 1–21, https://doi.org/10.52166/adilla.v8i[illegible]2.

[43] Muhammad Omer Rafique and K[illegible]ja M[illegible]od Raza, "Islamic Green Finance," in *Islamic Green Finance*, 1st ed., by Edib Smolo and Muhammad Omer Rafique [illegible]ndon: Routledge, 2025), 3–19, https://doi.org/10.4324/9781003540403-2; Shahida Shahimi and Siti Aisyah Zahari, "Princip[illegible]f Sustainability in Islamic Finance," in *Islamic Finance and Sustainability*, 1st ed., by Farhad Taghizadeh-Hesary et al. (Londo[illegible] Routledge, 2025), 75–104, https://doi.org/10.4324/9781003518617-5; Mahmoud Bekri, Young Shin (Aaron) Kim, and Svetlozar (Zari) T. Rachev, "Tempered Stable Models for Islamic Finance Asset Management," *International Journal of Islamic and Middle Eastern Finance and Management* 7, no. 1 (April 2014): 37–60, https://doi.org/10.1108/IMEFM-10-2012-0096.

[44] Muhammad Dayyan, "MUSLIM'S UTILITY MAXIMIZATION: an Analysis based on Maqashid Shariah," *Media Syari'ah : Wahana Kajian Hukum Islam dan Pranata Sosial* 15, no. 2 (October 2017): 181–90, https://doi.org/10.22373/jms.v15i2.1771; Basri

to prioritize momentary emotional satisfaction over long-term economic stability. The implementation of *Ḥifẓ al-Māl* allows individuals to balance spending behavior with the hierarchy of needs determined by Shariah, ensuring that consumption supports the preservation of wealth. *Ḥifẓ al-Māl* promotes the avoidance of financial harm, including indebtedness, economic vulnerability, and resource mismanagement.[45] In the digital economy era, many Generation Z consumers fall into patterns of overspending that lead to credit card debt, online loan dependency, and difficulty meeting essential needs. Individuals can develop a healthier relationship with money grounded in responsibility, foresight, and ethical consciousness by internalizing the [illegible] of *Ḥifẓ al-Māl*. This shift is essential to counteract the societal pressures and [illegible] that continually promote impulsive purchases.

The relevance of *Ḥifẓ al-Māl* extends beyond individual consumption behavior to family economic resilience. Doom spending among Generation Z families has direct implications for household financial stability, influencing their ability to meet basic needs, save for the future, and manage emergencies.[46] Families can create a financial environment rooted in moderation, transparency, and shared responsibility by adhering to the principles of *Ḥifẓ al-Māl*. This method strengthens the family unit against the vulnerabilities introduced by modern consumer [illegible], specifically those amplified by digital platforms. The implementation of *Ḥifẓ al-Māl* promotes the integration of spiritual consciousness into everyday financial behavior. In Islam, wealth is a means of worship when used ethically and beneficially. Acts, such as charity (*zakāh, sadaqah*), supporting family needs, and avoiding wastefulness, are ways Muslims can balance economic activities with spiritual goals.[47] This spiritual dimension [illegible] as a [illegible] deterrent against doom spending, which arises from emotional instability and a lack of meaningful purpose.

Ḥifẓ al-Māl offers a framework that counters the culture of instant gratification, materialism, and hedonism prevalent among digital natives in the broader context of contemporary consumption patterns.[48] This presents a value-based model of consumption that [illegible] self-control, purpose, and long-term well-being. The relevance becomes significant when considering the rapid growth of online shopping, algorithm-driven advertisements, and the pervasive influence of digital personas that shape the desires and decisions of Generation Z.

The implementation of *Ḥifẓ al-Māl* in addressing doom spending contributes to financial stability as well as psychological and spiritual resilience. The principles of *Maqāṣid al-Syarī'ah* offer a [illegible] ethical framework capable of addressing modern

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Abd Ghani, Noraini Ismail, and N[illegible]ira Mohd Radzi, "Islamic-Based Hierarchical Consumption: Guide for Muslim Consumer," *Jurnal Intelek* 14, no. [illegible] 2019[illegible]–57, https://doi.org/10.24191/ji.v14i2.217.

[45] Ubaidillah Mansur, Dede Nu[illegible]an, and Ahmad Muhtadi Anshor, "Revitalizing Financial Freedom to Achieve a Sustainable Economy Based on Maqashid [illegible]ariah in Hifz al-Mal," *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah* 9, no. 2 (December 2024): 286–304, https://[illegible].org/10.24235/jm.v9i2.18582.

[46] Leah Gjertson, "Emergency Saving and Household Hardship," *Journal of Family and Economic Issues* 37, no. 1 (March 2016): 1–17, https://doi.org/10.1007/s10834-014-9434-z.

[47] M. Abduh, "The Role of Islamic Philanthropy in Shaping the Circular Economy," *International Research Conference on Islamic Economics and Finance (IRCIEF) Proceedings*, 2024, https://www.synchronet.my/ircief2/wp-content/uploads/2024/11/1.-The-Role-of-Islamic-Philanthropy-in-Shaping-the-Circular-Economy.pdf.

[48] Sari, Kirana, and Karyono, "OVERCOMING ISRAF."

economic challenges by guiding individuals and families toward responsible financial behavior. *Ḥifẓ al-Māl* supports a mindset that harmonizes material needs with spiritual values, enabling Generation Z to navigate the complexities [illegible] digital economy without compromising financial well-being or family harmony.

CONCLUSION

Reconstruction of *Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl* p[illegible] a c[illegible]al e[illegible]cal framework for addressing the rising phenomenon of doom spend[illegible]ng Gen[illegible]tion [illegible]nd the growing implications for family economic resilience in th[illegible]l [illegible]. Do[illegible]m [illegible]ndi[illegible] reflects a shift in contemporary consumption patterns that [illegible] p[illegible]te[illegible]ral [illegible]sychological satisfaction over long-term financial stability. [illegible]efore, [illegible]eha[illegible]r [illegible]eatens the economic foundation of Generation Z fa[illegible]s, [illegible]c[illegible]sing [illegible] vulnera[illegible] financial conflict, debt accumulation, and instab[illegible] fulfil[illegible] basi[illegible]ouseho[illegible]ds. Islam emphasizes the preservation, responsible m[illegible]ag[illegible]ment, [illegible] ethi[illegible] w[illegible]th through *Ḥifẓ al-Māl*. This principle promote[illegible]alanc[illegible] *tawāzun*), c[illegible]entm[illegible]*ā'ah*), and the pursuit of *maṣlaḥah* in all economic [illegible]vities. The values s[illegible]e as [illegible]al and practical guide for Generation Z couples in di[illegible]tiat[illegible] between ne[illegible]s and wants, controlling impulsive spending, and prev[illegible]g wa[illegible]nes[illegible]*isrāf*) and e[illegible]avagance (*tabżīr*) when applied to the context of mo[illegible]al co[illegible]tion. The i[illegible]grati[illegible] of the values provides the spiritual and ethical [illegible] the psychological and social triggers underlying doom [illegible]

The reconstructi[illegible] *a[illegible]Māl* [illegible]con[illegible] c[illegible]s shows the importance of digital financial litera[illegible]y, [illegible]aren[illegible]unica[illegible]een couples, and the productive utilization of tech[illegible]y. [illegible] ele[illegible]ork [illegible]ect[illegible]y to enhance family economic resilience by im[illegible]ration [illegible]finan[illegible]io[illegible] strengthening household trust, and promoting adaptive [illegible]ponses to [illegible]chnolo[illegible]al [illegible] Generation Z families can shift from consumptive [illegible]al b[illegible]avior to m[illegible] pro[illegible]ive [illegible] sustainable economic practices when these strat[illegible]in[illegible]d. The [illegible]plicat[illegible] of *Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl* serves as a preve[illegible]as[illegible]inst [illegible] des[illegible]tive cycle of doom spending and a transformative [illegible]eth[illegible] t[illegible]lding str[illegible], adaptive, and value-driven family economic systems. A resil[illegible] fi[illegible]cial [illegible]ucture capable of withstanding the challenges of the digital economy while m[illegible]ng ha[illegible]or[illegible]tabil[illegible]y, and long-term household prosperity can be cultivated by integra[illegible]ical [illegible] emotional maturity, and digital competence.

Several directio[illegible]r[illegible]om[illegible]ed to advance the analysis of virtuous and ethical consumption among G[illegible]ra[illegible] Z. [illegible]st, empirical studies with larger and more diverse samples are needed to [illegible]mi[illegible]ariations in doom spending behavior across different income levels, educational [illegible]ckgrounds, and cultural settings. Second, mixed-method or longitudinal designs provide [illegible]eeper insights into the interaction of emotional coping mechanisms, digital exposure, and religious values in shaping financial behavior. Third, future studies may explore the effectiveness of community-based financial education programs that integrate Islamic ethical values with modern financial planning tools. Lastly, a comparative study between Islamic ethical frameworks and other value-based consumption models may enrich interdisciplinary discourse on sustainable and morally grounded consumption in the digital economy.

CONFLICT OF INTEREST

The authors declare no conflict of interest.

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