



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

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### Abstract

Generation Z increasingly engage in doom spending driven by global economic uncertainty, diminished confidence in long-term financial security, and the pervasive influence of digital consumer culture. This behavior undermines individual financial stability and threatens family and societal economic resilience. The rising prevalence of doom spending among Generation Z has become a significant concern, particularly regarding family economic resilience. Consequently, this study reconstructs *Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl* as a normative and ethical framework to address impulsive, emotion-based consumption among Generation Z couples in the digital economy. Integrating Islamic ethics, psychological coping theory, and contemporary consumption studies, this research employs a qualitative method with descriptive-analytical design. Findings indicate that doom spending negatively impacts family financial stability, exacerbates emotional stress, and conflicts with core Islamic principles including moderation (*wasatīyyah*), contentment (*qanā'ah*), and prohibition of extravagance (*tabẓīr*). The study underscores strengthening family economic resilience through digital financial literacy, open financial communication between couples, integration of Islamic consumption values, productive technology utilization, and community-based financial education. By implementing these strategies, Generation Z couples can achieve balanced financial management, enhance household resilience, and align consumption behavior with ethical and spiritual principles. This research contributes to the broader discourse on integrating Islamic value-based approaches into contemporary financial practices and offers a conceptual framework for sustainable, morally responsible household economic management.

### Kata Kunci:

*Doom Spending*;  
*Ketahanan Ekonomi Keluarga*;  
*Generasi Z*; *Ḥifẓ al-Māl*; *Maqāṣid al-Syarī'ah*

### Abstrak

Generasi Z semakin terlibat dalam *doom spending* akibat ketidakpastian ekonomi global, menurunnya kepercayaan pada keamanan finansial jangka panjang, dan kuatnya pengaruh budaya konsumen digital. Perilaku ini merusak stabilitas keuangan individu serta mengancam ketahanan ekonomi keluarga dan masyarakat. Meningkatnya prevalensi *doom spending* di kalangan Generasi Z menjadi perhatian serius, terutama terkait ketahanan ekonomi keluarga. Penelitian ini merekonstruksi *Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl* sebagai kerangka normatif dan etis untuk mengatasi konsumsi impulsif berbasis emosi pada pasangan Generasi Z di era ekonomi digital. Dengan mengintegrasikan etika Islam, teori koping psikologis, dan kajian konsumsi kontemporer, studi ini menggunakan metode kualitatif dengan desain deskriptif-analitis. Temuan menunjukkan *doom spending* berdampak negatif pada stabilitas keuangan keluarga, memperburuk stres emosional, dan bertentangan dengan prinsip-prinsip Islam seperti moderasi (*wasatīyyah*), kecukupan (*qanā'ah*), dan larangan berlebih-lebihan (*tabẓīr*). Penelitian ini menekankan penguatan ketahanan ekonomi keluarga melalui literasi keuangan digital, komunikasi finansial terbuka antar pasangan, integrasi nilai konsumsi Islami, pemanfaatan teknologi produktif, dan pendidikan keuangan berbasis komunitas. Dengan strategi tersebut, pasangan Generasi Z dapat mencapai pengelolaan keuangan seimbang, meningkatkan ketahanan rumah tangga, dan menyelaraskan perilaku konsumsi dengan prinsip etika dan spiritual. Riset ini berkontribusi pada wacana integrasi pendekatan berbasis nilai Islam ke dalam praktik keuangan kontemporer serta menawarkan kerangka konseptual bagi pengelolaan ekonomi rumah tangga yang berkelanjutan dan bertanggung jawab secara moral.

## 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 pattern of impulsive purchasing driven by stress, anxiety, or other negative emotional states.<sup>1</sup> The rapid expansion of online marketplaces and the influence of digital creators have shaped patterns of unchecked consumer spending. In this context, there is a shift in priority-setting, where individuals who have not secured fundamental needs pursue higher-level social validation. This is reflected in impulsive purchases of non-essential items intended to enhance self-image and gain acceptance within digital social spaces.<sup>2</sup> Even though the phenomenon is frequently discussed on social media platforms, such as TikTok, YouTube, and X, the conversations do not represent the firsthand experiences of individuals engaging in the behavior.

Several surveys show that Generation Z is increasingly entangled in the following patterns. First, a 2024 Statista report showed that 66% of Generation Z respondents acknowledged making impulsive purchases due to the influence of trends or advertisements on social media. This suggests a strong impact of technology and digital lifestyles on consumption behavior. Second, a 2024 Bankrate survey stated that 52% of Generation Z and 49% of millennials engaged in impulsive buying as a reaction to anxiety or stress. Third, a 2023 McKinsey study showed that more than 60% of individuals under the age of 30 struggled to manage spending, largely driven by the impulse to make spontaneous purchases fueled by e-commerce platforms and digital advertising.<sup>3</sup>

Doom spending is prevalent among members of Generation Z who are newly forming households. Excessive pressure arising from family-related issues often drives men and women to channel anxiety into purchasing unnecessary items or short-lived goods. Several members of this generation cannot refrain from making substantial, nonessential expenditures. Technological advancement in the digital economy has enabled Generation Z to access the internet with ease, exposing these individuals to harmful behaviors such as online gambling and digital loan services.<sup>4</sup> Given these deeply rooted digital habits and cultural influences, older, non-digital generations often perceive Generation Z negatively as vulnerable, hedonistic, overly consumptive, undisciplined, impulsive, and prone to panic. The issues contribute significantly to the deterioration of marital relationships. The intensification of the problems can destabilize the household and lead to divorce. Data from

<sup>1</sup> Putri Anditasari, Elza Sabillah, and Arip Budiman, "When Shopping Becomes Solace: An Analysis of Doom Spending in the Context of Mental Health and Islamic Ethics," *Philanthropy: Journal of Psychology* 9, no. 1 (June 2025): 42–59, <https://doi.org/10.26623/philanthropy.v9i1.11510>.

<sup>2</sup> Fariha Reza and Huma Amir, "Essentiality of Non-Essential Purchases for Digitally Influenced Bottom of Pyramid Customers," *Business & Economic Review* 12, no. 4 (December 2020): 71–96; Rose Rönkä, *The Impact of Visual Modification on Consumers' Self-Perception and Subsequent Adverse Purchasing Behaviours*, 2023, <https://lutpub.lut.fi/handle/10024/165778>.

<sup>3</sup> Hamim Rahman, "Digital Marketing and Consumer Buying Behavior" (Thesis, Seinäjoki University Of Applied Sciences, 2022), <https://urn.fi/URN:NBN:fi:amk-2025060821534>; Bogdan Mróz, "Consumer Shopping Behaviours on Social Media Platforms: Trends, Challenges, Business Implications," in *Disruptive Platforms* (Routledge, 2021).

<sup>4</sup> Diana Kangwa, Joseph Thokozani Mwale, and Junaid 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.<sup>5</sup> 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 stability.<sup>6</sup> A range of factors may contribute to the breakdown of marital relationships. Therefore, family leaders 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 possessing endurance and strength, 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 is attained.<sup>7</sup> Well-being is assessed through economic resilience, which includes the fulfillment of basic physical needs such as clothing, food, housing, education, and health.<sup>8</sup> Following the ongoing technological advancements, couples must remain aware of the importance of maintaining financial 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 uses due to the advancement of technology. Generation Z couples are offered greater opportunities to engage with technology constructively.<sup>9</sup> 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. Rapid technological progress has reshaped many dimensions of human

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<sup>5</sup> Syamsul Arifin, Jamilah, and Burhanuddin Susanto, “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>.

<sup>6</sup> 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>.

<sup>7</sup> 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).

<sup>8</sup> 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>.

<sup>9</sup> 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.<sup>10</sup>

Studies on consumption behavior have been widely discussed in reputable international literature. Numerous Scopus-indexed studies show a significant shift in the consumption patterns toward impulsive spending, compulsive buying, and emotionally driven consumption influenced by economic uncertainty, psychological distress, and intensive exposure to digital media.<sup>11</sup> Studies published in *Journal of Consumer Behavior and Sustainability* identify doom spending as a coping mechanism in which individuals spend money to alleviate anxiety about an uncertain future.<sup>12</sup> Psychological and behavioral frameworks are used to emphasize factors such as financial anxiety, reduced future orientation, fear of economic instability, and limited financial literacy. Scholarly discourse on family economic resilience has also grown considerably across various interdisciplinary fields. In this context, family resilience is closely linked to financial management behaviors, savings capacity, income stability, and risk mitigation strategies. However, this study remains largely economic and secular in orientation, focusing on material indicators of resilience while giving minimal attention to ethical, moral, or spiritual dimensions that may influence financial behavior within families.

Studies on *Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl*, in existing literature, have predominantly analyzed macro-level issues. These include Islamic financial system stability, governance of *Zakāh* and waqf, and the protection of wealth in contractual and institutional frameworks. Even though several scholars emphasize that *Ḥifẓ al-Māl* includes wealth protection and development (*tanmiyah*) as well as the prevention of extravagance (*isrāf*) and wastefulness (*tabẓīr*), the discussions remain largely theoretical and institutional, with limited application to everyday consumption behavior, particularly among Generation Z. A significant gap has also been reported in the investigation. First, studies on doom spending are framed within Western psychological and behavioral economic paradigms, with limited integration of normative or religious ethical frameworks. Second, existing *maqāṣid al-syarī'ah* literature has not been sufficiently reconstructed to address contemporary consumption challenges faced in an era of global uncertainty. Third, there is a lack of integrative study connecting doom spending behavior with the long-term implications for family economic resilience, even though Generation Z will become key actors.

Based on the description above, this study holds strong academic and practical urgency, theoretically contextualizing and reconstructing the concept of *Ḥifẓ al-Māl* in response to contemporary consumption behavior. A value-based Islamic framework is also offered to mitigate financially destructive patterns. The result is expected to provide an

<sup>10</sup> Glenn Lyons et al., "The Dynamics of Urban Metabolism in the Face of Digitalization and Changing Lifestyles: Understanding and Influencing Our Cities," *Resources, Conservation and Recycling* 132 (May 2018): 246–57, <https://doi.org/10.1016/j.resconrec.2017.07.032>.

<sup>11</sup> 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>.

<sup>12</sup> 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 within the framework of family resilience, emphasizing purchase decisions and financial stability of households. Consumptive behavior and family resilience theories are adopted as analytical lenses to help Generation Z couples become more adaptive in responding to technological advancements. This study positions Generation Z within the context of building healthy households in a technologically driven era and aims to guide future family founders in using technology responsibly and judiciously.

## RESEARCH METHODS

A qualitative method was adopted with a descriptive-analytical design to investigate the phenomenon of doom spending in a comprehensive manner. The qualitative paradigm allowed an in-depth exploration of individual experiences, emotional tendencies, and the ethical dimensions surrounding impulsive spending habits. The descriptive-analytical method supported the systematic presentation, interpretation, and critical examination of doom spending within psychological and Islamic ethical frameworks. This study identified behavioral tendencies, emotional consequences, and the intersection between doom spending and the moral principles embedded in Islamic teachings. The framework was consistent in offering integrative solutions drawn from *Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl*.

The analytical focus centered on literature related to doom spending, guided primarily by the stress and coping theory introduced by Lazarus and Folkman. This theory provided a conceptual basis for understanding doom spending as an emotion-focused coping strategy within psychological and mental health contexts. From an Islamic perspective, extravagance (*tabẓīr*) is condemned as behavior associated with Satan. Islam classifies unnecessary or excessive spending as morally and spiritually blameworthy.

Data collection was conducted through field analysis, primarily by in-depth interviews with selected members of Generation Z, focusing on spending behaviors related to anxiety, future uncertainty, and perceived economic threats. The informants consisted of several Generation Z individuals who were married or in the early stages of productive age, namely AN (24 years old), RF (26 years old), MA (25 years old), SR (23 years old), and DN (27 years old). These informants were purposively selected based on the intensity of digital platform usage and the experience in making independent financial decisions. The empirical method was adopted to ensure that the analysis of doom spending phenomenon was grounded in factual evidence and lived experiences rather than normative assumptions. A Critical Appraisal method was applied to evaluate the quality and relevance of the selected literature. This process comprised assessing author credibility, journal quality (such as SINTA categories and Scopus indexing), 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.<sup>13</sup> 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 seven 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 central 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.<sup>14</sup>

Data analysis was conducted using thematic coding, according to a systematic and iterative process to capture key dimensions of doom spending behavior in relation to *Maqāsid 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 were also reported, including impulsive consumer behavior, emotional and psychological drivers 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 followed six stages, namely (1) formulating the study questions, (2) identifying relevant data sources, (3) constructing analytical categories, (4) selecting and sampling the documents, (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, citation 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,

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<sup>13</sup> 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>.

<sup>14</sup> 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 active 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 were found 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 financial management capacity and reduces the fulfillment of basic needs. This study is firmly grounded in the lived experiences of Generation Z families and situates doom spending as a social 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 an emotion-based pattern that develops as a response to economic anxiety, uncertainty about the future, and social pressure in the digital era. The majority of informants acknowledged that impulsive expenditures, particularly through e-commerce platforms and *buy-now-pay-later* services, 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 informants' perspectives, particularly regarding their understanding of doom spending and its perceived impact on family economic resilience in relation to the Islamic principle of *Hifz al-Māl*, is presented systematically in Table 1.

**Table 1.** Informants' Perspectives on Doom Spending, *Hifz al-Māl*, and Family Economic Resilience among Generation Z

Informant	Indicators	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 essential household needs and consumptive desires due to the influence of social media and digital lifestyle trends.
Generation Z Couple (Husband)	Economic impact of doom spending on family finances	Doom spending contributed to uncontrolled expenditures, reduced household savings, increased debt risk, and high financial tension within the family.
Generation Z Couple (Wife)	Financial communication between couples	Limited transparency and communication regarding financial matters were identified as factors increasing the effects of doom spending, while open dialogue improved trust and financial management.
Religious Scholar / Islamic Economics Academic	Contemporary interpretation of <i>Hifz al-Māl</i>	<i>Hifz al-Māl</i> was understood as the ethical, balanced, and responsible management of financial resources in pursuit of long-term <i>maṣlaḥah</i> .
Religious Scholar / Islamic Economics Academic	Values of <i>qanā'ah</i> , <i>tawāzun</i> , and <i>maṣlaḥah</i>	The principles of <i>qanā'ah</i> (contentment) and <i>tawāzun</i> (balance) were viewed as spiritually and grounded guidelines for controlling excessive consumption and preventing <i>isrāf</i> and <i>tabzīr</i> in the digital economy.
Sharia Practitioner	Financial Digital financial literacy among Generation Z families	Low levels of digital financial literacy were identified as a major driver of doom spending, showing the importance of strengthening Sharia-based financial planning for Generation Z households.
Sharia Practitioner	Financial Productive utilization of digital technology	Digital technology was perceived as more beneficial when directed toward productive activities such as budgeting, halal investment, and financial tracking rather than impulsive consumption.
Family Counselor	Psychological dimensions 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 <i>Hifz al-Māl</i> values were internalized

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 emerges 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 managing 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 study 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 deeper 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 on 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 are short-lived.
Post-Spending Consequences	Regret and renewed anxiety	Temporary emotional comfort is often followed by regret and increased financial anxiety, reinforcing a repetitive cycle of doom spending.
Weak Regulation	Self- Impulse control failure	Doom spending is closely connected to weakened self-regulation, specifically when negative emotions trigger impulsive consumption.
Needs–Wants Distortion	Digital marketing and social media influence	Informants struggle to distinguish needs from wants due to aggressive digital marketing and curated lifestyle narratives on social media.
Short-Term Financial Orientation	Lack of future planning	Long-term financial priorities such as savings, investment, and strategic household planning are frequently neglected in favor of immediate psychological comfort.

### The Impact of Doom Spending on Family Economic Resilience

Doom spending was found to have a significant and predominantly negative impact on family economic resilience, particularly among Generation Z families in the early stages of household formation. This impact is reflected in several key indicators, including disrupted monthly budget balance, declining saving capacity, increasing levels of consumptive debt, and the development of emotional stress and conflict within the household.

Informants reported that repeated emotionally driven spending patterns led to poor budgetary control and misallocation of household financial resources. Unplanned expenditures frequently eroded priority spending categories such as food security, healthcare, children’s education, and emergency funds. Therefore, families struggle to maintain financial stability and become highly vulnerable to minor economic shocks. Doom spending was found to significantly reduce saving capacity. Even though informants showed awareness of the importance of savings and long-term financial planning, emotionally motivated consumption often outweighed future-oriented financial commitments. This condition inhibits the accumulation of financial buffers and weakens families’ ability to cope with unexpected expenses or 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

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 Results
Budget Stability	Monthly budget imbalance	Emotion-driven spending disrupts household budget control and leads to misallocation of financial 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 lifestyles 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.<sup>15</sup> 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

<sup>15</sup> 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.<sup>16</sup> 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 in digital environments.

Generation Z's spending choices are influenced by economic necessities as well as emotional and social dynamics. The pressure to appear "up-to-date," keep pace with prevailing trends, and obtain social validation within digital spaces fuels irrational purchasing behaviors.<sup>17</sup> Therefore, many Generation Z couples devote a substantial portion of income to non-essential goods such as gadgets, branded apparel, digital entertainment, or short leisure trips without considering the long-term implications for financial stability. Excessive consumption also contributes to widening economic disparities within society. Even though some individuals spend on luxury items, others struggle to fulfill basic needs, creating a pronounced divide between the affluent and the economically vulnerable. This inequality leads to social dissatisfaction and conflict since 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, including food security, educational expenses, and emergency savings.<sup>18</sup>

From the perspective of family economics, doom spending decreases the ability to attain economic resilience. According to Law No. 52 of 2009, family economic resilience entails the capacity to be self-sufficient, fulfill material needs, as well as enhance physical and spiritual well-being. The principles of self-reliance and resilience within the family are eroded when excessive and consumptive spending becomes the dominant pattern in household finances. This situation results in financial disputes, feelings of dissatisfaction, and a deterioration in overall household harmony. Many Generation Z couples turn to shopping as a method of coping with life's pressures. However, this behavior initiates a new cycle of stress driven by financial strain.<sup>19</sup> The pattern can deteriorate the family's financial health and jeopardize the emotional stability of partners. From an Islamic perspective, doom spending runs counter to the principles of consumption grounded in *maṣlaḥah* (benefit) and *tawāzun* (moderation).<sup>20</sup> Islam teaches that spending should focus on meeting genuine needs rather than fulfilling mere desires, as reflected in the prohibitions against *isrāf* (excessive consumption) and *tabzīr* (wasteful spending).<sup>21</sup> Generation Z couples cultivate financial management that prioritizes essential needs and true value by accepting Islamic consumption guidelines. The pattern has tangible consequences for families on economic,

<sup>16</sup> Supriadi, "Doom Spending Among Economics Education Students"; Muh Abdi Imam et al., "Institutional Drivers of Customer Loyalty in Islamic Banks: A Structural Model of Customer Loyalty from Educational Organizations in Indonesia," *Falab: Jurnal Ekonomi Syariah* 11, no. 1 (February 2026): 67–85, <https://doi.org/10.22219/jes.v11i1.43647>.

<sup>17</sup> Marco Poloni, "The Erosion of the Middle Class in the Age of Information: Navigating Post-Capitalist Paradigms of Power," in *TDX (Tesis Doctorals En Xarxa)* (Ph.D. Thesis, Universitat Autònoma de Barcelona, 2024), <https://www.tdx.cat/handle/10803/691885>.

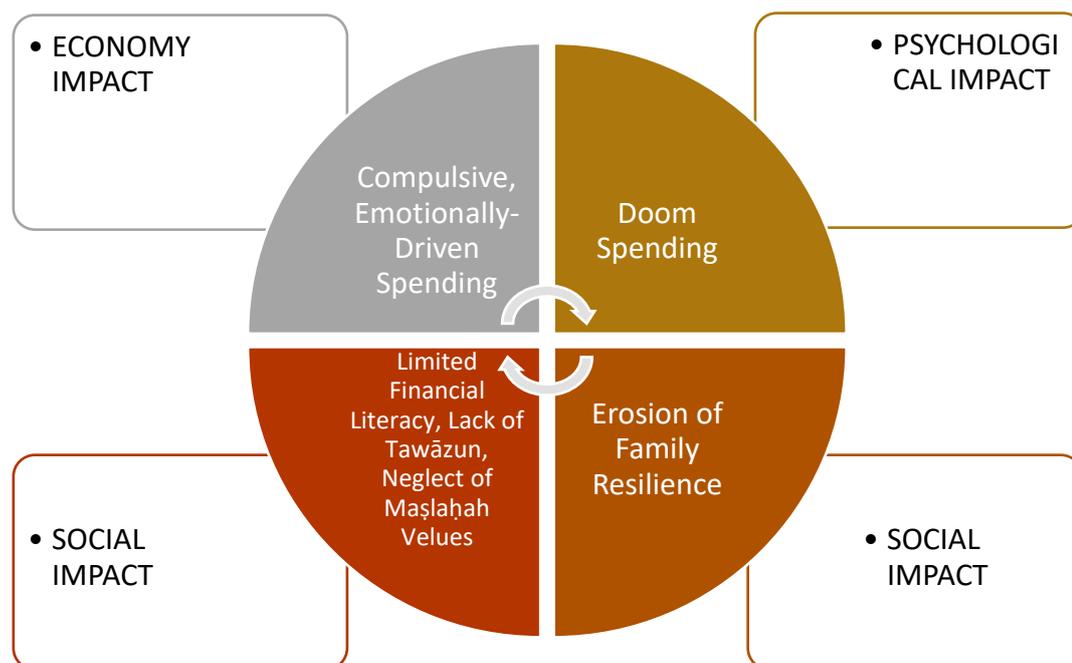
<sup>18</sup> Samuel Asuamah Yeboah, *Navigating Scarcity: An Analysis of Expenditure Patterns Among Low-Income Households*, MPRA Paper no. 122642 (University Library of Munich, Germany, 2024), <https://mpra.ub.uni-muenchen.de/122642/>.

<sup>19</sup> 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>.

<sup>20</sup> Anditasari, Sabillah, and Budiman, "When Shopping Becomes Solace."

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

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. Therefore, enhancing financial literacy, strengthening spiritual awareness, and cultivating self-discipline are essential. In this context, Generation Z couples can harmonize the demands of modern life with the principles of family economic resilience. The complex and multidimensional patterns of doom spending consumption among Generation Z couples are illustrated systematically in Figure 1.



**Figure 1.** The Doom-Spending Consumption Patterns of Generation Z Couples

### **Economic Resilience Strategies for Generation Z In Addressing the Negative Impacts of Doom Spending in the Digital Economy Era**

Family resilience can be evaluated through three dimensions, namely physical, social, and psychological resilience. Physical resilience, often referred to as economic resilience, includes the ability to meet basic needs such as clothing, food, housing, education, and healthcare, all of which require adequate financial resources.<sup>22</sup> The economic resilience strategies of Generation Z couples in responding to the negative effects of doom spending in the digital economy era demand adaptability, prudent financial planning, and the integration of spiritual and social values within family life.<sup>23</sup> As a generation deeply immersed in technology and social media, financial behavior is shaped by digital influences. The key challenge lies in how Generation Z couples can use technological advancements as tools for productivity and economic empowerment.

<sup>22</sup> 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>.

<sup>23</sup> 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](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 budgeting, and long-term saving and investment. In reality, the ability to grasp essential financial principles such as differentiating between needs and wants, setting spending priorities, and avoiding consumer debt forms the core of a resilient household economy. Studies show that strong financial literacy positively influences self-control and rational spending habits, particularly in an environment saturated with digital promotions and e-commerce advertisements.<sup>24</sup>

The second strategy comprises enhancing financial communication and transparency between couples. Economic disputes frequently result from a lack of openness regarding income, spending, or financial priorities. Couples can collaborate in creating financial plans, establishing short- and long-term goals, and reminding each other to maintain responsible spending habits through honest communication. The primary function is to build closeness and emotional intimacy within the family, as well as to serve as a mechanism for resolving conflicts. Effective communication strengthens trust and cooperation, which are essential components of overall family resilience.<sup>25</sup>

Integrating Islamic consumption values serves as an important strategy for preserving financial stability. The principles of *qanā'ah* (contentment), *tawāzun* (moderation), and *maṣlahah* (benefit) emphasize avoiding excessive consumption and prioritizing the greater good.<sup>26</sup> Islam forbids *isrāf* (extravagance) and *tabzīr* (wastefulness) because such behaviors create economic disparities and decrease sustenance.<sup>27</sup> Moral guidance that helps restrain Generation Z couples from the consumptive and hedonistic lifestyles frequently amplified by social media is gained by embedding spiritual values into financial practices.

Another important strategy is using technology for productive ends. In the current digital economy, technology serves as a method to generate income. Numerous digital opportunities, such as freelancing, content creation, online entrepreneurship, and digital investing, can be leveraged by Generation Z couples to strengthen household finances.<sup>28</sup> Generation Z can better balance financial needs with digital lifestyles by transitioning from purely consumptive users to productive digital participants. Lastly, support through social and educational policies is also essential from educational institutions, government bodies, or religious organizations. Programs such as financial literacy-oriented premarital counseling, household financial management workshops, and ethical digital education can serve as

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<sup>24</sup> Daniza Alzura and Sholikha Oktavi Khalifaturafi'ah, "How Students' Use of E-Commerce, E-Money, Financial Literacy, Self-Control, and Lifestyle Affect Their Consumptive Behavior," *Jurnal Ilmu Keuangan Dan Perbankan (JIKA)* 13, no. 2 (June 2024): 221–34, <https://doi.org/10.34010/jika.v13i2.12127>.

<sup>25</sup> Keri Black and Marie Lobo, "A Conceptual Review of Family Resilience Factors," *Journal of Family Nursing* 14, no. 1 (February 2008): 33–55, <https://doi.org/10.1177/1074840707312237>.

<sup>26</sup> Daud Abdul-Fattah Batchelor, "Reducing Wasteful Consumption Towards Sustainability by Waste Avoidance Using Self-Improvement (Tazkiyah) and Contentment (Qana'ah) Approaches," in *Islamic Perspectives on Science and Technology*, ed. Mohammad Hashim Kamali et al. (Singapore: Springer, 2016), 193–212, [https://doi.org/10.1007/978-981-287-778-9\\_13](https://doi.org/10.1007/978-981-287-778-9_13).

<sup>27</sup> Nasaiy Aziz et al., "The Understanding of Selangor International Islamic University College Students about Tabzir Verses in the Al-Quran," *J. Legal Ethical & Regul. Issues* 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>.

<sup>28</sup> 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.<sup>29</sup> 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 rapidly shifting dynamics of the digital economy. Family economic resilience is shaped by financial capacity, integration of values, emotional maturity, and prudent decision-making in managing lifestyle choices.

### ***Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl: An Ethical Framework for Wealth Protection and Behavioral Regulation in the Digital Economy Era***

*Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl* represents essential objectives within the broader framework of *Maqāṣid al-Syarī'ah*, emphasizing the protection of wealth as a fundamental pillar for ensuring individual and collective well-being. In this perspective, wealth is viewed as material possession and trust (*amānah*) acquired, managed, and used responsibly, ethically, and in accordance with Islamic principles.<sup>30</sup>

At a philosophical level *Ḥifẓ al-Māl* governs the treatment of wealth from the acquisition to the management and distribution. The core principle is that all economic activities must generate *maṣlahah* (benefit) while preventing *mafsadah* (harm).<sup>31</sup> Therefore, Islamic law establishes ethical boundaries, including the prohibition of *riba*, *gharar*, and *maysir*, and upholds values such as honesty, transparency, and justice in financial transactions.

*Ḥifẓ al-Māl* includes three major dimensions, namely:

1. Protection of wealth from destructive elements, such as extravagance (*isrāf*), wastefulness (*tabzīr*), and excessive consumption that exceeds essential needs.
2. Enhancement and growth of wealth, achieved through productive economic activities, lawful investments, and the optimal use of assets to support family and societal welfare.
3. Fair distribution of wealth, ensuring that resources are allocated proportionately to personal needs, family responsibilities, and the broader community to promote social harmony and economic balance.

In the modern context within the digital economy era, this theory functions as an ethical compass that guides individuals in navigating challenges, including consumerism, exposure to digital advertising, and impulsive behaviors such as doom spending. Individuals can develop self-regulation, re-evaluate economic priorities, and channel technological use toward productive and beneficial purposes by internalizing *Ḥifẓ al-Māl*. Generally, *Maqāṣid al-Syarī'ah fī Ḥifẓ al-Māl* offers a framework for protecting wealth as well as a moral and spiritual foundation for shaping balanced, sustainable, and welfare-oriented economic

<sup>29</sup> Gita Prismadiano, Lucky Endrawati, and 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>.

<sup>30</sup> Wafiq Ibnu Mubarak, "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/>.

<sup>31</sup> Muhammad Nazmul Hoque et al., "Money Laundering from Maqasid Al-Shari'ah Perspective with a Particular Reference to Preservation of Wealth (Ḥifẓ Al-Mal)," *J. Legal Ethical & Regul. Issues* 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 as a maladaptive response to psychological stress and anxiety<sup>32</sup>. Individuals experiencing emotional distress often pursue immediate gratification through impulsive purchases, even though the behaviors fail to resolve underlying or long-term problems. The actions intensify financial burdens and deteriorate mental well-being instead of alleviating psychological strain. This consumption cycle becomes self-reinforcing and increasingly difficult to break. Key contributing factors include decreased self-regulation, pervasive social media influence, and unregulated access to digital credit facilities.<sup>33</sup> These elements drive individuals into recurring patterns of unplanned and emotionally driven spending.

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

The results suggest the critical role of social media algorithms in perpetuating doom spending behavior. Digital platforms use targeted advertising strategies that exploit users' emotional vulnerabilities, prompting purchasing as a form of emotional relief or compensation.<sup>35</sup> The widespread trend of lifestyle exhibitionism or "flexing" on social media supports intense social comparison, reinforcing societal pressure in conformity to unrealistic consumerist ideals.<sup>36</sup> Therefore, many individuals resort to online credit services or high-interest digital loans to maintain the projected lifestyle, leading to deteriorating financial health and prolonged economic insecurity.<sup>37</sup> 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 such as mindfulness practices, physical exercise, and cognitive-behavioral therapy. These

<sup>32</sup> Anditasari, Sabillah, and Budiman, "When Shopping Becomes Solace."

<sup>33</sup> Emmanuel W. Ayaburi, James Wairimu, and Francis Kofi Andoh-Baidoo, "Antecedents and Outcome of Deficient Self-Regulation in Unknown Wireless Networks Use Context: An Exploratory Study," *Information Systems Frontiers* 21, no. 6 (December 2019): 1213–29, <https://doi.org/10.1007/s10796-019-09942-w>.

<sup>34</sup> Hamdi Sadeh, "Pedagogical Values and the Lawful Rules of Islamic Behavior in Consumption," *International Journal of Marketing Studies* 16, no. 1 (January 2024): p1, <https://doi.org/10.5539/ijms.v16n1p1>.

<sup>35</sup> Kaisa Karoliina Lepp, "Psychological Tactics in 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., "Choice Architectures in the Digital Economy: Towards a New Understanding of Digital Vulnerability," *Journal of Consumer Policy* 45, no. 2 (June 2022): 175–200, <https://doi.org/10.1007/s10603-021-09500-5>.

<sup>36</sup> 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>.

<sup>37</sup> 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>.

methods provide healthier pathways for managing emotional distress without resorting to consumption.<sup>38</sup>

From an Islamic perspective, reinforcing spiritual values such as *qanā'ah* and *mujāhadah al-nafs* (self-discipline) becomes essential. Regular worship practices, ethical financial planning, and adherence to sharia-compliant economic principles establish a strong foundation for managing personal finances in line with moral values.<sup>39</sup> Strengthening financial literacy at the community level is crucial to equip individuals with the knowledge and skills needed to make informed decisions, resist manipulative marketing, and avoid emotional traps associated with doom spending. The behavioral pattern is shown in Figure 1, which shows the Doom Spending Cycle. In this context, emotional stress triggers impulsive consumption that leads to financial strain and recurring psychological distress. This self-perpetuating loop of emotional distress, impulsive consumption, and financial consequences is visually represented in Figure 2.



**Figure 2.** Doom Spending Cycle

<sup>38</sup> Thomas Pedulla, “The Mindfulness Perspective,” *International Journal of Group Psychotherapy* 67, no. sup1 (January 2017): S154–63, <https://doi.org/10.1080/00207284.2016.1218284>; Marie-Carmen Neipp and Eva León, “Physical Exercise: Emotional and Psychological Benefits,” in *Exercise: Physical, Physiological and Psychological Benefits*, ed. Dulce Esteves and Kiara Lewis (Nova Science Publishers, Inc., 2021), 1–20; Mark D. Litt and Howard Tennen, “Coping Skills Training,” in *The Corsini Encyclopedia of Psychology*, 1st ed., ed. Irving B. Weiner and W. Edward Craighead (Wiley, 2010), 1–3, <https://doi.org/10.1002/9780470479216.corpsy0230>; Nancy S. Kay, “Self-Awareness in Personal Transformation,” in *Handbook of Personal and Organizational Transformation*, ed. Judi Neal (Cham: Springer International Publishing, 2018), 183–216, [https://doi.org/10.1007/978-3-319-66893-2\\_22](https://doi.org/10.1007/978-3-319-66893-2_22).

<sup>39</sup> Wulan Muawaliyah and Ahmad Saifuddin, “Consumptive Behavior in Female University Students: Qana’ah and Hedonic Lifestyle as Predictors,” *Islamic Guidance and Counseling Journal* 6, no. 1 (March 2023): 70–82, <https://doi.org/10.25217/igcj.v6i1.3241>; Teten Jalaludin 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>.

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

The implementation of *Hifz al-Māl* as well as the protection and preservation of wealth plays a crucial role in addressing doom spending among Generation Z, particularly within the context of contemporary consumption patterns shaped by digitalization. In Islamic jurisprudence, *Hifz al-Māl* is an essential component of the broader framework of *Maqāṣid al-Syarī'ah*, which aims to ensure the safeguarding of material resources. This allows individuals and families to achieve economic stability, social welfare, and spiritual well-being.<sup>40</sup> The practice of doom spending contrasts with the values of moderation, prudence, and responsible financial management promoted in Islamic thought.

Doom spending is a coping mechanism for stress, anxiety, or existential uncertainty.<sup>41</sup> In the digital economy, the rapid expansion of online marketplaces, the persuasive influence of digital opinion leaders, and constant exposure to curated lifestyles have collectively intensified the tendency to consume beyond financial capacity. This behavioral pattern reflects a significant shift in consumer priorities, moving from basic needs toward wants associated with social validation, self-image enhancement, and emotional escape. The tendencies are inherently contradictory to the fundamental principles of *Hifz al-Māl*, which emphasize the ethical use of wealth, avoidance of wastefulness, and the pursuit of benefits (*maṣlaḥah*).<sup>42</sup>

The implementation of *Hifz al-Māl* as a countermeasure to doom spending necessitates an understanding of wealth. Islam promotes a holistic method to financial stewardship, where consumption decisions are guided by the principles of *tawāzun* (balance), *qanā'ah* (contentment), and *maṣlaḥah* (benefit). Muslims are allowed to prioritize essential needs, refrain from extravagant expenditures, and assess the long-term impact of financial choices on personal and family welfare.<sup>43</sup> These values function as a moral compass that helps individuals navigate the overwhelming consumer stimuli presented by technology when applied to the contemporary digital landscape.

The core objective of *Hifz al-Māl* in the modern context is the cultivation of financial awareness and discipline. This includes the ability to distinguish between primary needs (*ḍarūriyyāt*), complementary needs (*ḥājjiyyāt*), and luxuries (*taḥsīniyyāt*) critical in making rational consumption decisions.<sup>44</sup> Doom spending blurs the distinctions, leading individuals

<sup>40</sup> Mubarak, "The Influence of Maqasid Al-Shariah on the Spiritual Wellbeing of the Participants in the Smart Sawah Berskala Besar Project."

<sup>41</sup> Anditasari, Sabillah, and Budiman, "When Shopping Becomes Solace."

<sup>42</sup> Surya Karmila Sari, Ayu Puspa Kirana, and Otong Karyono, "Overcoming Israf: An Exploration of Frugal Living Within The Framework of Hifdz Al-Mal," *ADILLA: Jurnal Ilmiah Ekonomi Syari'ah* 8, no. 1 (January 2025): 1–21, <https://doi.org/10.52166/adilla.v8i1.7322>.

<sup>43</sup> Muhammad Omer Rafique and Khawaja Masood Raza, "Islamic Green Finance," in *Islamic Green Finance*, 1st ed., by Edib Smolo and Muhammad Omer Rafique (London: Routledge, 2025), 3–19, <https://doi.org/10.4324/9781003540403-2>; Shahida Shahimi and Siti Aisyah Zahari, "Principles of Sustainability in Islamic Finance," in *Islamic Finance and Sustainability*, 1st ed., by Farhad Taghizadeh-Hesary et al. (London: 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>.

<sup>44</sup> Muhammad Dayyan, "MUSLIM'S UTILITY MAXIMIZATION: an Analysis based on Maqashid Shariah," *Media Syari'ah: Wabana 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 *Hifẓ al-Māl* allows individuals to balance spending behavior with the hierarchy of needs determined by Shariah, ensuring that consumption supports the preservation of wealth. *Hifẓ al-Māl* promotes the avoidance of financial harm, including indebtedness, economic vulnerability, and resource mismanagement.<sup>45</sup> 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 values of *Hifẓ al-Māl*. This shift is essential to counteract the societal pressures and marketing strategies that continually promote impulsive purchases.

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

*Hifẓ 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.<sup>48</sup> This presents a value-based model of consumption that centers on 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 *Hifẓ 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 comprehensive ethical framework capable of addressing modern

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Abd Ghani, Noraini Ismail, and Nor Azira Mohd Radzi, "Islamic-Based Hierarchical Consumption: Guide for Muslim Consumer," *Jurnal Intelek* 14, no. 2 (2019): 52–57, <https://doi.org/10.24191/ji.v14i2.217>.

<sup>45</sup> Ubaidillah Mansur, Dede Nurohman, and Ahmad Muhtadi Anshor, "Revitalizing Financial Freedom to Achieve a Sustainable Economy Based on Maqashid Al-Shariah in Hifẓ al-Māl," *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah* 9, no. 2 (December 2024): 286–304, <https://doi.org/10.24235/jm.v9i2.18582>.

<sup>46</sup> 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>.

<sup>47</sup> 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>.

<sup>48</sup> Sari, Kirana, and Karyono, "OVERCOMING ISRAF."

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

## CONCLUSION

Reconstruction of *Maqāṣid al-Syarī'ah fī Hifẓ al-Māl* provides a critical ethical framework for addressing the rising phenomenon of doom spending among Generation Z and the growing implications for family economic resilience in the digital era. Doom spending reflects a shift in contemporary consumption patterns that frequently prioritize temporary psychological satisfaction over long-term financial stability. Therefore, this behavior threatens the economic foundation of Generation Z families, increasing the vulnerability to financial conflict, debt accumulation, and instability in fulfilling basic household needs. Islam emphasizes the preservation, responsible management, and ethical use of wealth through *Hifẓ al-Māl*. This principle promotes balance (*tawāzun*), contentment (*qanā'ah*), and the pursuit of *maṣlaḥah* in all economic activities. The values serve as a moral and practical guide for Generation Z couples in differentiating between needs and wants, controlling impulsive spending, and preventing wastefulness (*isrāf*) and extravagance (*tabẓīr*) when applied to the context of modern digital consumption. The integration of the values provides the spiritual and ethical foundation necessary to counter the psychological and social triggers underlying doom spending.

The reconstruction of *Hifẓ al-Māl* in contemporary contexts shows the importance of digital financial literacy, transparent communication between couples, and the productive utilization of technology. These elements work collectively to enhance family economic resilience by improving rational financial decisions, strengthening household trust, and promoting adaptive responses to technological change. Generation Z families can shift from consumptive digital behaviors to more productive and sustainable economic practices when these strategies are internalized. The application of *Maqāṣid al-Syarī'ah fī Hifẓ al-Māl* serves as a preventive measure against the destructive cycle of doom spending and a transformative method to building strong, adaptive, and value-driven family economic systems. A resilient financial structure capable of withstanding the challenges of the digital economy while maintaining harmony, stability, and long-term household prosperity can be cultivated by integrating ethical principles, emotional maturity, and digital competence.

Several directions are recommended to advance the analysis of virtuous and ethical consumption among Generation Z. First, empirical studies with larger and more diverse samples are needed to examine variations in doom spending behavior across different income levels, educational backgrounds, and cultural settings. Second, mixed-method or longitudinal designs provide deeper 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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