

## FoMO-Driven Consumptive Lifestyle in Fashion: A Maslahah Perspective Among Female Students

Lusy Annisya<sup>\*1</sup>, Umi Julaihah<sup>1</sup>, Nur Asnawi<sup>1</sup>, Meldona<sup>1</sup>

<sup>1</sup>Pascasarjana, State Islamic University Maulana Malik Ibrahim Malang, Indonesia

Corresponding author:

\*Lusy Annisya  
[240504210016@student.uin-malang.ac.id](mailto:240504210016@student.uin-malang.ac.id)

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### Abstract

**Background:** The Fear of Missing Out (FoMO) phenomenon has contributed to the rise of a consumptive lifestyle among female college students, particularly in fashion. **Objective:** This study aims to analyze how social media, economic conditions, brand credibility, and accessibility influence students' consumerist behavior and how the Islamic concept of maslahah can guide consumption control. **Method:** A qualitative method was employed through in-depth interviews with twelve hijabi students from a state university in Malang. Thematic analysis followed Braun & Clarke's framework with ethical clearance, member checking to ensure data validity. **Results:** Social media plays a significant role in creating social pressure to follow trends, but spiritual values and economic considerations act as balancing factors in consumption decisions. The ease of access to shopping and brand image further reinforce consumerist behavior, but people who incorporate the principle of maslahah could limit extravagant lifestyles. **Conclusion:** The study confirms the role of religious and psychological values in fashion consumption, as well as the importance of Islamic consumption education and financial literacy in higher education to shape balanced consumptive behavior.

**Keywords:** Consumerist lifestyle; female student fashion; FoMO; islamic consumption; maslahah.

### Abstrak

**Latar Belakang:** Fenomena Fear of Missing Out (FoMO) telah berkontribusi pada meningkatnya gaya hidup konsumtif di kalangan mahasiswa perguruan tinggi, terutama dalam bidang fashion. **Tujuan:** Studi ini bertujuan untuk menganalisis bagaimana media sosial, kondisi ekonomi, kredibilitas merek, dan aksesibilitas memengaruhi perilaku konsumtif mahasiswa, serta bagaimana konsep Islam tentang maslahah dapat menjadi panduan dalam mengontrol konsumsi. **Metode:** Metode kualitatif digunakan melalui wawancara mendalam dengan dua belas mahasiswa berhijab dari universitas negeri di Malang. Analisis tematik mengikuti kerangka kerja Braun & Clarke dengan persetujuan etis dan verifikasi anggota untuk memastikan validitas data. **Hasil:** Media sosial memainkan peran penting dalam menciptakan tekanan sosial untuk mengikuti tren, namun nilai spiritual dan pertimbangan ekonomi menjadi faktor penyeimbang dalam pengambilan keputusan konsumsi. Kemudahan akses belanja dan citra merek turut memperkuat perilaku konsumtif, tetapi penanaman prinsip maslahah dapat membatasi gaya hidup boros. **Simpulan:** Studi menegaskan peran nilai religius dan psikologis dalam konsumsi fashion, serta pentingnya edukasi konsumsi Islami dan literasi keuangan di perguruan tinggi untuk membentuk perilaku konsumtif yang seimbang.

**Kata Kunci:** Gaya hidup konsumtif; fashion mahasiswa; FoMO; konsumsi islami; maslahah.

## Introduction

Fashion trends among female students have increased rapidly alongside the growth of social media and consumerist culture. Many feel pressured to appear fashionable for social acceptance, resulting in frequent purchases of clothing and beauty products beyond basic needs. While this trend stimulates the fashion industry and MSMEs, it also risks personal financial instability and promotes an unsustainable lifestyle, highlighting the need for financial literacy education (Amilia, 2025; Mardani et al., 2024). Recent trends show that students now value not only style but also comfort and sustainability, embracing minimalist, athleisure, and vintage-modern combinations, as well as eco-friendly practices such as thrift shopping (Fadillah & Kusumawardani, 2021). However, the consumerist lifestyle remains widespread as students often buy out of desire rather than need, driven by the pursuit of trends and social validation, which encourages impulsive online shopping behavior (Nasution et al., 2023; Sartika et al., 2024).

The Fear of Missing Out (FoMO) is a key psychological factor driving college students' consumptive behavior. It reflects the fear of missing information or trends, prompting individuals to stay constantly connected on social media (Anisimova et al., 2025; Jangkar et al., 2025). Students experiencing FoMO often make impulsive purchases to gain social acceptance and keep up with fashion trends, as studies show a positive correlation between FoMO intensity and excessive buying behavior (Asyifa et al., 2024). From an Islamic view, FoMO in fashion is not entirely negative; the desire to look presentable aligns with *maslahah tahsiniyyah*, which supports refinement and order in life. However, unmanaged FoMO may lead to *israf* (wastefulness) and psychological strain that conflict with *maslahah* principles. Thus, FoMO remains acceptable when balanced within one's means, guided by sincere intentions, and aligned with moderation and wise financial management (Ata et al., 2025; Dahmiri et al., 2023; Nasution et al., 2023).

Social factors such as the influence of the surrounding environment and social media also play a significant role in encouraging this behavior. Social media plays a huge role in reinforcing FoMO and consumptive behavior. Dependence on social media often makes students feel anxious if they do not follow the activities or trends that are happening on the platform (Harborth & Pape, 2021; Ikhwanda & Giyana, 2025). Influencers, celebrities, and role models on social media have a strong influence in shaping students' fashion preferences. This causes students to often purchase fashion products to fulfill their emotional needs in order to remain relevant and socially accepted (Dinh & Lee, 2024; Fuadi & Padmantlyo, 2024). However, awareness of the negative impact of consumptive behavior triggered by FoMO has also begun to emerge, prompting some students to try to control their consumption by prioritizing needs over desires (Alfian, 2024).

In addition to social media factors, economic, financial, or budget availability factors will also affect consumer purchasing power, which influences the focus on price or quality (Nasution et al., 2023; Susilawati et al., 2021). Accessibility also influences students' consumerist lifestyles in fashion trends. The ease of access through online shopping platforms and attractive discount offers further encourages students to make purchases without careful consideration (Rajaba et al., 2024; Sartika et al., 2024). In addition, brand credibility and brand image are also taken into consideration in purchasing decisions, where students tend to choose brands that are trusted and have an image that matches their lifestyle in order to support their social status and identity (Fuadi & Padmantlyo, 2024; Sholikhah & Misidawati, 2024).

Previous studies have discussed the influence of FoMO on consumptive behavior, but have not yet thoroughly examined how FoMO, reinforced by psychological factors and social media, impacts the consumptive lifestyle of students in the context of ever-evolving fashion trends. This study also explores how economic factors, accessibility, and perceptions of brands contribute to shaping students' consumption behavior within fashion trends. Previous research has examined the influence of FoMO using a sample of millennials and mostly quantitative studies with questionnaire/survey (Maulana et al., 2023), Generation Z (Harborth & Pape, 2021), college students (Ikhwanda & Giyana, 2025; Jangkar et al., 2025; Nasution et al., 2023).

This study aims to analyze how social media, economic conditions, brand credibility, and product accessibility shape the consumptive lifestyle of female college students within fashion trends influenced by the Fear of Missing Out (FoMO) phenomenon. It also examines how such behavior can be aligned with the Islamic concept of *maslahah* to encourage balanced and ethical consumption. Focusing on female students in Malang City, the study provides insights for promoting financial literacy and Islamic consumption education, offering practical guidance for both educators and marketers to foster responsible consumer behavior. This

study will investigate further by taking a sample of female students at state universities in Malang. Thus, this study offers novelty by integrating psychological aspects (FoMO), the influence of social media, economic factors, accessibility, and brand perception in analyzing the consumptive lifestyle of female students at state universities in Malang in fashion trends. The purpose of this study is to understand how various factors such as social media, economic conditions, the credibility of fashion information sources, and accessibility to fashion products play a role in shaping the consumptive lifestyle of female college students, particularly in the context of fashion trends influenced by the FoMO (Fear of Missing Out) phenomenon. This study also aims to examine to what extent such consumerist behavior can be controlled or directed to align with the values of benefit (maslahah) from an Islamic perspective.

## Method

This study uses a qualitative approach with in-depth interviews to explore the influence of Fear of Missing Out (FoMO) on the consumptive lifestyle of female university students wearing hijabs at a state university in Malang in the context of fashion trends. Interviews were conducted to understand the role of psychological factors (FoMO), social media, economic conditions, accessibility, and brand credibility in shaping consumption behavior. Data were analyzed qualitatively using thematic analysis with an inductive approach referring to (Braun & Clarke, 2006). Research themes were obtained directly from the data without prior theoretical categories through a process of open coding, grouping codes into patterns, and compiling main themes in a bottom-up manner. This approach allows researchers to interpret the meanings that emerge naturally from participants' narratives while linking them to relevant theories. All participants provided informed consent before taking part in the study. They were informed about the research purpose, confidentiality of their data, and their right to withdraw at any time. Participants' identities were anonymized using pseudonyms (e.g., "NA, UIN student") to protect privacy.

## Participant

This study involved twelve Muslim female students wearing hijabs from a state university in Malang City, selected purposively to ensure diversity in fashion style, economic background, and consumption patterns. The participants were active consumers of fashion trends and social media users susceptible to the Fear of Missing Out (FoMO) phenomenon, making them relevant to the research objectives. The recruitment process was conducted by considering criteria such as active participation in fashion trends, consumption experiences through social media, and awareness of Islamic consumption values. In-depth interviews were used as the data collection method to comprehensively explore their perspectives on the influence of social media, economic conditions, brand credibility, product accessibility, and the application of the principle of maslahah in fashion consumption decisions.

## Procedure

The research procedure consisted of three main stages: data collection, data analysis, and data validation. Data were gathered through semi-structured in-depth interviews with twelve Muslim hijabi female students who actively use social media and show interest in fashion trends, with sessions lasting 30–60 minutes conducted either face-to-face or via online video calls depending on participants' availability; all conversations were guided by a structured interview protocol, recorded with consent, and transcribed verbatim. Thematic analysis was conducted following (Braun & Clarke, 2006) six phases familiarization, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report using an inductive approach to allow themes to emerge naturally. To ensure credibility and ethical assurance, member checking and peer debriefing were carried out, while informed consent, pseudonym use, and secure data storage were implemented to protect participants' rights and confidentiality.

## Data Measurement

In this research, the data was measured using a qualitative approach, specifically through in-depth interviews with the selected participants. The researchers used semi-structured interview guides to explore key themes such as the influence of social media, Fear of Missing Out (FoMO), economic conditions, brand

credibility, accessibility to fashion products, and the application of the Islamic concept of *maslahah* in consumption behavior. Rather than using numerical data or statistical tools, the researchers focused on narrative responses and analyzed them using thematic analysis to identify patterns, meanings, and relationships within the participants' experiences and perspectives. This method allowed for a rich and comprehensive understanding of the underlying social, psychological, and spiritual dynamics influencing consumer behavior in fashion.

## Data Analysis

The research analyzed the data using a qualitative thematic analysis approach. After conducting in-depth interviews with twelve female students, the researchers transcribed the participants' responses and systematically examined the content to identify recurring themes and patterns related to consumer behavior, social media influence, FoMO, economic considerations, brand credibility, accessibility, and Islamic values (*maslahah*). Thematic analysis allowed the researchers to categorize and interpret the data based on meaningful segments, revealing how each factor contributes to the consumerist lifestyle. The analysis also involved comparing the participants' narratives with existing theories and previous studies to support the findings and ensure a comprehensive understanding of the phenomena being studied.

## Result

After collecting data through in-depth interviews with female students from various fashion backgrounds at state universities in Malang, the researcher obtained 12 informants who had diverse views on the relationship between consumptive lifestyles and the Fear of Missing Out (FoMO) phenomenon in fashion trends. The analysis process was conducted using a thematic approach to identify patterns emerging from respondents' narratives regarding the influence of social media, economic conditions, the credibility of fashion sources, and accessibility to products. By grounding the analysis in the values of utility (*maslahah*), the following section will present the main findings from the interviews, which will then be linked to theory and previous research findings to provide a more comprehensive understanding of the phenomenon of fashion consumption among female students. The following are the results of the interviews conducted by the researcher:

### 1. The Influence of Social Media and FoMO on Consumptive Lifestyles

Most respondents stated that social media is one of the main triggers in shaping their consumptive lifestyles. Applications such as Instagram, TikTok, and Pinterest are active sources of fashion inspiration that they access daily. Influencers like Indah Nada Puspita, Natasha Rizki, and hijab-wearing Instagram celebrities serve as style references that are widely imitated. This indicates that Fear of Missing Out (FoMO) arises when female students feel left behind by trends that are trending on social media. *"When I see new hijab or outerwear trends on TikTok, I sometimes worry about not looking up to date."* (NA UIN Student, Fashionable, following trends).

This aligns with the opinion of (Anisimova et al., 2025). which states that social media reinforces the urge to consume through emotional triggers such as FoMO. However, not all respondents were significantly affected. Respondents such as SA and FZA, who adhere more to sharia principles and minimalism, admitted that they were not easily swayed by viral trends.

In addition to being a major trigger for impulsive consumption, social media also encourages the perception that self-worth is linked to appearance. Some respondents said that they felt more "connected" or accepted in their social environment when they were able to follow viral trends. *"Social media is like a creative showcase, inspiring me to try new styles."* (NSAQ, Female Students UB, Experimental, likes to explore new styles). *"I keep a special folder for style inspiration from social media."* (TK, Female Students UM, Experimental/Unique).

This statement shows that social media is not only a place to view products, but also to shape style identity. Interestingly, FoMO is not always interpreted negatively by respondents. TK interpret FoMO as a positive encouragement for style exploration, rather than merely social anxiety. So, social media creates both inspiration and social pressure, fostering FoMO that drives impulsive consumption. Yet, individual religiosity and value orientation can act as internal moderators against excessive trend-following.

## 2. Economic Factors and Accessibility in Consumption Decisions

Economic conditions are one of the key factors in shaping consumption behavior. Almost all respondents admitted that budget constraints were the main reason for regulating or postponing fashion purchases. IY and DRU said that they were willing to postpone shopping if it was not urgently needed. These findings reinforce the research findings (Nasution et al., 2023) which highlights that economic capacity greatly determines the intensity and impulsiveness of fashion shopping, especially among the student generation. Easy access through e-commerce and discounts further reinforce consumptive behavior. Many respondents, such as CDC and TK, admit that flash sales and the visual display of products online often cause them to make impulsive purchases. Research (Sartika et al., 2024) mentions that digital platforms with aggressive promotional algorithms can encourage unplanned purchases, something that is widely confirmed in the findings of this interview.

On the economic side, the majority of respondents stated that they carefully consider their financial capabilities. For example (FZA, Female Students UIN, Minimalist) explained: *"I already have a specific budget, so I can't just buy anything."* On the other hand (IY, Female Students UIN, not really following trends) honestly said, *"If I really need the item, I'll use paylater haha,"*

Indicating that despite being aware of limitations, instant solutions are still chosen. This suggests a conflict between the ideal of financial management and the temptation of instant consumption. Accessibility also plays a significant role. Online platforms make it easy for female students to access global trends without location or time constraints. (CDC, Female Students UM, Casual) stated, *"Discounts are the main reason I buy."* While (QH, Female Students UM, Minimalist, simple, and functional) is more selective: *"I prefer to see the item in person."*

This difference shows that despite open access, shopping behavior is still influenced by personal preferences and principles. Thus, financial capacity and online accessibility jointly shape consumption intensity. Even financially aware students struggle to resist digital marketing triggers such as discounts and *paylater* schemes.

## 3. Brand Credibility and Social Image

Preference for certain brands also influences female students' fashion consumption decisions. Some respondents mentioned that they feel more confident when using products from well-known brands, as these are considered to reflect a certain social status or lifestyle. (NA, Female Students UIN, Fashionable, following trends) said: *"People usually notice when you wear a well-known brand."*

This finding is in line with (Fuadi & Padmantyo, 2024) who found that brand credibility and brand image play an important role in shaping the loyalty of young consumers. However, there were also respondents who prioritized quality and function over big brand names, such as QH and RA. They stated that they were more comfortable using local or second-hand products that had uniqueness and character, rather than just popularity. This difference indicates the existence of value segmentation among young consumers, between those who view brands as social symbols and those who prioritize originality or sustainability.

In the interviews, most respondents mentioned that brands play a role in shaping trust and self-image. Trendy respondent said, *"Certain brands definitely have the right style and size."*

This indicates that brands are not only seen as a guarantee of quality but also as shapers of social identity. However, there are also students who are more independent in determining their preferences. RA (UB Student, with her vintage style, said: *"I like local brands or second hand... the brand doesn't matter, what matters is the character."*

This contrast highlights the differing orientations between consumers who view fashion as a social symbol and those who prioritize authenticity. Brand credibility remains a key determinant of fashion choice, yet there is a growing segment of students who prioritize individuality, sustainability, and local identity over social prestige.

## 4. Masalahah Perspective: Directing Consumption to be Sharia-Compliant

Most respondents are beginning to recognize the importance of value in consumption. They state that fashion purchases should consider long-term benefits, not just follow trends. The concept of *masalahah* (benefit) in Islam serves as a reference for some female students to control their consumptive lifestyles, as stated by: *"I make sure my purchases have benefits and blessings."* (FRS, Female Students UB, Syar'I, Modern)



Most respondents are beginning to view fashion consumption from the perspective of utility, not merely aesthetics or social recognition. FRS, UB Student states, “*I ensure my purchases have benefits and blessings,*” while QH (UM Student) emphasizes, “*I believe Islam encourages us to be frugal and wise with our money.*” (QH, Female Students UM, Minimalist, simple, and functional)

Both statements indicate the integration of spiritual values into consumption decisions. Meanwhile, TK (UIN Student) takes a more flexible approach: “*I like to experiment but still consider the benefits.*” (TK, Female Students UIN, more conservative).

This reflects that *maslahah* can be internalized through various approaches, depending on each individual’s value orientation. Awareness of *maslahah* values encourages female students to internalize Islamic ethics in fashion consumption, transforming FoMO-driven behavior into mindful and purposeful purchasing.

From an Islamic perspective, excessive consumption is considered *israf* (wastefulness), which is prohibited. This is confirmed by (Dahmiri et al., 2023) that consumptive behavior driven by FoMO must be controlled so as not to conflict with the principle of simplicity in Islam. Many respondents showed efforts to balance following trends and maintaining spiritual principles, such as by purchasing multifunctional products, considering needs before desires, or choosing products that support modest fashion.

The findings of this study indicate that the consumerist lifestyle of female students in fashion trends is complexly influenced by the interaction between FoMO, social media, economic conditions, accessibility, and perceptions of brands. However, religious factors and spiritual values provide sufficient resilience for some female students to remain grounded in the principle of utility. The implication is that sharia-based consumption literacy education needs to be developed more extensively on campus. Female students, as highly active young consumers, need to be equipped with an understanding of *maslahah*, so they do not merely become impulsive buyers but rather consumers who are aware of value, sustainability, and social responsibility.

## Discussion

### 1. Factors Influencing the Consumptive Lifestyle of Female College Students

The findings of this study align with theoretical perspectives on Fear of Missing Out (FoMO) and consumer behavior theory, which explain how psychological and social stimuli influence individuals’ purchasing decisions. According to self-determination theory, FoMO arises when individuals experience unmet needs for social connection and belonging, driving them to engage in activities—such as fashion consumption to maintain social inclusion (Anisimova et al., 2025; Jangkar et al., 2025). This is consistent with the social comparison theory, which posits that individuals evaluate themselves based on others’ appearances and lifestyles displayed on social media, leading to increased materialistic and impulsive consumption patterns (Dinh & Lee, 2024). In the context of this study, the behavior of female college students reflects both theoretical mechanisms: FoMO triggers a desire for social validation, while the visibility of online fashion trends amplifies this through continuous comparison. However, the presence of Islamic ethical values particularly the concept of *maslahah* introduces a moderating factor that redefines consumption not merely as self-expression but as a reflection of moral and spiritual consciousness.

Social media has become the primary channel for shaping consumerist lifestyle preferences, particularly among female college students. Based on the results of interviews conducted in this study, most respondents revealed that apps such as Instagram, TikTok, and Pinterest provide significant exposure to the latest fashion trends. This interest is not only informative but also triggers an emotional urge to follow trends in order to avoid feeling socially left behind. This phenomenon is known as Fear of Missing Out (FoMO), which is the psychological fear of being left behind by popular trends in one’s social environment. As expressed by respondent NA (UIN Student), “*When I see new hijab or outerwear trends on TikTok, I sometimes feel afraid of not looking up to date.*” This reflects that social existence and self-actualization are largely shaped by content on social media. This phenomenon is in line with research by (Dinh & Lee, 2024), which found that exposure to social media influencers increases conspicuous consumption through the mediation of FoMO and materialism. The influence of social media not only creates trends but also reinforces the need to exist and be accepted in the digital community. Therefore, fashion consumption is not solely based on need, but also to

fulfill emotional and social identity needs. This shows that personality and personal values can act as a barrier against the influence of FoMO driven by social media.

However, not all respondents were significantly influenced by social media. Respondents such as SA, who are more oriented towards Sharia principles and a minimalist lifestyle, showed resilience to FoMO pressure. They tend to select fashion content and maintain the principle of simplicity in dressing. This suggests that personal values and spirituality can serve as protective factors against the negative effects of social media, as identified by (Alfian, 2024), who found that Islamic religiosity acts as a regulator in consumption behavior triggered by social media. In addition to triggering impulsive consumption, social media also plays a symbolic role as a creative showcase that shapes personal style. Some female students stated that they use social media as a source of style inspiration that reflects their identity. This shows that FoMO does not always have a negative impact but can also be an exploratory drive to develop a unique and character-appropriate style of dress. Research by (Anisimova et al., 2025) reinforces this finding, stating that FoMO not only triggers consumption panic but also plays a role in the formation of self-expression, depending on an individual's level of self-regulation.

Economic factors have been proven to be one of the main determinants of female students' consumer behavior, particularly in the context of purchasing fashion products. Based on the interview results, most respondents stated that budget constraints forced them to be more selective in choosing fashion items. Respondents such as IY and DRU explained that they would postpone purchases if the desired items were not urgent. This finding indicates a fairly strong financial awareness among some female students. This aligns with research by (Nasution et al., 2023), which confirms that income levels and personal financial conditions significantly influence purchasing decisions, particularly among students with limited income. However, financial constraints do not always prevent impulsive consumption. IY respondents admitted that they still purchased fashion items through payment schemes such as paylater when they really wanted or needed a product. This phenomenon reflects a conflict between financial management idealism and the temptation of instant consumerism, which is increasingly facilitated by financial features on e-commerce platforms. This is supported by the findings of (Sartika et al., 2024), who explain that the ease of digital payment systems, discounts, and visually appealing product displays encourage unplanned or impulsive buying.

Accessibility is also a crucial aspect that reinforces consumptive behavior. In the digital age, easy access to various fashion products through e-commerce, social media, and marketplaces has become a gateway for female students to follow trends more quickly. Respondents from CDC and TK stated that promotions such as flash sales, free shipping, and algorithmic recommendations are often temptations that are difficult to resist. This supports the opinion of (Rajaba et al., 2024) that digital e-commerce platforms increase the intensity of student consumption by offering features that make purchasing easier without requiring consideration of actual needs. In addition, consumptive behavior is also influenced by preferences for purchasing media. QH, UM Student respondents said that they prefer to buy goods directly (offline) so they can see the physical quality, while others prefer to shop online for practical and economic reasons. This difference indicates that despite widespread access, consumer decisions still depend on individual habits, personal values, and consumption literacy. According to (Silawati & Siregar, 2024), the level of comfort and trust in shopping platforms also shapes consumer loyalty and transaction preferences among students.

Brand credibility and brand image have been shown to have a significant influence on fashion consumption behavior among female college students. Interview results indicate that most respondents feel more confident when wearing products from well-known brands. For them, certain brands reflect social status and personal identity. Respondent NA UIN Student, for example, stated that *"people usually notice when you wear a well-known brand,"* indicating that using branded products is perceived as enhancing social recognition. This aligns with the findings of (Fuadi & Padmantyo, 2024), who discovered that brand credibility contributes to the formation of positive attitudes toward a brand, ultimately increasing purchase intent and decision-making. The influence of a brand lies not only in the quality of the product, but also in the symbolic value it carries. Some female students choose certain brands because of their association with lifestyle, social class, and suitability with the persona they want to portray. In an interview, Trendy respondents said, *"Certain brands are definitely stylish, and the size is just right."* This means that a brand is not merely a product but also part of a self-expression strategy. Research by (Sholikhah & Misidawati, 2024) reinforces this finding by

stating that brand image, brand trust, and brand awareness have a direct influence on purchasing decisions, particularly for fashion products closely tied to students' lifestyles.

However, not all female students consider brand to be the main determinant in their purchasing decisions. Respondents such as QH and RA showed a preference for local products, secondhand items, or brands with unique characteristics, rather than simply popular ones. QH, UM Student stated that *"what's important is that the product is of good quality and suits my personality,"* while RA prefers vintage fashion that does not rely on big names. These findings indicate a segmentation of values among female students: some view brands as symbols of status, while others prioritize originality, sustainability, and personal fit. According to (Rahman et al., 2024), the trends of thrifting and choosing local brands are now gaining popularity among students as they are perceived as more environmentally friendly, unique, and reflective of a more authentic identity. Preference for brands also reflects how young consumers construct their self-image through consumption. Trusted brands are considered to represent the lifestyle and tastes of individuals who want to stand out in public spaces, especially on social media. These findings show that fashion consumption is not only about clothing, but also about how individuals construct their identity and social relationships. Therefore, in the context of a consumerist lifestyle, brand credibility and image serve as symbolic tools that mediate between personal values and social demands.

## 2. The Role of Maslahah in Regulating FoMO-Driven Consumption Behavior

The perspective of *maslahah* in Islam provides an important framework for controlling consumptive lifestyles, especially for female students who are exposed to fashion trends and the phenomenon of Fear of Missing Out (FoMO). The results of the study show that most respondents began to realize that consumption decisions should not be based solely on the desire to follow trends but must also consider long-term benefits and blessings. For example, FRS (UB Student) respondents stated, *"I ensure that my purchases have benefits and blessings,"* indicating that the principle of *maslahah* is increasingly being used as a guideline for evaluating consumption decisions. This aligns with the thoughts of (Dahmiri et al., 2023), who emphasize that consumption behavior driven by FoMO must be controlled to avoid violating the principles of simplicity and benefit in Islam. Within the framework of *maqāṣid al-sharī'ah*, *maslahah* is divided into three levels: *dharuriyyah* (primary), *hajiyyah* (secondary), and *tahsiniyyah* (complementary). Fashion trends and the desire to look attractive can be categorized as part of *tahsiniyyah* *maslahah*, as long as they do not violate the value of moderation and do not cause waste (*israf*). This is reflected in the statement of a kindergarten respondent who said, *"I like to experiment but still consider its usefulness,"* indicating that appearance remains important, but does not sacrifice the values of benefit and Islamic ethics. This concept is supported by the research of (Ata et al., 2025), which found that religiosity can serve as a balance between hedonistic consumption and spiritual values within Muslim consumers.

In addition, *maslahah* also encourages students to prioritize needs over wants and to manage their finances wisely. QH, UM Student respondents said, *"I think Islam encourages us to be thrifty and wise in using money."* This shows the integration of spiritual values in consumption decisions, which is a tangible form of Islamic financial literacy. (Nasution et al., 2023) in their study also highlight the importance of the value of *maslahah* in limiting students' consumptive behavior to prevent them from falling into a wasteful lifestyle due to social and digital media influences. By internalizing the values of *maslahah*, female students not only avoid wastefulness but also become spiritually and socially responsible consumers. The consumerist lifestyle previously driven by social media pressure and the fear of missing out (FoMO) can be redirected toward a more ethical and meaningful lifestyle. In this context, the role of Islamic consumer education within the campus environment becomes crucial. Education that not only emphasizes financial literacy but also the values of utility and simplicity can shape the character of Muslim female consumers who are not only fashionable but also morally upright and wise in their consumption choices.

Overall, this study provides a critical synthesis showing that FoMO and social media exposure significantly shape female students' consumptive behavior through social comparison and emotional gratification, as explained by self-determination and social comparison theories. However, the integration of Islamic consumption ethics particularly the principle of *maslahah* serves as a moderating framework that transforms impulsive consumption into value-driven decision-making. These findings contribute to extending FoMO theory by introducing a religio-ethical dimension, emphasizing that spiritual awareness can counterbalance digital-age consumerism. Nevertheless, this research is limited by its small qualitative sample



size and single institutional context, which may constrain generalizability. Future studies should adopt mixed-method or cross-regional approaches, include male student perspectives, and explore quantitative validation of *maslahah*-based behavioral models. Such extensions would enrich the theoretical integration between psychological constructs of FoMO and Islamic perspectives on consumption, offering a more comprehensive framework for understanding and managing modern consumer behavior among Muslim youth.

## Conclusion

This study shows that female students' consumptive lifestyles in following fashion trends are influenced by a combination of psychological and social factors, such as social media and the Fear of Missing Out (FoMO) phenomenon, as well as economic aspects, accessibility, and brand credibility. Social media plays a major role in instilling trend standards and reinforcing social pressure that encourages impulsive consumption. However, awareness of personal economic conditions, belief in Islamic spiritual values, and understanding of the concept of *maslahah* (benefit) act as controlling factors in balancing needs and desires. Some female students are beginning to recognize the importance of Sharia principles in fashion consumption, such as simplicity, sustainability, and wise financial management. Using the *maslahah* approach, this study emphasizes that FoMO is not always negative, as long as it can be directed toward productive consumption and does not exceed reasonable limits. The principle of *maslahah tahsiniyyah* can serve as a framework for assessing the extent to which fashion consumption provides social and spiritual benefits. This study also emphasizes the need for Islamic consumption literacy education on campus so that female students can become consumers who are not only fashionable but also responsible and ethical.

Universities should strengthen Islamic consumption literacy through programs that integrate ethical consumerism, digital awareness, and financial management into student development. Future studies may employ mixed or comparative methods to explore broader cultural and gender perspectives on FoMO-driven consumption. These findings encourage universities to implement policies promoting balanced and ethical lifestyles among students. Islamic higher education institutions can integrate *maslahah*-based values into curricula and campus campaigns, guiding students to become responsible, sustainable, and spiritually conscious consumers.

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