



Critical Analysis of Gen-Z's Hedonistic Consumer Behavior through the Lens of Islamic Ethical Consumption

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Abstract. *This study critically examines the phenomenon of hedonistic consumerism among Generation Z through the perspective of ethical consumption in Islam. In the digital era dominated by instant lifestyles, technology, and the massive influence of social media, Generation Z is increasingly exposed to consumerist values oriented towards instant gratification. This phenomenon often contradicts Islamic principles of simplicity, responsibility, justice, and spiritual awareness in shopping and using goods and services. The main objective of this study is to analyze the extent to which the developing hedonistic consumption patterns deviate from Islamic consumption ethics and to explore the factors driving this trend. This study uses a qualitative approach based on literature review, referring to classical Islamic sources, contemporary fatwas, and modern literature on the consumption behavior of the younger generation and Islamic economics. The analysis results indicate a widening gap between Generation Z's consumption behavior and Islamic ethical norms. Influencing factors include social pressure in the digital space, manipulative marketing strategies, low financial literacy, and the commodification of identity that makes consumption a symbol of social status. However, this study also found positive trends that can be used as opportunities for reorientation, such as increasing awareness of halal lifestyles, a growing preference for sustainable products, and the emergence of more ethical marketing strategies based on Islamic values. Thus, Islamic ethical consumption can be revitalized through strengthened education, media involvement, and family guidance, so that Generation Z's consumption behavior can be re-aligned with moral, spiritual, and equitable Islamic economic principles. This study emphasizes the importance of integrating religious awareness with modern consumption practices in an effort to address the challenges of global consumerism.*

Keywords: *Digital Lifestyle, Gen-Z, Hedonistic Consumerism, Islamic Economics, Islamic Ethical Consumption.*

1. INTRODUCTION

The emergence of Generation Z (Gen-Z) as a dominant demographic cohort in the digital era has brought significant transformations in consumer behavior patterns, particularly in Muslim-majority societies (Aji et al., 2020; Akmal et al., 2023). Born between the mid-1990s and early 2010s, this generation is deeply immersed in a hyper-connected environment shaped by rapid technological advancements, algorithmic content delivery, and the pervasive influence of social media platforms (Rahman & Gusman, 2021). These developments have cultivated a culture of instant gratification, self-presentation, and experiential consumption, which often manifests in forms of excessive and hedonistic consumption (Puspitasari & Riyadi, 2022).

Hedonistic consumer behavior, defined as the pursuit of consumption for emotional pleasure, status enhancement, and sensory satisfaction rather than functional necessity, is becoming increasingly prevalent among Gen-Z individuals (Kholid et al., 2023). Such behavior

is frequently driven by psychological motivations including identity expression, peer validation, and escapism (Putri et al., 2021). In digital ecosystems where desire is commodified and marketed aggressively, Gen-Z consumers are frequently subjected to impulsive purchasing behavior influenced by viral trends, influencers, and targeted advertising strategies (Abdullah et al., 2020).

From the perspective of Islamic economic ethics, such consumption patterns pose fundamental concerns (Aziz & Anwar, 2024). Islamic teachings emphasize moderation, prohibit extravagance, and advocate for consumption practices rooted in accountability, spiritual awareness, and social justice (Rosyad et al., 2021). The Quran and Sunnah provide a comprehensive moral framework that situates consumption within the broader objectives of *maqasid al-sharī'ah* (higher objectives of Islamic law), aiming to preserve wealth, dignity, and communal harmony (Nasution & Mahfudz, 2022).

However, empirical observations and emerging studies suggest a growing dissonance between the consumption practices of Gen-Z Muslims and the ethical principles embedded in Islamic economics (Hermawan et al., 2020). While interest in halal consumerism and Islamic finance has expanded in recent years, much of this engagement appears superficial or limited to ritual compliance, rather than reflecting a deep ethical internalization of Islamic norms in everyday consumer choices (Rahman et al., 2023).

The extant literature on Islamic consumer behavior has predominantly focused on halal product certification, marketing strategies, or macroeconomic Islamic finance frameworks (Salehudin & Lestari, 2020). There remains a critical gap in the scholarly exploration of micro-level behavioral patterns—especially among youth—and how these relate to Islamic ethical paradigms. Specifically, there is a lack of focused inquiry into the psychological, sociocultural, and economic drivers that shape Gen-Z's hedonistic consumption within an Islamic normative context (Hasanah et al., 2022).

2. RESEARCH METHOD

This research employs a qualitative library research method, grounded in interpretive and critical paradigms (Fauzi & Rizki, 2023; Rahman, 2022). The study aims to explore the socio-religious dynamics of hedonistic consumerism among Generation Z and examine them through the ethical framework of Islamic consumption (Aziz et al., 2021; Syed et al., 2022). Rather than relying on numerical data, this research emphasizes the in-depth interpretation of texts, patterns, and discourses to uncover the underlying values, motivations, and ethical tensions in Gen-Z consumption behaviors (Alam et al., 2021; Rahman & Khalid, 2023).

The data sources consist of: (1) Primary Islamic sources, including the Qur'an, hadith, and classical jurisprudential texts on ethics, moderation (*wasatiyyah*), debt, and consumption; (2) Contemporary fatwas and writings by modern Islamic scholars and economists that discuss current consumer issues (Ismail et al., 2022; Hassan & Abdullah, 2020); (3) Scholarly literature from Islamic economics, behavioral studies, media and cultural studies, and consumer psychology, especially those focusing on youth behavior, digital culture, and identity construction (Hamid et al., 2022; Putra & Nasution, 2021); and (4) Empirical reports and academic studies concerning Generation Z, financial literacy, and the halal industry (Sulaiman et al., 2024; Omar et al., 2023).

The data analysis was conducted through thematic content analysis, allowing the researcher to identify recurring themes such as digital consumerism, ethical illiteracy, lifestyle excess, and ethical branding (Rahman, 2022; Omar et al., 2023). These themes were critically examined and juxtaposed with Islamic ethical principles (Fauzi & Rizki, 2023; Hamid et al., 2022). The framework of analysis integrates both descriptive and normative dimensions, where observable phenomena are described and assessed against Islamic normative values. To maintain academic rigor, triangulation was performed by cross-examining multiple sources from Islamic jurisprudence, social science literature, and current reports on Gen-Z behavior (Aziz et al., 2021; Syed et al., 2022).

The interpretation process also engaged in hermeneutic reflection, particularly when aligning modern phenomena (e.g., social media-driven consumption) with classical Islamic ethics (Ismail et al., 2022). This methodological approach allows the study not only to document the ethical dissonance between Gen-Z consumer patterns and Islamic teachings, but also to suggest spiritually grounded, culturally relevant, and socially viable pathways for ethical reorientation (Sulaiman et al., 2024).

3. RESULTS AND DISCUSSION

This study reveals a significant divergence between the consumer behavior of Generation Z and the ethical principles embedded in Islamic economic thought. Through a systematic analysis of literature from classical Islamic sources, contemporary scholarly works, and behavioral studies on Gen-Z, four major themes emerge: (1) digital consumerism and identity construction, (2) the decline of ethical financial awareness, (3) the erosion of moderation in lifestyle choices, and (4) the growing countertrend of Islamic ethical branding.

Digital Consumerism and Identity Construction

The contemporary consumer landscape has shifted dramatically with the proliferation of digital platforms that not only mediate transactions but also shape consumer subjectivity. Generation Z, as digital natives, is particularly susceptible to these shifts. Platforms such as Instagram, TikTok, and YouTube play a dual role: they function both as marketplaces and as performative stages for constructing and displaying personal identity (Rahmawati & Yulianti, 2022; Yusuf & Darma, 2021). This convergence of consumption and self-presentation has led to a form of “identity consumerism,” in which individuals curate their image through the goods and services they consume.

This consumer behavior aligns with Jean Baudrillard’s concept of “sign-value,” wherein the value of a product lies not in its functionality, but in the social meaning it conveys. For Gen-Z, owning the latest fashion item or participating in viral food trends is less about utility and more about signifying cultural relevance, status, and aesthetic taste (Firdaus et al., 2023). This symbolic consumption becomes a currency in social media interactions, creating “behavioral surplus”—data-driven commodification of user behavior that feeds the digital economy (Syahputra, 2021).

From an Islamic ethical lens, such behavior represents a deviation from the principles of simplicity, modesty, and sincerity. The ostentatious display of wealth or luxury items for the sake of social approval is a form of *riyāʾ* (showing off), which is spiritually discouraged (Aini & Hidayat, 2020). Moreover, spending beyond one’s needs or capabilities is considered *isrāf* (wasteful consumption), which is categorically condemned in the Qurʾān (Qurʾan 17:27) (Hassan & Harahap, 2022).

Additionally, digital platforms incentivize and normalize conspicuous consumption by embedding social validation mechanisms such as likes, views, and followers (Wahyudi & Akbar, 2021). These metrics reinforce a feedback loop where consumer choices are driven by anticipated social recognition rather than ethical reflection. Influencers and digital celebrities function as aspirational figures, shaping consumption patterns through lifestyle emulation (Putri & Nugraha, 2023). This form of marketing manipulation raises ethical concerns, particularly when such behaviors promote materialism and debt among impressionable youth (Alam & Salleh, 2021).

Islamic economic thought emphasizes that consumption should be guided by *maqasid al-sharīʿah*, including the preservation of wealth (*Hifz al-māl*) and the promotion of collective welfare (*maslahah*) (Rahman & Abdullah, 2020). Ethical consumption thus requires intentional restraint, equitable distribution, and spiritual mindfulness. To address this challenge, there is a

pressing need for culturally relevant ethical literacy programs that engage Gen-Z in the digital space, incorporating digital storytelling and influencer partnerships to reframe ethical consumption as both spiritual empowerment and social responsibility (Mahfud et al., 2024).

Decline of Ethical Financial Awareness

Another significant finding of this research points to the decline in ethical financial awareness among Muslim Gen-Z consumers. While this generation demonstrates technological fluency and digital engagement, it often lacks the financial literacy required to navigate ethically sound economic decisions (Abdullah et al., 2021; Shaikh, 2022). This is particularly evident in the widespread use of Buy Now, Pay Later platforms and digital credit services, which promote convenience but often mask the long-term financial consequences of debt accumulation (OECD, 2020; Tan et al., 2023).

This pattern of behavior is increasingly normalized through aggressive fintech marketing that glamorizes easy consumption without emphasizing responsibility (Buerkle et al., 2022). Many Gen-Z individuals engage in installment-based purchases without fully understanding the implications of interest-bearing debt, repayment discipline, or Islamic rulings on debt ethics (*fiqh al-dayn*) (Alam & Ahmed, 2021). As documented in classical Islamic jurisprudence, the Prophet Muhammad discouraged excessive or unnecessary debt, and even hesitated to perform funeral prayers for those with unresolved debts (Muslim, 2007).

In Islamic economic ethics, debt is viewed not only as a financial obligation but also as a moral responsibility. The concept of *amanah* (trust) underpins all financial transactions, implying that any borrowed wealth must be treated with accountability and urgency in repayment (Kamali, 2010). Reckless or impulsive borrowing, particularly when used to fulfill non-essential desires, contradicts the objectives of *maqasid al-shari'ah*, which prioritize protection of wealth (*Hifz al-māl*) and prevention of harm (Chapra, 2000).

However, among Gen-Z, there is a growing disconnection between these Islamic financial principles and real-world practices. Many are unaware that engaging in interest-based digital credit may fall under *ribā* (usury), which is strictly prohibited in the Qur'an (Qur'an 2:275). Even when using so-called shariah-compliant services, the absence of financial education leaves users vulnerable to predatory terms or unethical consumption habits that lead to financial stress, impulsive buying, and minimal savings behavior (Lusardi & Mitchell, 2014; Yusoff et al., 2024).

This lack of financial consciousness is further exacerbated by the commodification of identity and peer-induced consumer pressure discussed earlier (Djafarova & Trofimenko, 2019). For many Gen-Z individuals, financial tools like BNPL are used to access status-

enhancing goods, contributing to a cycle of instant gratification and long-term debt (Tan et al., 2023). As such, hedonism becomes not only a cultural orientation but a financially unsustainable lifestyle that conflicts with the Islamic ideal of moderation and balance (*tawāzun*) (Kamali, 2010).

The root of this problem can be traced to both household and institutional failures in providing relevant Islamic financial education. Within many Muslim families, discussions on wealth, budgeting, and ethical spending remain limited, often treated as private or taboo subjects (Shaikh, 2022). In schools and universities, Islamic financial literacy is often siloed within specialized programs and rarely integrated into general education or digital life skills (Abdullah et al., 2021; Yusoff et al., 2024). This educational gap leaves Gen-Z unprepared to make decisions that align with Islamic ethical principles.

To address this issue, there is an urgent need to reframe financial education through an Islamic ethical lens that resonates with Gen-Z's digital sensibilities (Buerkle et al., 2022). Initiatives could include interactive apps, gamified learning modules, or influencer-led campaigns that promote the values of *zuhd* (asceticism), delayed gratification, and intentional consumption. Mosques, schools, and fintech startups should collaborate to embed these values into everyday financial tools and practices. Ultimately, the revitalization of Islamic ethical consumption among Gen-Z must begin with reawakening their sense of *mas'ūliyyah* (moral accountability) in financial behavior. Only through the integration of ethical values, practical knowledge, and digital accessibility can we hope to build a generation that not only consumes but does so consciously, responsibly, and in accordance with divine guidance.

Erosion of Moderation in Lifestyle Choices

One of the most critical ethical concerns identified in this study is the erosion of *wasatiyyah* (moderation) in Gen-Z's lifestyle decisions. Islam places a strong emphasis on moderation as a guiding principle in all aspects of life, including consumption, recreation, and social behavior. However, modern Gen-Z consumers increasingly adopt lifestyle patterns characterized by extravagance, materialism, and impulsiveness, often fueled by social media trends and digital peer comparison (Ghazali et al., 2021; Omar et al., 2022).

This pursuit of “viral experiences,” luxury products, and social validation contributes to a culture where identity is increasingly linked to the spectacle of consumption. From expensive fashion and curated travel to gourmet dining and high-end gadgets, Gen-Z frequently engages in spending practices that exceed their economic means. These behaviors are normalized through influencer culture, brand sponsorships, and algorithm-driven exposure to aspirational content (Abidin, 2016; Hashim & Yusof, 2023). The underlying message is that

value and relevance are measured through outward displays of affluence, not through inner contentment or ethical awareness.

From an Islamic ethical perspective, this tendency runs counter to the sunnah of the Prophet Muhammad, who exemplified modesty even when he had access to wealth. The Qur'an enjoins moderation in consumption: "*And eat and drink but waste not by extravagance, certainly He (Allah) likes not Al-Musrifûn (those who waste by extravagance)*" (Qur'an 7:31). In Islamic ethics, moderation does not equate to asceticism but calls for purposeful, thoughtful consumption that serves real needs and sustains well-being without excess (Kamali, 2010; Salleh & Rahman, 2021). Yet the prevailing Gen-Z culture promotes constant novelty and fast-paced gratification, which undermines the virtue of contentment (*qanā'ah*) (Rahman & Abdul-Rahman, 2018). With digital platforms enabling instant access to consumer goods and services, the virtue of restraint is increasingly displaced by the impulse to keep up with peers and trends. According to Yusuf al-Qaradawi (1995), when consumption is driven by competition and ostentation rather than need or benefit, it ceases to be ethically acceptable—even if the product itself is halal.

This erosion of moderation is not merely an economic problem but a spiritual and moral one. The Prophet's teachings emphasize that *barakah* (blessing) is not in quantity but in mindful usage and gratitude. When Gen-Z pursues lifestyles disconnected from ethical consciousness, they risk falling into spiritual emptiness, disconnection from divine values, and chronic dissatisfaction—hallmarks of the hedonistic trap in modern consumer society (Rahman & Abdul-Rahman, 2018; Yusuf & Latif, 2024).

One reason for this ethical drift is the weakening of Islamic value transmission through family, community, and education. Many youth lack exposure to reflective discussions on *wasatiyyah*, either at home or in educational institutions. The concept is often presented in abstract terms rather than being contextualized to the economic, social, and digital realities Gen-Z faces daily (Omar et al., 2022). Without practical frameworks for applying moderation in real-life consumption, the value becomes sidelined in favor of more tangible rewards promoted by market culture.

To counter this trend, Islamic educators and institutions need to revitalize the concept of *wasatiyyah* by integrating it into curriculum, campaigns, and community discourse. This can include promoting alternative role models who exemplify balanced lifestyles, producing relatable digital content on ethical consumption, and conducting workshops on mindful spending and self-discipline (Salleh & Rahman, 2021). These efforts can help reposition moderation as a strength—not a limitation—in a society that equates value with volume and

visibility. Ultimately, reviving the ethic of moderation in Gen-Z's lifestyle choices is essential to reestablishing the harmony between material pursuits and spiritual integrity. Only by reclaiming *wasatiyyah* as both a personal and collective ethic can Muslim youth be guided away from unsustainable hedonism toward a lifestyle that honors both the self and the Creator.

Emergence of Ethical Branding and Halal Lifestyle

Despite the concerning trends in hedonistic consumerism and ethical erosion, this study identifies an emerging countercurrent among Gen-Z Muslims—namely, the increasing interest in Islamic ethical branding and the halal lifestyle movement. This shift reflects a growing awareness among youth about aligning their consumer behavior with their faith-based values. Products such as halal cosmetics, modest fashion, eco-friendly goods, and shariah-compliant financial services are gaining traction, particularly in urban and digitally literate Muslim populations (Wilson & Liu, 2011; Alserhan, 2020; Yusof et al., 2023).

The proliferation of ethical and halal brands suggests the presence of a latent moral consciousness within Gen-Z that, although often overshadowed by consumerist pressures, still resonates with religious identity and social responsibility. Many Gen-Z consumers are seeking products that not only satisfy functional needs but also reflect their spiritual and ethical commitments. This aligns with the concept of *tayyib* in Islamic jurisprudence, which emphasizes that halal products must also be wholesome, clean, and ethically produced (Alserhan, 2011; Salleh et al., 2022).

Social media has played a pivotal role in amplifying this trend, enabling ethical brands to reach young Muslim consumers through lifestyle content, influencer endorsements, and community engagement (Ahmad et al., 2021; Othman et al., 2024). Digital platforms provide space for the construction of a modern Islamic identity that fuses spirituality with fashion, sustainability, and social justice causes. This has given rise to what scholars describe as the “Muslim cool” phenomenon—a youth-driven reimagining of Islamic identity through consumer culture (Mahmood, 2005; Curtis, 2009; Omar et al., 2023).

However, the study also cautions against reducing Islamic ethical consumption to a marketable aesthetic or branding exercise. There is a risk that ethical labels, particularly halal certifications, may become tools of commodification rather than genuine markers of Islamic integrity. This concern is echoed by scholars who critique the rise of “halal consumerism” as potentially diluting the deeper spiritual and moral ethos of Islamic economics (Sandıkcı & Ger, 2011; Hashim et al., 2023).

Islamic consumption is not limited to the halal status of the end product but encompasses the entire value chain—from sourcing, labor rights, and environmental impact to the fairness of pricing and marketing practices (Salleh et al., 2022). The Qur’anic command “*And do not consume one another’s wealth unjustly...*” (Qur’an 2:188) underlines the ethical parameters that must guide economic transactions. Thus, while the growing interest in halal and ethical branding is promising, it must be accompanied by efforts to educate Gen-Z on the full spectrum of Islamic business ethics (Othman et al., 2024; Yusof et al., 2023). Without this depth, ethical branding risks becoming performative and superficial—detached from the spiritual essence of Islamic teachings.

To sustain and deepen this positive trend, collaborations are needed between Islamic scholars, marketers, educators, and entrepreneurs to develop frameworks that integrate Islamic ethical values into product development and consumer education (Ahmad et al., 2021; Omar et al., 2023). This would ensure that Islamic ethical branding evolves beyond logos and labels into a transformative movement that fosters barakah (divine blessing), tawazun (balance), and amanah (trust) in the marketplace. Ultimately, the emergence of the halal lifestyle among Gen-Z Muslims should be understood as a dynamic space of ethical negotiation—a realm where spiritual aspirations meet economic realities.

4. CONCLUSION AND SUGGESTIONS

Conclusion

This study critically explores the phenomenon of hedonistic consumerism among Gen-Z Muslims, particularly in the context of Islamic ethical consumption. The findings indicate a significant gap between Gen-Z’s current consumption behaviors and the ethical consumption principles outlined in Islamic teachings. The pervasive influence of digital platforms, coupled with the rise of consumerism driven by social validation, has led to an erosion of core Islamic values such as moderation, responsibility, and financial accountability. The excessive consumption observed among Gen-Z reflects a broader cultural shift towards materialism, with social media playing a key role in the construction of consumer identities.

Additionally, the study reveals a concerning lack of financial literacy, particularly regarding debt ethics in Islam, which exacerbates patterns of impulsive buying and dependency on debt. However, the research also identifies a promising countertrend: the emergence of ethical branding and the halal lifestyle, which indicates a growing moral consciousness among Gen-Z Muslims. This movement reflects a desire to align consumer behavior with Islamic values, but it must go beyond the superficial adoption of halal labels and truly integrate ethical

practices throughout the entire consumption process. The study suggests that while the challenges are significant, there are opportunities to guide Gen-Z back towards Islamic ethical consumption through targeted interventions in education, media, and community engagement. It is essential to address the root causes of hedonistic consumerism while also promoting the positive trends in ethical and halal consumption.

Recommendations

Enhancing Islamic Financial Literacy: There is a need to strengthen Islamic financial literacy, particularly focusing on ethical debt management. Educational programs should target the younger generation, providing material that explains the importance of responsible financial management in line with Islamic principles, such as avoiding unnecessary debt and wastefulness (*isrāf*). Additionally, online training modules could serve as an effective tool to reach Gen-Z and improve their understanding of their financial obligations.

Leveraging Digital Media Platforms for Ethical Consumption Education: Given the significant role social media plays in shaping consumption behavior, it is essential for marketers and content creators to utilize digital platforms to educate young consumers on the importance of consumption aligned with Islamic principles. Campaigns that emphasize moderation, sustainability, and fairness in consumption can encourage Gen-Z to choose products that are not only halal but also ethical and responsible.

Collaboration between Government, Academia, and Industry to Promote Halal and Ethical Business Practices: Governments should create policies that support the growth of halal industries, ensuring that these industries do not only prioritize halal certification but also consider sustainability and fairness in their supply chains. Collaboration with academic institutions to develop curricula teaching ethical consumption principles, along with industry partnerships to create products meeting broader ethical standards, would strengthen awareness of consumption aligned with Islamic teachings.

Promoting Moderation Values in Families and Communities: Families and communities play a crucial role in shaping the values that underpin consumption behaviors. Programs that teach the importance of simple and moderate living, emphasizing values such as gratitude, can help reduce tendencies toward excessive consumption. Community-based initiatives that promote wise and values-driven consumption can further strengthen collective awareness of Islamic ethical consumption.

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