

The Digital Paradox: Doom Spending, Algorithmic Exploitation, and the Imperative for a *Maqāṣid al-Sharī'ah* Framework in the Digital Economy

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Article Info

Article history:

Received Nov, 2025

Revised Feb, 2026

Accepted Feb, 2026

Keywords:

Algorithmic Management;

Consumer Behavior;

Digital Economy;

Doom Spending;

Gig Economy;

Maqāṣid al-Sharī'ah;

Worker Precarity

ABSTRACT

The accelerating digitalization of global economic activity has created a complex ethical landscape, presenting simultaneous challenges in consumer behavior and labor welfare. This article addresses two distinct yet interlinked crises emerging within this digital sphere: doom spending, defined as impulsive, stress-induced consumption resulting in financial and psychological distress, and gig worker precarity, characterized by job insecurity, income volatility, and potentially exploitative algorithmic control within platform economies. Existing scholarship often analyzes these issues separately, utilizing either psychological or secular economic frameworks. This research bridges this gap by employing the holistic ethical framework of *Maqāṣid al-Sharī'ah* (the objectives of Islamic law) to provide a unified analysis. This framework mandates the protection of five core necessities (*al-kulliyāt al-khams*): religion (*dīn*), life/self (*nafs*), intellect (*'aql*), lineage/dignity (*nasl/ird*), and property/wealth (*māl*). Findings synthesized from psychological, economic, and Islamic ethics literature demonstrate that doom spending inherently violates *hifz al-māl* through extravagance (*isrāf/tabdhīr*) and *hifz al-nafs* by exacerbating mental distress. Simultaneously, algorithmic management in the gig economy conflicts with *Maqāṣid* principles by undermining worker dignity (*hifz al-'ird*), threatening safety (*hifz al-nafs*) through high-risk incentives, and denying fair, transparent compensation (*hifz al-māl*). The study proposes that a *Maqāṣid*-informed governance model is essential for regulating the digital economy. Recommended interventions include promoting faith-informed virtues like moderation (*wasatiyyah*) and contentment (*qana'ah*) to combat consumerism, and implementing Sharia-compliant social protection instruments (e.g., specialized *takaful* schemes) and algorithmic transparency mechanisms to safeguard gig worker financial stability and ethical dignity. Ultimately, the integration of *Maqāṣid al-Sharī'ah* offers a rigorous ethical compass, ensuring that digital economic activity promotes genuine well-being (*al-falāḥ*) and comprehensive social justice.

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1. INTRODUCTION

The contemporary economic landscape is undergoing profound transformation driven by the Industrial Revolution 4.0, characterized by technological reforms in job types, labor force composition, and working environment flexibility. Digital platforms, mobile devices, and pervasive internet connectivity have facilitated a shift from traditional employment to the **gig economy** and reshaped consumer behavior through instantaneous access to global marketplaces [1], [2].

This digital convergence, while promoting efficiency and flexibility, has simultaneously given rise to significant ethical and socio-economic challenges that threaten individual and communal welfare. This article focuses on two primary challenges that reflect the paradox of the modern digital economy: the rise of psychologically driven **doom spending** among consumers, and the pervasive **precarity and algorithmic exploitation** experienced by the digital gig workforce [3], [4].

Doom spending refers to impulsive consumption undertaken as a maladaptive emotional coping mechanism in response to psychological distress, such as stress, anxiety, or hopelessness. While offering a momentary dopamine rush and transient relief, this behavior ultimately exacerbates financial hardship and psychological well-being, reinforcing a detrimental cycle of consumption and debt. This pattern is intensified by digital media that normalize and exploit emotional vulnerability through targeted advertising and the culture of lifestyle exhibitionism ("flexing") [3], [5].

In parallel, the gig economy, characterized by short-term, task-based work intermediated by digital applications, presents critical issues related to labor ethics. Despite offering flexibility, gig workers frequently face job insecurity, income volatility, and the absence of traditional employee benefits (like health insurance or retirement plans). The core ethical tension resides in the practice of **algorithmic management**, where automated systems

govern tasks, performance monitoring, and compensation, leading to opacity, power asymmetry, and reduced human dignity [1], [2], [6].

While extensive literature examines doom spending from psychological standpoints and gig work from secular labor or economic perspectives, a notable conceptual gap exists in integrating these crises under a cohesive, normative ethical framework [7]–[9].

This research addresses this gap by utilizing the comprehensive ethical system of *Maqāṣid al-Sharī'ah* (the higher objectives of Islamic law). *Maqāṣid al-Sharī'ah* aims to attain public interest (*maslahah*) and prevent harm (*mafsadah*) by safeguarding the five essential necessities (*al-kulliyāt al-khams*): religion (*dīn*), life (*nafs*), intellect ('*aql*), lineage/dignity (*nasl/ird*), and property (*māl*). By systematically applying this framework, this study analyzes how both excessive consumption and digital labor exploitation fundamentally violate these core protections. The goal is to provide an integrated ethical compass for developing faith-informed interventions that ensure digital economic activity leads to sustained, just, and spiritual prosperity (*al-falāḥ*) [7], [8], [10].

2. LITERATURE REVIEW

2.1 *The Pathology of Digital Consumption: Analyzing Doom Spending*

Doom spending is a contemporary manifestation of consumptive behavior, defined as impulsive expenditure prompted by psychological distress. This phenomenon is prevalent across modern societies, particularly among **Millennials (43%) and Generation Z (35%)** who engage in spending behavior specifically to feel better. This behavior tends to surge during periods of crisis or economic uncertainty, such as the COVID-19 pandemic, when anxiety and hopelessness are heightened [3], [5], [11].

2.2 *Psychological Drivers and Digital Amplification*

Psychologically, doom spending functions as an **emotion-focused coping**

mechanism, centering on alleviating emotional suffering rather than solving the underlying external problem. Shopping triggers the brain's reward centers, releasing dopamine, which generates a short-term sense of pleasure and control, momentarily soothing discomfort. However, this relief is transient, reinforcing a compulsive consumption loop that results in post-purchase regret, remorse, increased anxiety, and prolonged financial hardship [3], [12], [13].

This maladaptive cycle is critically amplified by the digital environment:

- a. **Social Media Influence:** Digital platforms, including Instagram and TikTok, intensify emotional spending by presenting highly persuasive content and normalizing consumption as a coping strategy. Platforms exploit emotional vulnerabilities through **targeted advertising strategies**.
- b. **Lifestyle Exhibitionism and FOMO:** The prevalent trend of "flexing"—exhibiting materialistic lifestyles on social media—cultivates intense **social comparison** and the **Fear of Missing Out (FOMO)**, particularly among young adults. This pressure compels individuals to purchase trending items without rational financial consideration.
- c. **E-Commerce and Digital Credit:** The ubiquitous accessibility of online shopping and digital credit facilities (such as 'paylater') facilitates impulse purchasing. Features like live streaming shopping, flash sales, and discounts significantly influence consumers' tendency toward impulsive buying. Live streaming, in particular, enhances promotional strategies by enabling direct marketing and real-time interaction, often

appealing to emotional cues that drive immediate purchase decisions.

2.3 *The Misconception of Self-Care*

A significant factor reinforcing doom spending is the **misinterpretation of it as a form of "self-care"** by many Gen Z individuals. While both behaviors stem from a desire to mitigate discomfort, genuine self-care involves mindful, planned actions that maintain physical, mental, and financial health. Doom spending, conversely, is impulsive, unplanned, and results in worsened economic circumstances and aggravated stress, leading to a negative outcome [5], [14].

The financial costs of this confusion are high. Uncontrolled consumption frequently generates tension within families and peers, leading to **household economic instability**. Individuals may resort to high-interest digital loans to sustain their projected lifestyles, leading to further financial deterioration [13], [14].

2.4 *Doom Spending in the Lens of Islamic Ethics*

From the perspective of Islamic ethics and economics, doom spending is unequivocally condemned as a spiritual and moral failing [11], [14], [15]:

- a. **Violation of *Wasatiyyah* and *Qana'ah*:** This behavior directly contradicts the principle of *wasatiyyah* (moderation), which advocates for a balanced lifestyle between extravagance and miserliness, fulfilling necessities without transgression. It also violates *qana'ah* (contentment or sufficiency), a mindset grounded in gratitude (*shukr*) and appreciation for existing possessions, making individuals less susceptible to impulsive consumption.
- b. **Extravagance (*Israf* and *Tabdhir*):** Doom spending aligns closely with the concepts of *israf* (extravagance) and, more

severely, *tabdhīr* (wastefulness). The Qur'an issues a stern admonition against *tabdhīr*, equating the wasteful with being "brothers of Satan" (QS. Al-Isrā': 26-27). This prohibition underscores the spiritual and social harm of purposeless, emotion-driven spending.

- c. **Lack of *Amānah* and *Mujāhadah an-Nafs*:** Islam treats wealth (*māl*) as a divine trust (*amānah*) that must be managed prudently. Doom spending, performed without planning and for emotional rather than beneficial reasons, breaches this trust. Countering this requires *mujāhadah an-nafs* (the struggle against one's lower desires), emphasizing self-restraint and spiritual discipline attained through worship and inner balance.

The consequence of this behavior extends beyond individual finance, violating the protection of property (*hifz al-māl*) by increasing debt risk and reducing wealth allocated for social obligations like *zakāt* and *ṣadaqah* [9], [10]. (Afridi, 2016; Duderija & Rane, 2019)

3. THE CRISIS OF DIGITAL LABOR: GIG WORK, PRECARIETY, AND ALGORITHMIC CONTROL

In contrast to the ethical failure of individual consumption, the gig economy presents a structural ethical challenge concerning labor rights and management in the digital age. The gig economy is a rapidly expanding global phenomenon driven by technological advances and changing workforce preferences, particularly among **Generation Z** who prioritize flexibility, autonomy, and work-life balance.

3.1 Economic Instability and Job Precarity

While the gig economy offers opportunities for supplementary income and flexible scheduling, it fundamentally

challenges workers' economic stability. Gig workers, often classified as **independent contractors**, lack the essential benefits common to traditional employment [1], [16], [17]:

- a. **Job Insecurity and Income Volatility:** Gig workers face chronic job insecurity and high income volatility due to their task-based, non-standard arrangements. This irregularity severely limits their capacity for long-term financial planning, saving, or investment.
- b. **Lack of Social Protection:** These workers typically do not receive fundamental benefits such as health insurance, retirement plans, or paid leave. This absence exposes them to significant financial stress arising from unexpected medical expenses or injury. Income replacement during illness or disability is one of the most pressing challenges they face.
- c. **Vulnerability to Exploitation:** The lack of legal protections afforded to traditional employees (such as minimum wage laws or workers' compensation) renders gig workers vulnerable to financial exploitation and distress.

3.2 Algorithmic Management and Ethical Conflict

The defining characteristic of digital platform work is the use of **algorithmic management**, where automated systems replace human managers to dictate tasks, monitor performance, evaluate workers (via ratings), set dynamic pricing, and enforce discipline (e.g., account de-activation) [4], [6].

This technological management system creates profound ethical conflicts when analyzed through the lens of Islamic ethics:

- a. **Violation of Justice ('Adl) and Transparency (Muamalah):** Algorithmic opacity in determining compensation, assigning tasks, and implementing penalties violates the Islamic requirement for transparency and fairness in transactions (*muamalah*). The unilateral transfer of economic risk (by denying minimum wage or social security guarantees) to the worker is categorized as *zulm* (injustice), contradicting the principle of equitable remuneration that Shariah upholds.
- b. **Threat to Life (Hifz al-Nafs) and Safety:** Algorithmic incentives (like "surge pricing" or bonuses) compel workers, particularly delivery riders in Indonesia, to prolong working hours (often exceeding 12 hours daily) or engage in high-risk behavior (rushing deliveries) to maximize productivity and income. This practice compromises their physical safety and health, directly conflicting with the primary *Maqāṣid* objective of protecting life.
- c. **Erosion of Dignity (Hifz al-'Ird) and Privacy:** Algorithmic systems enable continuous, real-time surveillance through GPS and customer feedback. This constant digital monitoring threatens workers' dignity and privacy rights, reducing them from autonomous moral agents to mere "productive entities". Furthermore, the power asymmetry allows platforms to use fear of de-activation to limit collective action or dissent, restricting their freedom of association.
- d. **Compromise of Moral Agency (Niyah):** Algorithmic systems dictate behavior through

immediate prompts and penalties, pushing workers toward compliance without moral reflection or *niyyah* (sincere intent). When decisions are entirely system-driven, the work activity loses the spiritual dimension of *ibadah* (worship) that Islam prescribes for ethical labor.

In essence, the digital labor market often prioritizes maximal productivity and cost efficiency over human welfare and dignity, highlighting a critical tension between technological innovation and fundamental Islamic ethical values.

4. BRIDGING THE GAP: MAQĀṢID AL-SHARĪ'AH AS A HOLISTIC ETHICAL FRAMEWORK

The application of *Maqāṣid al-Sharī'ah* offers a robust and holistic framework to analyze and address the dual crises of excessive consumption (doom spending) and labor exploitation (gig precarity). This framework, derived from the core purpose of Islamic law to achieve human welfare and avoid harm, provides a comprehensive ethical standard for the digital economy [7]–[9].

The methodology for applying this framework involves deducing the core challenges facing digital consumers and gig workers, and then inductively mapping these challenges onto the **five core necessities** (*al-kulliyāt al-khams*).

4.1 Protection of Religion (Hifz al-Dīn)

Protection of religion refers to safeguarding Islamic faith, its rituals, and its reputation from violation. This necessity applies to both consumption and labor spheres [10], [18]:

- a. **Doom Spending and Faith:** Excessive consumption rooted in materialism and instant gratification distracts individuals from spiritual pursuits, violating the pursuit of inner tranquility achieved through worship, self-

reflection (*muḥāsabah*), and contentment (*qana'ah*). Doom spending constitutes *tabdhīr*, an act condemned by Allah (QS. Al-Isrā': 26-27). Fulfillment of faith requires avoiding material excess and upholding ethical awareness in financial decisions.

- b. **Gig Work and Faith:** Work itself is valued highly in Islam and considered a form of *ibadah* (worship) if it does not transgress Islamic teachings. Protection of religion for gig workers requires that their income is earned through *halal* (lawful) means and avoids prohibited elements such as interest (*riba*), uncertainty (*gharar*), and gambling (*maysir*). Furthermore, gig workers must be equipped with the knowledge (*fardhu 'ain*) and flexibility to perform obligatory worships, such as the five daily prayers, despite the demands of their schedules. The ultimate measure of success in employment is *al-falāḥ*, encompassing everlasting prosperity and holistic welfare that integrates material achievements with spiritual obedience.

4.2 Protection of Life (*Hifz al-Nafs*)

The protection of life ensures the preservation of physical, emotional, and safety well-being for all members of society.

- a. **Doom Spending and Self-Harm:** Doom spending is a maladaptive emotional response that fails to resolve the root causes of psychological distress (stress, anxiety). Although intended as "solace," it often exacerbates emotional dysregulation, guilt, and long-term anxiety due to financial pressure. This failure to maintain sound mental health against distress violates *hifz al-nafs*.

- b. **Gig Precarity and Physical Safety:** Algorithmic management that pressures workers to work excessively long hours or engage in risky behavior (e.g., rushing deliveries) directly threatens their physical safety and health. The lack of traditional employment benefits means gig workers often do not have statutory health insurance or income replacement in case of illness or injury, compounding their vulnerability. This critical gap necessitates the government drafting **special takaful protection schemes** for the gig workforce to cover future contingencies and financial risks.

4.3 Protection of Intellect/Mind (*Hifz al-'Aql*)

This necessity requires preserving mental well-being, clarity of thinking, and shielding the intellect from harmful influences (such as intoxicants or stress).

- a. **Doom Spending and Impulsivity:** Doom spending is characterized by impulsive responses and diminished self-regulation. Islamic principles mandate the preservation of mental clarity and cognitive capacity, recommending self-reflection (*muḥāsabah*) and avoiding substances that cloud judgment (like liquor or drugs).
- b. **Gig Precarity and Mental Health:** Gig workers face significant mental health challenges stemming from social isolation, intensive digital surveillance, and chronic financial insecurity. Continuous exposure to uncertainty and algorithmic control contributes to stress and burnout. Fulfilling *hifz al-'aql* mandates the availability of mental health support, helplines, and financial literacy programs to reduce stress and enable better emotional regulation [19].

4.4 Protection of Lineage and Dignity (*Hifz al-Nasl and Hifz al-'Ird*)

Protection of lineage relates to family stability, while protection of dignity ensures human honor, reputation, and privacy.

- a. **Doom Spending and Family Integrity:** Excessive consumption resulting in financial strain frequently disrupts interpersonal and familial relationships. Furthermore, indulging in material possessions can lead to pride and social comparison, conflicting with Islamic virtues like humility and piety (*taqwā*).
- b. **Gig Work and Dignity:** The inherent dignity granted to the children of Adam (QS. Al-Isrā': 70) requires that gig workers be treated with respect. Algorithmic surveillance and the use of customer ratings reduce worker autonomy and threaten their privacy and good name. Protecting dignity means resisting excessive digital surveillance and ensuring transparent governance that does not expose workers without their permission. Workers must also be allowed to adhere to modesty (e.g., Muslim dress code) without professional disadvantage.

4.5 Protection of Property (*Hifz al-Māl*)

This necessity emphasizes the safeguarding of all forms of wealth— income, investment, and entitlements— from destruction, mismanagement, or unjust acquisition (QS. Al-Baqarah: 188).

- a. **Doom Spending and Wealth Mismanagement:** Doom spending directly violates prudent wealth management, aligning with wastefulness (*tabdhīr*). It exacerbates debt risk and diminishes the capacity to fulfill financial obligations like *zakāt* or long-term savings. Islamic guidance urges prudence and balance in financial matters,

warning against squandering wealth (QS. Al-Isrā' 17:29).

- b. **Gig Precarity and Financial Stability:** The transient and irregular nature of gig employment generates high financial volatility, impeding the ability of workers to save for the future or meet dependent needs (*nafkah*). The absence of employment-based benefits (medical, retirement) further exposes their property to risk.
 1. **Mandate for Justice:** The platform economy's non-standard agreements and lack of legal protection (such as minimum wage) expose workers to exploitation and financial distress, which is contrary to Shariah ideals of equity and justice (*'adl*) in transactions. Regulatory mechanisms must be established to ensure fair wages and prevent workers from being paid less than deserved or overloaded with work.
 2. **Financial Inclusion:** Policymakers must promote Sharia-compliant instruments, such as micro-savings schemes, *takaful* products tailored for income stabilization, and financial literacy programs. This approach aligns with the principle of *maslahah* (public interest) by extending social protection to all citizens, including those in non-traditional work arrangements.

In summary, the holistic application of *Maqāsid al-Shari'ah* reveals that the ethical crises in the digital

economy—both in how people consume and how they work—are not isolated incidents but systemic failures to protect human dignity, financial stability, and psychological well-being as mandated by Islamic jurisprudence.

5. IDENTIFIED RESEARCH GAPS, POLICY RECOMMENDATIONS, AND FUTURE DIRECTIONS

The investigation into doom spending and gig worker precarity through the ethical lens of *Maqāṣid al-Sharī'ah* reveals significant conceptual and empirical gaps in current research, underscoring the necessity for faith-informed interventions.

5.1 Research Gaps

1. **Integrated Conceptual Frameworks and Empirical Context:** Previous studies often isolate the psychological (stress/anxiety) or financial (debt) aspects of doom spending. There is a pronounced need for frameworks that integrate Islamic spiritual values, specifically examining how Muslim individuals interpret emotional consequences like guilt and anxiety through virtues such as *al-qana'ah* (contentment), *amānah* (trustworthiness), and *mujāhadah an-nafs* (self-discipline).
2. **Ethics of Digital Governance:** Most studies concerning algorithmic management ethics rely on secular frameworks, overlooking the critical normative categories of Islam. A systematic review revealed a gap in comprehensive studies that explicitly integrate *Maqāṣid al-Sharī'ah*, *Halalan-Tayyiban*, and Islamic labor norms with digital management dynamics.
3. **Measurable Algorithmic Fairness:** A critical methodological gap exists in developing quantitative, measurable indicators to assess the alignment of algorithmic systems with Sharia principles. Future research must focus on creating tools, such as an **Islamic Algorithmic Fairness Index**

or **Halal Digital Governance Metrics**, to evaluate justice, transparency, and welfare outcomes in platform work.

5.2 Policy and Intervention Recommendations

a. Addressing Doom Spending (The Crisis of Consumption)

Interventions must target both the psychological drivers and the spiritual foundation of consumer behavior:

1. **Spiritual and Behavioral Therapy:** Solutions should merge psychological theories (such as Cognitive-Behavioral Therapy) with Islamic spiritual practices. This includes reinforcing self-discipline (*mujāhadah an-nafs*) and cultivating spiritual resilience through devotional acts (*ṣalāh*, *dhikr*, *Qur'anic recitation*) which fortify inner well-being and emotional regulation. Al-Ghazālī's methods of *al-tabtīl* (wholehearted devotion) and *al-ta'līm* (ethical learning) are crucial for internalizing ethical consumption boundaries.
2. **Financial Literacy and Community Support:** Financial literacy education must be strengthened at the community level to equip individuals, particularly Gen Z and Millennials, with the knowledge to make informed decisions, resist digital marketing manipulation, and prioritize needs over excessive desires. Communal environments, like mosques and schools, should serve as hubs for psychosocial counseling and education on *qana'ah* and the dangers of *tabdhīr*.

b. Addressing Gig Worker Precarity (The Crisis of Labor)

Policies must shift the economic structure of platform work to align with the principles of *'adl* (justice) and *amānah* (trust):

1. **Mandate Sharia-Compliant Social Protection:** Regulatory frameworks must ensure that gig workers are included in social protection, health insurance, and retirement schemes, providing benefits comparable to traditional employees. This involves designing specialized **Sharia-compliant *takaful* products** for income stabilization and contingency planning.
2. **Enforce Algorithmic Transparency and Accountability:** The government and regulators must establish legal and regulatory mechanisms that ensure justice and transparency in algorithmic management. This requires clear guidelines on acceptable payment patterns, minimum wage floors, and dispute resolution processes. Algorithmic systems used for assignment, pricing, and punishment must be auditable to prevent unilateral exploitation and maintain worker dignity.
3. **Upholding Dignity and Privacy:** Regulations must protect the gig worker's *hifz al-'ird* (dignity) by limiting excessive digital surveillance and preventing the misuse of data derived from worker activity. Worker representation and

communication channels must be strengthened to restore the collective voice and prevent fear-based self-censorship.

5.3 Conclusion: The Imperative for Maqāṣid-Based Governance

The digital economy, offering vast economic efficiency and flexibility, presents a profound dilemma: the simultaneous rise of stress-induced consumption (doom spending) and technology-mediated labor precarity (gig work). Both phenomena fundamentally threaten the core objectives of Islamic law, particularly the protection of property (*māl*), life/self (*nafs*), and dignity (*'ird*).

Addressing these intertwined crises demands a shift from fragmented secular solutions to an **integrated Maqāṣid al-Sharī'ah governance model**. This model mandates that economic activity—from the individual consumer purchasing impulse to the systemic control exerted by algorithms—must be evaluated not just for efficiency, but for its adherence to moral values of justice (*'adl*), contentment (*qana'ah*), and welfare (*maslahah*).

The failure to apply ethical discipline in consumption perpetuates financial and emotional cycles of distress. The failure to apply ethical justice in labor generates systemic vulnerability and exploitation. Therefore, the adoption of *Maqāṣid al-Sharī'ah* serves as an indispensable framework, compelling regulators, businesses, and individuals to pursue **al-falāḥ**—a comprehensive prosperity that is materially stable, spiritually fulfilling, and socially just. By integrating human welfare and dignity into the core design of digital systems and behaviors, society can ensure that technological progress serves humanity's highest moral purposes.

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