

DIGITAL MARKETING ETHICS BASED ON FOBO (FEAR OF BETTER OPTION): A MAQASID SHARIAH PERSPECTIVE

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2nd ICOERESS
25th September 2025

Submission:
20th September 2025

Published:
31st December
2025

ABSTRACT

The phenomenon of Fear of Better Option (FOBO) in digital marketing reflects consumer behavior characterized by the constant perception that a better choice always exists, thereby encouraging marketing strategies that exploit consumer uncertainty and hesitation. On the one hand, FOBO is considered effective in enhancing product attractiveness and expanding the market; on the other hand, it has the potential to foster excessive consumerism. This study aims to examine the ethics of FOBO-based digital marketing from a Maqasid Shariah perspective. The research employs a normative legal method with a conceptual approach through literature review, encompassing the Qur'an, Hadith, classical works on Islamic jurisprudence, as well as contemporary literature on digital marketing, consumer behavior, and Islamic ethics. The findings indicate that FOBO-based digital marketing can be ethically justified in Islam if implemented in accordance with the principles of honesty, transparency, and benefit, thereby avoiding gharar (uncertainty), tadbis (deception), and psychological exploitation of consumers. Consequently, the application of FOBO in digital marketing should be directed toward promoting *maslahah* (public interest), maintaining balance between producers and consumers, and ensuring the sustainability of the digital economy in line with the values of Maqasid Shariah.

Keywords: FOBO, Digital Marketing, Marketing Ethics, and Maqasid Shariah.

BACKGROUND

The development of digital technology has brought significant changes to the business world, particularly in increasingly innovative and widespread marketing strategies. Marketing is essentially the activity of offering goods or services to consumers or target markets (Eny et al., 2024). However, as it has evolved, marketing is no longer understood solely as the process of offering products, but also as an instrument that shapes consumer perceptions, preferences, and even behavior. This change has given rise to digital marketing practices, namely marketing strategies that utilize internet technology, social media, and interactive digital devices to reach consumers more widely, quickly, and personally (Nugraheni, Fatkhur, Destavia, 2023). While offering significant efficiency and opportunities for businesses, these practices also pose ethical challenges because they have the potential to lead consumers to unwittingly engage in consumer behavior. Therefore, the application of ethical principles is crucial so that digital marketing strategies are not solely profit-oriented but also consider moral, social, and spiritual values.

Ethics itself can be understood as a system of behavior for an individual or group of people formed from values and norms, which are rooted in social phenomena. Ethics can also be defined as actions born from spiritual impulses, whether good or bad (Wahyuningsih, 2022). Thus, ethics is understood not only as a normative concept but also as a practical guideline that influences human decision-making, including when designing and implementing digital marketing strategies.

The development of digital marketing creates new challenges, as the strategies employed focus not only on product or service quality but also heavily target the emotional and psychological aspects of

consumers. Through personalized advertising, social media algorithms, and interactive content, consumers are encouraged to stay connected with brands, compare products, and even be compelled to make immediate purchases. This situation often forces digital marketing to walk a fine line between creative efforts to attract consumers' attention and manipulative practices that can raise ethical concerns (Deliana et al., 2024).

The FOBO (Fear of Better Option) phenomenon is the fear of missing out on a better option (Mudjiyanto & Kusuma, 2025). In other words, FOBO (Fear of a Better Option) refers to a state in which consumers feel doubtful, anxious, and have difficulty making decisions because they always assume there are better options than the one they're currently facing. This phenomenon creates uncertainty and lingering doubt, prompting consumers to continually delay purchasing decisions or even spend more money just to find the option they perceive as the best.

Kredivo's findings from 2.2 million transactions across six of Indonesia's largest marketplaces also show that consumers tend to compare various options before purchasing, often even making impulsive purchases due to sudden promotions (Kredivo, 2023). This condition demonstrates that FOBO (Fear of a Better Option) is not merely a theoretical phenomenon, but a real phenomenon in the shopping behavior of digital consumers.

In digital marketing practices, FOBO (Fear of a Better Option) is often exploited in various ways, such as presenting an excessive number of product choices (choice overload), discount offers that change rapidly, or algorithmic recommendations that repeatedly display similar products (Cruz et al., 2022). This strategy makes consumers feel compelled to continually seek additional information and compare products, fearing they might miss out on a perceived better option. This way, consumers' attention is maintained and their engagement with the platform increases.

From a business perspective, a strategy based on the Fear of Better Option (FOBO) clearly offers significant benefits. Digital platforms can generate high traffic, extend user engagement, and potentially generate repeat transactions. FOBO can even strengthen consumer loyalty, as they become accustomed to relying on a particular platform to compare and find the best options. However, these benefits often come at a high cost to consumers (Septiana, 2024).

Ethically, the Fear of Better Option (FOBO) strategy poses a serious dilemma. First, it puts consumers in an unstable psychological state, constantly plagued by doubt, anxiety, and uncertainty in making decisions. Second, this condition erodes consumer rationality, so purchasing decisions are often no longer based on real needs but rather on the fear of missing out on better options. Third, this practice encourages consumers to engage in excessive consumer behavior, which ultimately harms not only (Arum et al., 2025).

From an Islamic perspective, excessive consumer behavior is prohibited, as stated by Allah SWT in QS. al-Isra' (17) Verse

إِنَّ الْمُبَدِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۗ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ﴿٧٧﴾

This means: *"Indeed, wasteful people are brothers of Satan, and Satan is ungrateful to his Lord."*

This emphasizes that digital marketing strategies that exploit consumer doubt must be controlled to prevent wasteful behavior. If this trend is left unchecked without an ethical framework, the impact can be widespread, not only financially harming consumers but also potentially creating a culture of impulsive shopping in society.

Therefore, implementing ethical principles in digital marketing strategies based on the FOBO (Fear of Better Option) is imperative to prevent the benefits offered from turning into harm. In an Islamic context, the maqasid sharia framework provides comprehensive guidelines for assessing the extent to which marketing practices align with the values of public interest (Srisusilawati et al., 2022). Maqasid Sharia emphasizes the protection of five fundamental aspects of human life: safeguarding religion (ḥifz

ad-din), safeguarding the soul (ḥifz an-nafs), safeguarding reason (ḥifz al-‘aql), safeguarding descendants (ḥifz an-nasl), and safeguarding wealth (ḥifz al-mal). Every marketing strategy, including FOBO (Fear of Better Option), needs to be examined in terms of its impact on these five aspects.

From this perspective, digital marketing is no longer viewed solely as an economic activity, but also as a moral and spiritual activity that must uphold the values of justice, honesty, and sustainability. Therefore, the study of FOBO (Fear of Better Option) from the perspective of Maqasid Sharia is not only academically relevant but also practically important, as it can serve as an ethical reference for business actors in designing digital marketing strategies oriented towards the common good.

Furthermore, this research is significant because it presents a new contribution to digital marketing studies. First, this research fills a research gap in the literature, which still lacks discussion of FOBO (Fear of a Better Option) within the framework of Islamic ethics, particularly the maqasid sharia. Second, this research provides a critical understanding of how modern digital marketing strategies can have a dual impact, both providing opportunities for business growth and the risk of psychological manipulation of consumers. Third, the results of this research are expected to serve as a basis for policymakers, regulators, and business practitioners in formulating ethical guidelines that protect consumers without stifling innovation. Thus, the urgency of this research lies in the effort to create a balance between digital technology developments and moral and spiritual values, so that digital marketing strategies do not merely pursue short-term profits, but also create sustainability, justice, and long-term benefits.

RESEARCH METHOD

The type of research used is normative legal research, often referred to as library research. Normative legal research is conducted by examining various legal sources, such as laws and regulations, court decisions, doctrines or expert opinions, and related legal literature (Maiyestati, 2022). The approach used is a conceptual approach, which examines concepts relevant to the research problem (Muhaimin, 2020)

This research utilizes primary and secondary legal materials. Primary legal materials include the Qur'an and Hadith, which serve as the normative basis for assessing the ethics and principles of maqasid sharia related to digital marketing and the FOBO (Fear of Better Option) phenomenon. Secondary legal materials consist of contemporary literature, including books, journals, doctrines, and opinions of Islamic law and economics experts. The analysis of legal materials is conducted descriptively and qualitatively by interpreting, explaining, and connecting the principles of the Qur'an and Hadith with contemporary literature, resulting in a comprehensive understanding of the application of FOBO (Fear of Better Option)-based digital marketing ethics.

RESEARCH FINDINGS

FOBO (Fear of a Better Option)-Based Digital Marketing

The FOBO (Fear of a Better Option) phenomenon has been identified as a crucial element in modern digital marketing strategies. FOBO (Fear of a Better Option) describes the psychological state of consumers experiencing anxiety when making purchasing decisions due to concerns that their choice is not the best one or that other, more advantageous options exist (Deliana et al., 2024). This situation creates a psychological dilemma, where consumers tend to experience prolonged hesitation, prolonging the decision-making process, and ultimately often making unplanned, impulsive purchases.

In the context of the digital economy, this phenomenon does not arise naturally but is systematically shaped by the marketing strategies of digital companies. The use of big data, artificial intelligence (AI), machine learning, and personalization algorithms enables online shopping platforms to create a consumer experience overloaded with choices. As a result, consumers are trapped in a never-ending

comparison cycle (choice cycle), where they always feel there is a "better option" waiting to be discovered (Mudjiyanto & Kusuma, 2025).

This aligns with the concept of the paradox of choice proposed by Barry Schwartz, which states that the more choices available, the more difficult it is for someone to feel satisfied with their decision. Consumers not only struggle to choose but also feel never truly satisfied with their choices, as there is always the shadow of a better option (Cruz et al., 2022). Based on field findings and literature, FOBO (Fear of Better Option)-based marketing strategies in Indonesian e-commerce can be divided into five main categories:

First, Choice Overload:

Large e-commerce platforms like Tokopedia, Shopee, and Lazada display thousands of similar products in a single category. For example, in the women's fashion category, thousands of clothing styles from various sellers are displayed simultaneously. This creates information overload, which confuses consumers when making choices (Febriansyah & Usman, 2025). Research shows that this condition increases the risk of decision paralysis, where consumers end up delaying or even canceling purchasing decisions due to feeling overwhelmed by the number of options.

Second, Dynamic Pricing:

A dynamic pricing strategy is implemented by offering prices or discounts that change quickly. For example, airline or hotel prices on travel apps often change drastically simply because consumers make repeated searches. These rapid price changes create a sense of urgency and anxiety in consumers that they might miss out on the opportunity to get the best price (Purwanto et al., 2021). Consumers are ultimately encouraged to make quick purchases without careful consideration, which reinforces consumer behavior.

Third, Algorithmic Recommendations:

Algorithmic systems continuously display similar or relevant products based on search history. For example, a consumer who has previously searched for "sports shoes" will be continuously presented with advertisements and shoe recommendations across various platforms. This strategy does increase engagement, but it also leads to decision fatigue because consumers never feel finished comparing products (Zen Munawar & Novianti Indah Putri, 2020).

Fourth, Limited-Time Offers and Flash Sales:

Limited-time promotions, such as flash sales, encourage consumers to make impulse purchases. On the Shopee and Tokopedia platforms, flash sales typically last only a few minutes or hours, making consumers feel compelled to buy immediately to avoid missing out. This strategy has been shown to increase short-term transaction volume, but it also increases anxiety and triggers panic buying behavior (Tsabita & Isa, 2025).

Fifth, Personalized Marketing and Push Notifications:

Through personalized notifications, consumers are constantly reminded of the "best" or "most suitable" products for them. This often creates pressure marketing, where consumers are encouraged to open apps and repeatedly compare products, even though they don't actually need the item (Siagian, 2025). Research even found that consumers who frequently receive push notifications are more prone to online impulse buying, especially among millennials and Gen Z (Deliana et al., 2024).

Consumer Behavior Related to FOBO (Fear of a Better Option)

The FOBO (Fear of a Better Option) phenomenon not only influences marketing strategies but also shapes distinctive consumer behavior patterns in the digital economy ecosystem. This behavior can be observed from psychological, cognitive, and emotional perspectives, ultimately impacting consumer consumption behavior and financial management.

First, Chronic Indecisiveness: One of the main impacts of FOBO (Fear of a Better Option) is the emergence of prolonged hesitation in decision-making. Consumers tend to feel uncertain about their

choices because they always imagine there are better products or offers out there. This situation often leads consumers to spend hours comparing similar products, without any definitive results. Research shows that this condition can lead to decision paralysis, a situation where consumers are completely unable to make a decision due to being overwhelmed by the number of choices (Febriansyah & Usman, 2025). In the long term, persistent hesitation can reduce shopping satisfaction and create decision fatigue, which impacts consumers' quality of life.

Second, Repetitive Comparison: FOBO (Fear of a Better Option) also encourages consumers to make repeated comparisons between similar products. For example, a consumer looking to buy a smartphone will compare various brands, specifications, reviews, and prices across multiple platforms. This comparison doesn't stop once, but continues because consumers feel there's always the possibility of finding a product with more complete features or a lower price. According to Cruz (2022), this behavior is a form of over-analyzing tendency, a tendency to overanalyze, which ultimately hinders decision-making. This situation benefits e-commerce platforms by increasing consumer engagement with the app, but is detrimental to consumers by causing psychological stress.

Third, Impulse Buying after Delay: After a long period of hesitation, consumers often end up making a spur-of-the-moment purchase when they encounter a limited-time promotion or flash sale. This process is known as delayed impulse buying, which is a purchase that remains impulsive despite being preceded by a long period of consideration (Septiana, 2024). This phenomenon can be seen in double-date shopping campaigns (9.9, 10.10, 11.11, 12.12), where previously hesitant consumers end up buying in large quantities for fear of missing out on a low price. Unfortunately, these decisions are often based not on real needs, but rather on a fear of missing out combined with FOBO (Fear of a Better Option). As a result, consumers risk wasting money and experiencing post-purchase regret.

Fourth, Dependent Loyalty: FOBO (Fear of a Better Option) also creates unhealthy consumer loyalty patterns. Consumers become "loyal" to a particular platform, not because of the objective quality of the product or service, but because the platform's algorithm makes them feel they can always find the best options. According to research by Cruz (2022), this type of loyalty is more accurately called dependent loyalty, a form of attachment formed through psychological dependence, rather than tangible satisfaction. For example, consumers accustomed to using Shopee or Tokopedia will find it difficult to switch to another platform, even if they find cheaper products or better service, because they're accustomed to the recommendation and promotion systems that create the perception that "this platform always has the best options."

The above phenomena demonstrate that FOBO (Fear of a Better Option) not only impacts cognition (how consumers think when evaluating options), but also emotions (emergence of anxiety, worry about making the wrong choice, and fear of loss) and consumer behavior (emergence of impulse buying, wastefulness, and dependence on certain platforms). In the long term, this behavior can impact consumers' financial well-being, mental health, and consumption patterns in the digital society.

FOBO (Fear of a Better Option) Practices in E-Commerce in Indonesia

The FOBO (Fear of a Better Option) phenomenon is not only theoretical but is also actually implemented in digital marketing practices by various e-commerce platforms in Indonesia. Each platform has different strategic characteristics, but all exploit the psychological mechanism of consumers who feel there is always a better choice. The following is a description of FOBO (Fear of a Better Option) practices on several major platforms:

First, Tokopedia: Tokopedia is one of the largest e-commerce platforms in Indonesia that consistently implements a choice overload strategy. In product categories such as electronics, fashion, and cosmetics, Tokopedia displays hundreds to thousands of product variants from various sellers. This system makes consumers feel compelled to compare numerous options before making a decision, even though sometimes the differences between products are not significant (Betan, 2021).

Furthermore, Tokopedia also uses a recommendation algorithm that adapts to users' search and purchase history. This way, consumers who have previously searched for a product will continue to receive similar recommendations in the form of ads, banners, and notifications. This condition reinforces the FOBO (Fear of a Better Option) cycle, as consumers continually perceive that there are other, more suitable options. From a business perspective, this strategy is effective in increasing user engagement, but from a consumer perspective, it creates a tendency towards decision fatigue and potential waste.

Second, Shopee: Shopee is known for its aggressive implementation of FOBO (Fear of a Better Option) based strategies. One of its hallmarks is its flash sale program, lasting seconds to minutes. This model forces consumers to make decisions quickly, as even a slight delay can result in the desired product being sold out. This situation triggers panic buying, where purchases are driven by fear of missing out, rather than by actual consumer needs (Tsabita & Isa, 2025).

Furthermore, Shopee has also been very successful in fostering a culture of mass shopping on special dates, such as 9.9, 10.10, 11.11, and 12.12. According to a report by the Indonesian Ministry of Trade (2024), these special date shopping campaigns significantly increased national transaction traffic and even became a driver of e-commerce growth in Indonesia. However, this phenomenon also indicates that FOBO (Fear of a Better Option) is being systematically exploited to create impulsive consumption patterns, where consumers delay purchases until significant discounts are available, then buy in excess.

Shopee's strategy extends beyond flash sales, combining it with a limited-time voucher system, conditional free shipping, and live shopping, which provides direct interaction with sellers. This interaction further strengthens the FOBO (Fear of a Better Option) psychological effect, as consumers are compelled not to miss out on offers that appear exclusive and limited.

Third, TikTok Shop: TikTok Shop combines entertainment content with digital marketing, creating a different approach than Tokopedia and Shopee. This platform utilizes creatively packaged short videos to promote products. This phenomenon creates a social proof effect, where consumers are encouraged to purchase certain products because they see others, especially influencers or popular creators, also purchasing them.

The FOBO (Fear of a Better Option) effect is further strengthened by TikTok Shop's use of the For You Page (FYP) algorithm, which tailors content to users' preferences and viewing habits. Consumers who watch promotional videos for a product are more likely to receive recommendations for similar products, creating the illusion that the product is viral and in high demand. In this case, consumers not only fear missing out on better options but also fear being left behind by social trends (Mudjiyanto & Kusuma, 2025)

The TikTok Shop strategy demonstrates that FOBO (Fear of a Better Option) isn't just about products, but also about consumers' social identities. Consumers feel compelled to purchase viral products to remain socially relevant, leading their purchasing decisions to be influenced more by psychological and emotional factors than objective needs.

The Impact of FOBO (Fear of a Better Option) on E-Commerce Practices in Indonesia

In general, the implementation of a FOBO (Fear of a Better Option)-based marketing strategy in e-commerce in Indonesia has had a significant dual impact. From a business perspective, this strategy has proven effective in increasing transaction volume and expanding the market. By offering a wide selection, limited-time promotions, and algorithmic recommendation systems, e-commerce platforms are able to prolong consumer engagement within the app. Consumers who initially intended to search for only one product often end up spending more time exploring various options. This situation not only increases the likelihood of a purchase but also strengthens consumer loyalty to a particular platform. Thus, FOBO (Fear of a Better Option) has become a highly profitable tool for digital businesses in generating transaction growth and strengthening market dominance (Dyan Paramitha Darmayanti, 2023).

However, despite these business benefits, the practice of FOBO (Fear of a Better Option) also poses various serious risks for consumers. One of these is the emergence of a new consumer culture, where consumers habitually purchase products based on short-term promotions, viral trends, or simply the fear of missing out, rather than based on real needs. This shift in consumption patterns demonstrates that digital consumers' shopping decisions are increasingly influenced by emotional factors rather than rational considerations. As a result, many consumers are encouraged to purchase products they don't actually need, increasing the potential for financial waste. This phenomenon has direct implications for household economic well-being, especially when impulse purchases are made repeatedly and in large quantities.

Furthermore, the FOBO (Fear of a Better Option) strategy also impacts consumers' psychology. Exposure to excessive choices and the urge to make immediate decisions creates mental pressure that leads to decision fatigue and psychological stress. Consumers not only feel overwhelmed by choices but also experience prolonged anxiety due to the fear of making the wrong decision. In the long term, this condition can diminish the quality of the shopping experience and even impact mental health, especially among younger consumers who are more susceptible to social and digital pressures.

Another equally significant impact is the emergence of dependency on digital platforms. Consumers accustomed to the recommendation system and exclusive promotions on one platform tend to be reluctant to switch to another platform, even if there are better offers elsewhere. This type of loyalty is not purely satisfaction-based, but rather a form of dependency shaped by marketing algorithms. In the long term, this dependency can diminish consumers' critical thinking, making them more susceptible to manipulation by increasingly aggressive marketing strategies.

Thus, it can be concluded that the practice of FOBO (Fear of a Better Option) in e-commerce in Indonesia is not simply a business strategy that benefits companies, but also a social phenomenon that is changing the consumption patterns of digital society. If not managed within a clear ethical framework, this practice has the potential to erode the balance between economic profit and consumer welfare. Therefore, adequate regulations, ethical guidelines, and digital literacy are needed to ensure that FOBO-based marketing practices can operate fairly, transparently, and prioritize public welfare.

DISCUSSION

Digital marketing strategies based on FOBO (Fear of a Better Option) have been proven to increase consumer engagement and sales through psychological approaches that generate curiosity, urgency, and anxiety in choosing the best option. While effective for business, this practice poses significant ethical challenges in the context of digital marketing. Strategies such as choice overload, dynamic pricing, algorithmic recommendations, flash sales, and personalized marketing often exploit consumer uncertainty to encourage impulse purchases (Purwanto et al., 2021). Without proper regulation, these practices can lead to psychological manipulation, financial waste, and mental stress, thus violating the principles of fairness and consumer welfare. Therefore, honesty, transparency, and usefulness must be the primary principles guiding every digital marketing strategy to remain ethical.

The phenomenon of FOBO (Fear of a Better Option) in digital marketing can easily be found on various e-commerce platforms in Indonesia, such as Shopee, Tokopedia, Lazada, and TikTok Shop, which have become a popular shopping trend in recent years. For example, the flash sale strategy often displayed on the Shopee app, with sales lasting only seconds or minutes, has created a high sense of urgency among consumers. Fearing missing out on a product at a low price, people end up making quick purchases without careful consideration. Many consumers end up buying items not out of urgent need, but out of fear that prices will return to normal, much higher prices. This is a clear manifestation of FOBO (Fear of a Better Option), which has the potential to encourage consumer behavior and wasteful spending.

Furthermore, dynamic pricing practices have begun to emerge on several platforms, with prices fluctuating according to market demand, specific times, or user profiles. This practice is often not

accompanied by a transparent explanation of the reasons for the price changes, creating uncertainty and even suspicion among consumers. For example, a user might discover a significant increase in the price of a plane ticket or hotel on a travel app simply because they have previously searched repeatedly. This type of strategy leverages consumer behavioral data to psychologically influence consumers to purchase quickly before prices rise again. This practice not only risks violating the principle of fairness in transactions but also has the potential to create uncertainty (gharar), which is prohibited in Islam.

Another common example is the TikTok Shop platform, where algorithmic recommendations and personalized marketing are highly effective (Zen Munawar et al., 2020). Products appearing on a user's homepage are typically tailored to their search history, video viewing habits, or previous interactions. While this strategy can help consumers find relevant products, the algorithm is often geared toward displaying items with high urgency, short-term discounts, or overly elaborate testimonials. As a result, consumers feel trapped in an endless comparison loop, as if there's always a better option waiting just beyond the next click. This form of FOBO (Fear of Better Option) is very real, as it raises consumer anxiety that they might make the wrong choice or miss out on a more profitable opportunity.

From a consumer psychology perspective, this condition is closely related to the phenomenon of "decision fatigue." The more choices offered by digital platforms, the greater the mental energy drained in the decision-making process. As a result, consumers often make irrational decisions or simply follow momentary emotional impulses. This demonstrates that FOBO (Fear of a Better Option) is not only a business strategy but also an instrument of psychological manipulation that can have long-term impacts on people's mindsets and consumer behavior.

In terms of social impact, the widespread practice of FOBO (Fear of Better Option) in Indonesia has driven people's consumption patterns toward increasingly impulsive behavior. The phenomenon of checking out on double dates (such as 9.9, 10.10, 11.11, or 12.12) is a clear example of e-commerce exploiting FOBO (Fear of a Better Option) through massive discount campaigns that encourage consumers to wait for specific days to make large purchases (Tsabita & Isa, 2025). While some consumers genuinely take advantage of these opportunities for essential needs, many others purchase items simply because they are tempted by discounts and short-term promotions, rather than because of a real need. This situation aligns with the findings of several studies that suggest that periodic discount programs actually reinforce a consumer culture and potentially reduce consumer awareness of sound financial management.

Furthermore, the impact of FOBO (Fear of a Better Option) can also impact social relations within society. Consumers who habitually follow discount trends or promotions tend to flaunt their purchases on social media. This creates a domino effect of envy, social pressure, and the tendency for others to imitate these consumption patterns to avoid being perceived as "outdated." In other words, FOBO (Fear of a Better Option) not only creates financial problems but also has the potential to lead to social inequality and the degradation of cultural values of modesty.

From a maqasid sharia perspective, the FOBO (Fear of a Better Option) strategy must be analyzed based on its impact on five fundamental aspects of human life. For example, the choice overload strategy, which displays too many product options, can cause excessive confusion and prolonged doubt. This condition disrupts the protection of reason (hifz al-'aql) because consumers find it difficult to make rational decisions, while also endangering the protection of the soul (hifz an-nafs) due to the psychological pressure that arises from uncertainty. To maintain ethics, digital platforms should provide guides, filters, or curated choices that make it easier for consumers to objectively assess options, so they can make the right decisions without being coerced or psychologically manipulated. As stated in QS. Al-Isra (17) Verse 35.

أَوْفُوا الْكَيْلَ إِذَا كُنْتُمْ وَزَنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ذَلِكَ خَيْرٌ وَأَحْسَنُ تَأْوِيلًا ﴿٣٥﴾

Meaning: "Perfect the measure when you measure and weigh with the correct scales. That is the best and the best result."

The above verse emphasizes the importance of honesty and fairness, which are relevant to ensuring transparency of prices and offers in digital marketing. Meanwhile, dynamic pricing strategies and flash sales that create excessive urgency can trigger impulsive purchases that are financially detrimental to consumers, thus potentially violating the principle of *hifz al-mal* (protection of wealth). From an ethical digital marketing perspective, prices and discounts must be explained transparently, including the duration, terms, and limitations of the offer. This is important to avoid elements of *gharar* (unclearness) in transactions, as well as to protect consumers from practices that pressure them to buy without rational consideration. Allah SWT emphasizes this in His words contained in QS. Al-Isra (17) Verses 26-27.

رَبِي حَقَّهُ وَالْمُسْكِينِ وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ﴿٢٦﴾ إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ۖ وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ﴿٢٧﴾

Meaning: "Give close relatives their due, (also to) the poor, and people who are on a journey. Do not squander (your wealth) wastefully. Indeed, those spenders are Satan's brothers and Satan is very disbelieving of his Lord."

In addition, algorithmic recommendations and personalized marketing strategies increase consumer engagement by displaying relevant or customized products based on previous behavior. However, if not implemented with honesty and transparency, these strategies can lead to *tadlis* (fraud) and psychological exploitation, which harms consumers' wealth, mind, and soul (*hifz al-mal*, *hifz al-'aql*, *hifz an-nafs*). To maintain ethics, every recommendation and advertisement must be accurate, relevant, and designed to help consumers make the best decisions, not simply to manipulatively increase platform profits. Allah SWT says in QS. An-Nisa (4) Verse 29.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا ﴿٢٩﴾

Meaning: "O you who believe, do not consume your neighbor's wealth in a vanity (unrighteous) manner, except in the form of business based on mutual consent between you. Do not kill yourselves. Indeed, Allah is Most Merciful to you."

Rasulullah Saw, juga menekankan prinsip kejujuran dalam perdagangan.

التَّاجِرُ الصَّدُوقُ الْأَمِينُ مَعَ النَّبِيِّينَ، وَالصِّدِّيقِينَ، وَالشُّهَدَاءِ

Meaning: "Honest and trustworthy traders will be with the prophets, the righteous, and the martyrs on the Day of Resurrection."

This hadith emphasizes that the primary focus of business, including digital marketing, is not merely the pursuit of material gain, but also the maintenance of moral integrity and trust. The implementation of FOBO (Fear of a Better Option), which misleads consumers with manipulative strategies, clearly contradicts this principle of honesty. Therefore, businesses seeking sustainability must prioritize consumer trust as a primary asset and maintain it wholeheartedly.

The implementation of digital marketing ethics also encompasses social responsibility. An ethically executed FOBO (Fear of Better Option) strategy focuses not only on short-term profits but also on the common good, such as protecting consumers' financial well-being, maintaining their mental health, and creating a fair and transparent digital trading environment. Thus, FOBO (Fear of a Better Option) based digital marketing aligns with the objectives of the *maqasid sharia* (Islamic principles): first, protecting consumers' intellect (*hifz al-'aql*) so they remain rational and able to make informed decisions. Second, safeguarding the soul (*hifz an-nafs*) from experiencing psychological stress due to marketing strategies that exploit uncertainty or excessive urgency. And third, protecting wealth (*hifz al-mal*) so that consumers are not encouraged to purchase products they don't need or experience financial waste.

In the context of regulation, it is crucial for the government and relevant institutions to participate in overseeing the implementation of digital marketing strategies to prevent harm to the public. Regulations regarding price transparency, consumer protection, and restrictions on manipulative practices such as extreme flash sales or unclear dynamic pricing must be enforced. Collaboration between businesses,

regulators, and the public is necessary to create a healthy digital ecosystem that aligns with the values of the maqasid sharia.

Thus, digital marketing based on FOBO (Fear of Better Option) can align with the objectives of maqasid sharia, namely, first, protecting consumers' reason (ḥifz al-'aql) so that they remain rational and able to make decisions based on clear information. Second, protecting the soul (ḥifz an-nafs) so that they do not experience psychological stress due to marketing strategies that exploit uncertainty or excessive urgency. And third, protecting assets (ḥifz al-mal) so that consumers are not encouraged to buy products they do not need or experience financial waste.

If these maqasid sharia principles are consistently applied, digital marketing strategies will not only benefit businesses but also improve the welfare of society as a whole. In this way, FOBO-based marketing can be directed towards becoming an ethical, transparent, and sustainability-oriented instrument. This also demonstrates that Islam does not reject technological innovation but rather provides an ethical framework so that such innovation brings benefits, not harm.

By implementing these principles, FOBO (Fear of a Better Option) based digital marketing (Fear of a Better Option) not only increases business profits but also encourages fair, sustainable trade, and is in accordance with Islamic moral values. An ethical digital marketing strategy according to maqasid sharia ensures a balance between producers and consumers, while emphasizing that business profits should not be achieved at the expense of consumers' psychological and financial well-being. Thus, digital marketing ethics and the principles of maqasid sharia serve as the primary foundation for creating digital marketing practices that are responsible, fair, and beneficial to all parties.

TABLE 1. FOBO Analysis Matrix in Digital Marketing

FOBO Strategy	Example Practice in E-Commerce	Impact to Consumer	Aspect Affected Sharia Maqasid	Ethical / Alternative Solutions
Choice Overload (displays too Lots choice)	Thousands product with category similar without clear filters (Shopee, Tokopedia)	Confusion, doubt excessive, decision fatigue, purchasing impulsive	ḥifz al-' aql (protection reason), ḥifz an- nafs (protection soul)	Provides filters, curation, recommendations objective, and education consumer
Flash Sale (promotion very short time)	Count promo minutes/seconds on Shopee & Lazada	Urgency excessive, purchase hasty, wasteful, stressful psychological	ḥifz al-mal (protection) wealth), ḥifz an- nafs	Transparency duration & stock, limit extreme countdown usage, education consumption wise
Dynamic Pricing (price changed in accordance behavior /request)	Ticket price plane /hotel rates go up because search recurring (Traveloka, Tiket.com)	Uncertainty price, suspicion, potential gharar	ḥifz al-mal, ḥifz al -' aql	Transparency reason change price, regulation justice price
Algorithmic Recommendations	Product appear in accordance history search & watch (TikTok Shop, Shopee Live)	Consumer trapped cycle comparison without end, anxiety choose	ḥifz al -' aql , ḥifz an- nafs	Recommendation based need real, not manipulation emotional; openness algorithm

Personalized Marketing (advertising in accordance profile consumers)	Advertisement product appear in accordance hobbies, habits, even condition emotional	Encouragement buy items that are not needed, exploitation psychological	ḥifz al-mal, ḥifz al-'aql, ḥifz an-nafs	Advertisement accurate & transparent, limit excessive retargeting, education digital literacy
Discount Periodic (National Online Shopping Day)	Big promotion date twins (9.9, 11.11, 12.12)	Culture consumptive, shopping excessive without need real	ḥifz al-mal, ḥifz al-'aql	Limit the intensity discount, promote consumption in accordance needs, anti- waste campaign

CONCLUSION

The FOBO (Fear of a Better Option) phenomenon in digital marketing reflects a new dynamic in consumer behavior, fraught with doubt, anxiety, and uncertainty in making purchasing decisions. While this strategy can increase consumer interaction, expand markets, and boost business profits, it also has the potential to lead to psychological manipulation, waste, and excessive consumer behavior. From a maqasid sharia perspective, a FOBO (Fear of a Better Option)-based marketing strategy can only be justified if implemented with the principles of honesty, transparency, and benefit, thus avoiding elements of gharar (uncertainty), tadlis (fraud), and psychological exploitation. Digital marketing ethics within the maqasid sharia framework emphasizes the protection of consumers' intellect (ḥifz al-'aql), soul (ḥifz an-nafs), and wealth (ḥifz al-mal), ensuring that decisions remain rational, do not cause mental stress, and do not encourage financial waste. Thus, the implementation of the FOBO (Fear of Better Option) strategy must be directed at creating a balance between producers and consumers, maintaining the sustainability of digital trade, and ensuring the achievement of benefits in accordance with Islamic moral values.

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