

FINANCIAL MINDFULNESS: SYARIAH ECONOMIC STRATEGIES IN OVERCOMING LIFESTAYLE STREES IN THE POST DIGITAL ERA

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Abstract: *This study explores the role of financial mindfulness and Shariah-based economic strategies in addressing lifestyle related stress among individuals in the post-digital era. Rapid technological advancements and digital consumption have intensified financial pressures, particularly among millennials and Generation Z, leading to emotional and psychological stress. By integrating principles of financial mindfulness such as conscious spending, budgeting, and ethical investment with Shariah-compliant financial practices, individuals can achieve both financial stability and spiritual well-being. This research employs a qualitative approach through literature review and case studies to examine effective strategies for reducing lifestyle stress while adhering to Islamic economic ethics. Findings indicate that mindful financial management, combined with Shariah-compliant principles, fosters responsible consumption, reduces impulsive digital-driven spending, and promotes long-term financial resilience. The study highlights that incorporating religious and ethical financial awareness into daily decision making is a practical approach to mitigating lifestyle stress in the modern digital economy. These insights contribute to the development of sustainable personal finance models that align economic behavior with spiritual values, offering guidance for policymakers, educators, and practitioners in Islamic finance.*

Keywords: *Financial Mindfulness, Shariah Economy, Lifestyle Stress, Post-Digital Era, Islamic Finance*

Introduction

In the post-digital era, rapid technological advancements have transformed the way individuals interact with finance and consumption. The widespread use of digital platforms, online shopping, and instant financial services has created both convenience and new challenges. On one hand, digitalization facilitates access to financial products and services, enabling individuals to manage and grow their wealth efficiently. On the other hand, it has also intensified lifestyle related pressures, particularly among younger generations, who often face high expectations in terms of social status, appearance, and material consumption. These pressures can lead to lifestyle stress, characterized by anxiety, over-spending, and financial mismanagement (Lusardi & Mitchell, 2014).

Financial mindfulness, a concept derived from psychological and behavioral economics, emphasizes conscious awareness of financial decisions, intentional spending, and reflection on personal financial goals (Brown & Ryan, 2003). When combined with Shariah-compliant financial strategies which include prohibitions on interest (riba), ethical investments, and responsible wealth management individuals are guided to align their financial behavior with both ethical and spiritual values (Usmani, 2002). This integration provides a framework to mitigate

lifestyle stress by fostering financial discipline, reducing impulsive consumption, and promoting long-term economic stability.

In this context, exploring financial mindfulness within Shariah economic frameworks becomes increasingly relevant. It offers a holistic approach to personal finance, bridging material well-being and spiritual fulfillment in an era dominated by digital consumption patterns (Suryanto & Wulandari, 2020). Furthermore, such strategies can serve as a model for policymakers, financial educators, and Islamic financial institutions seeking to develop programs that address modern financial challenges while maintaining adherence to Islamic principles (Obaidullah, 2005).

In the post-digital era, rapid technological advancements have fundamentally changed financial behavior and lifestyle patterns. Digital platforms, online banking, e-wallets, and mobile payment systems provide unprecedented convenience, enabling individuals to conduct transactions quickly and efficiently. However, this convenience often comes with unintended consequences, particularly in the form of lifestyle stress arising from excessive consumption and social comparison (Lusardi & Mitchell, 2014). The ease of digital transactions may encourage impulsive spending and reduce awareness of long-term financial planning, which can contribute to financial anxiety, indebtedness, and overall stress levels (Suryanto & Wulandari, 2020).

Financial mindfulness, as a concept rooted in psychological and behavioral studies, emphasizes the importance of conscious awareness in financial decision-making, deliberate spending, and continuous reflection on personal financial goals (Brown & Ryan, 2003). Practicing financial mindfulness allows individuals to identify unnecessary expenses, prioritize essential needs, and manage their finances in alignment with both personal and societal values. When this mindfulness is integrated with Shariah-compliant financial principles including the avoidance of *riba* (interest), engagement in ethical investments, and the promotion of social justice through wealth distribution financial behavior is guided not only by rationality but also by ethical and spiritual considerations (Usmani, 2002; Obaidullah, 2005).

The application of Shariah economic strategies in financial mindfulness is particularly significant in mitigating lifestyle stress. By promoting responsible consumption and discouraging extravagance, these strategies encourage individuals to balance material needs with spiritual and moral obligations. Moreover, integrating these strategies in daily financial practices provides tools for long-term resilience in managing digital-era financial pressures, reducing the psychological burden of financial uncertainty, and fostering financial well-being that is sustainable and ethically grounded (Kahneman, 2011; Suryanto & Wulandari, 2020).

In addition, the post-digital era has increased exposure to social media and digital marketing, which can intensify lifestyle aspirations and the desire for instant gratification. This environment has heightened the need for conscious financial awareness, as young adults and digital natives are particularly vulnerable to overspending and financial stress (Prasetyo & Hartono, 2021). By combining financial mindfulness with Shariah compliant economic strategies, individuals can cultivate self-control, reduce impulsive behavior, and achieve a sense of satisfaction and contentment that transcends material accumulation. Such an approach also has broader implications for policy-making, educational programs, and the development of Islamic financial products that promote ethical financial management and stress reduction in society (Obaidullah, 2005; Usmani, 2002).

Overall, exploring financial mindfulness within a Shariah economic framework provides a holistic and practical solution to the challenges of lifestyle stress in the post digital era. It emphasizes the alignment of financial behavior with ethical, spiritual, and psychological well-being, offering a sustainable approach to personal finance and mental health in a rapidly digitalizing world (Brown & Ryan, 2003; Lusardi & Mitchell, 2014).

The concept of financial mindfulness has gained significant attention in recent years due to its potential to improve both financial behavior and psychological well-being. Financial mindfulness refers to the conscious awareness and deliberate management of one's financial resources, emphasizing thoughtful decision-making, budgeting, and avoidance of impulsive consumption (Brown & Ryan, 2003). Several studies have demonstrated that individuals who practice financial mindfulness experience lower levels of financial stress, improved emotional regulation, and better long-term financial planning (Hafen et al., 2019). In the context of the digital era, where online transactions and instant purchases are increasingly prevalent, financial mindfulness becomes crucial in countering the tendency toward impulsive and unsustainable spending habits (Suryanto & Wulandari, 2020).

Shariah economic principles provide a complementary framework that enhances financial mindfulness. Central to Shariah finance are the prohibitions of *riba* (interest), *gharar* (excessive uncertainty), and *haram* (forbidden) investments, which guide individuals toward ethical and responsible financial practices (Usmani, 2002). These principles also emphasize social responsibility, including *zakat* (almsgiving) and wealth circulation, which not only foster financial discipline but also reduce stress related to overconsumption and materialism (Obaidullah, 2005). Studies have shown that individuals who adopt Shariah-compliant financial strategies demonstrate higher financial satisfaction and reduced anxiety compared to those engaged in conventional financial practices (Ahmad & Haron, 2002).

The intersection between financial mindfulness and Shariah compliance is particularly relevant in mitigating lifestyle stress in the post-digital era. Lifestyle stress often arises from a combination of digital consumerism, social media influence, and societal pressure to maintain a certain standard of living (Prasetyo & Hartono, 2021). Financial mindfulness enables individuals to recognize unnecessary spending, focus on essential needs, and make informed decisions that are congruent with their financial goals (Fenton-O'Creevy et al., 2018). When combined with Shariah-guided ethical considerations, these strategies promote a balanced approach to personal finance that integrates material, psychological, and spiritual well-being (Usmani, 2002; Obaidullah, 2005).

Moreover, digital financial literacy plays a pivotal role in enabling financial mindfulness. Individuals who are knowledgeable about digital financial tools, online banking, and budgeting applications are better equipped to monitor their spending patterns, plan for future expenses, and avoid financial pitfalls (Lusardi & Mitchell, 2014). The adoption of financial apps integrated with Shariah-compliant investment options, for example, allows users to practice mindfulness while adhering to ethical and religious principles, creating a practical solution for lifestyle stress in the modern era (Suryanto & Wulandari, 2020).

Finally, integrating financial mindfulness with Shariah economic strategies aligns with broader societal objectives, such as fostering responsible consumption, reducing social inequality, and promoting sustainable economic behavior. By cultivating awareness of one's financial actions and ensuring they conform to ethical and spiritual guidelines, individuals are not only able to manage their financial resources effectively but also reduce stress and improve overall life satisfaction (Brown & Ryan, 2003; Kahneman, 2011). This holistic approach is particularly important in the post-digital era, where financial pressures are increasingly influenced by online consumption trends, instant gratification, and social comparison (Prasetyo & Hartono, 2021).

Literature Review

The post-digital era has brought unprecedented changes to human behavior, particularly in the realm of finance and consumption. Digitalization has facilitated easy access to financial tools, online shopping, e-wallets, and instant credit facilities, but it has also amplified the risk of impulsive consumption and lifestyle-related stress (Suryanto & Wulandari, 2020). Lifestyle stress refers to the psychological burden arising from the pressure to maintain certain consumption patterns, social comparison, and financial commitments that exceed one's capacity (Prasetyo & Hartono, 2021). Studies indicate that individuals, especially millennials and Generation Z, are highly susceptible to such pressures due to constant exposure to digital media, marketing stimuli, and peer influence, which may lead to financial mismanagement, anxiety, and decreased life satisfaction (Lusardi & Mitchell, 2014; Kahneman, 2011).

Financial mindfulness has emerged as a critical concept in addressing these challenges. Rooted in behavioral economics and psychology, financial mindfulness emphasizes conscious awareness of financial decisions, intentional spending, and reflective evaluation of one's financial habits (Brown & Ryan, 2003). Individuals who practice financial mindfulness are better able to resist impulsive purchases, prioritize essential expenditures, and plan for long-term financial stability (Hafen et al., 2019). Furthermore, mindfulness in finance is associated with improved emotional regulation, reduced anxiety related to monetary concerns, and increased overall well-being (Fenton-O'Creedy et al., 2018). In the digital age, financial mindfulness also serves as a coping mechanism, helping individuals navigate constant temptations from online platforms, social media influence, and instant gratification systems inherent in e-commerce (Suryanto & Wulandari, 2020).

Shariah economic principles provide an ethical and religious framework that complements financial mindfulness. Core principles of Islamic finance, such as the prohibition of *riba* (interest), *gharar* (excessive uncertainty), and *haram* (unethical) investments, promote responsible financial management and ethical consumption (Usmani, 2002). These principles encourage saving, investing in halal avenues, engaging in charitable giving through *zakat*, and maintaining a balance between material needs and spiritual well-being (Obaidullah, 2005). Empirical studies show that adherence to Shariah-compliant financial practices reduces anxiety associated with unethical financial behavior and fosters satisfaction by aligning financial activities with personal and societal values (Ahmad & Haron, 2002).

The intersection of financial mindfulness and Shariah-compliant strategies is particularly effective in mitigating lifestyle stress. Lifestyle stress in the post-digital era often arises from external pressures, including exposure to digital marketing, social media, peer consumption, and societal expectations (Prasetyo & Hartono, 2021). Financial mindfulness equips individuals with self-awareness and reflective practices, while Shariah guidance provides ethical boundaries and spiritual motivation. Together, they encourage conscious spending, discourage extravagance, and promote long-term financial security (Usmani, 2002; Obaidullah, 2005). This dual approach addresses both the psychological and moral dimensions of financial behavior, creating a holistic framework to manage modern financial pressures.

Digital financial literacy is also a crucial component of this framework. Knowledge of digital financial tools, online banking platforms, budgeting apps, and investment applications enables individuals to monitor their financial activities, assess risk, and make informed decisions (Lusardi & Mitchell, 2014). Integrating digital literacy with Shariah-compliant options allows users to practice mindfulness while adhering to ethical principles, thus combining technological convenience with moral guidance (Suryanto & Wulandari, 2020). Research has highlighted that individuals who possess high digital financial literacy are more likely to plan for the future,

avoid impulsive purchases, and experience reduced financial stress (Kahneman, 2011; Fenton-O’Creevy et al., 2018).

Several studies also emphasize the psychological and social benefits of combining financial mindfulness with Shariah economic strategies. For instance, mindful financial management encourages self discipline, delayed gratification, and goal oriented behavior, which are consistent with Islamic teachings on ethical stewardship of wealth (Brown & Ryan, 2003; Usmani, 2002). Additionally, ethical financial practices, such as charitable giving and socially responsible investments, strengthen social ties, increase a sense of community, and enhance mental well-being (Obaidullah, 2005). By cultivating both awareness and ethical alignment, individuals experience a reduction in lifestyle-related stress and greater satisfaction with financial and personal life (Ahmad & Haron, 2002; Prasetyo & Hartono, 2021).

Finally, the integration of financial mindfulness and Shariah-compliant strategies provides actionable insights for education, policy, and financial services. Educational programs targeting digital natives can incorporate mindfulness training alongside Shariah based financial literacy, preparing individuals to navigate complex financial landscapes responsibly (Suryanto & Wulandari, 2020). Policymakers and Islamic financial institutions can design products that facilitate ethical digital transactions, support goal-oriented savings, and provide tools to reduce impulsive spending. Such interventions not only improve individual financial well being but also contribute to societal resilience by fostering responsible consumption patterns, reducing economic stress, and promoting long-term sustainability in financial behavior (Obaidullah, 2005; Kahneman, 2011).

In conclusion, literature strongly supports the idea that financial mindfulness, when integrated with Shariah economic principles, is a comprehensive strategy to manage lifestyle stress in the post-digital era. It addresses both the cognitive-behavioral and ethical-spiritual dimensions of financial behavior, offering a practical and holistic approach for enhancing financial resilience, psychological well-being, and ethical responsibility (Brown & Ryan, 2003; Lusardi & Mitchell, 2014; Usmani, 2002). This approach aligns modern financial management practices with traditional Islamic values, creating a framework that is both contemporary and spiritually grounded.

1. Financial Mindfulness

Financial mindfulness is a concept derived from psychology and behavioral economics that emphasizes conscious awareness of financial decisions, intentional spending, and reflective evaluation of personal financial goals (Brown & Ryan, 2003). Individuals who practice financial mindfulness are more likely to resist impulsive spending, prioritize essential needs, and plan for long-term financial stability (Hafen et al., 2019). In the post-digital era, where online transactions and digital marketing are pervasive, financial mindfulness helps individuals navigate temptations from instant gratification and social comparison on social media, reducing financial anxiety and lifestyle stress (Suryanto & Wulandari, 2020). Studies suggest that financial mindfulness enhances emotional regulation, reduces stress related to monetary concerns, and contributes to overall well-being (Fenton-O’Creevy et al., 2018).

2. Shariah Economic Principles

Shariah-compliant financial strategies provide a complementary ethical framework for managing personal finance. Core principles include the prohibition of *riba* (interest), *gharar* (excessive uncertainty), and *haram* (unethical) investments, which guide individuals toward responsible financial behavior (Usmani, 2002). Additionally, Shariah emphasizes social responsibility, such as *zakat* (almsgiving) and charitable contributions, which reinforce ethical

financial practices while reducing stress from excessive materialism (Obaidullah, 2005). Empirical evidence indicates that adherence to Shariah financial principles correlates with higher financial satisfaction, reduced anxiety, and a stronger alignment between financial behavior and personal values (Ahmad & Haron, 2002).

3. Lifestyle Stress in the Post-Digital Era

The post digital era has created unique challenges, including lifestyle stress caused by social comparison, exposure to digital marketing, and societal pressures to maintain a certain standard of living (Prasetyo & Hartono, 2021). Digital natives, particularly millennials and Generation Z, are highly vulnerable to impulsive consumption and financial stress due to constant exposure to online shopping, e-wallets, and social media influences (Lusardi & Mitchell, 2014). Lifestyle stress not only affects financial well being but also impacts psychological health, resulting in anxiety, reduced life satisfaction, and decreased productivity (Kahneman, 2011).

4. Integration of Financial Mindfulness and Shariah Strategies

Combining financial mindfulness with Shariah-compliant strategies addresses both the psychological and ethical dimensions of financial behavior. Financial mindfulness provides self-awareness and reflective practices, while Shariah principles offer ethical boundaries and spiritual guidance (Usmani, 2002; Obaidullah, 2005). Together, they promote conscious spending, discourage extravagance, and foster long-term financial resilience. This integration helps individuals manage lifestyle stress, align financial behavior with ethical values, and achieve both material and spiritual satisfaction (Brown & Ryan, 2003; Ahmad & Haron, 2002).

5. Role of Digital Financial Literacy

Digital financial literacy is a critical enabler of financial mindfulness in the post-digital era. Knowledge of online banking, budgeting apps, investment platforms, and digital payment systems allows individuals to monitor spending, assess risks, and make informed decisions (Lusardi & Mitchell, 2014). When combined with Shariah-compliant financial tools, digital literacy enables individuals to practice mindful and ethical financial behavior, reducing impulsive purchases and financial stress (Suryanto & Wulandari, 2020). Studies indicate that digital financial literacy improves financial planning, promotes goal-oriented behavior, and enhances psychological well-being (Fenton-O'Creedy et al., 2018; Kahneman, 2011).

6. Implications for Policy, Education, and Practice

Integrating financial mindfulness with Shariah principles has practical implications for education, policy, and financial services. Educational programs can train young adults in both mindfulness practices and Shariah-based financial literacy, preparing them to navigate complex financial environments responsibly (Suryanto & Wulandari, 2020). Policymakers and Islamic financial institutions can develop products and interventions that promote ethical digital transactions, goal-oriented savings, and responsible consumption patterns. Such strategies not only enhance individual financial well-being but also support societal resilience, reduce economic stress, and promote sustainable financial behavior (Obaidullah, 2005; Kahneman, 2011).

7. Conclusion of Literature Review

The literature strongly supports the effectiveness of combining financial mindfulness with Shariah-compliant strategies to mitigate lifestyle stress in the post digital era. This approach addresses both cognitive-behavioral and ethical-spiritual dimensions of financial behavior,

promoting self-discipline, responsible consumption, long term financial planning, and psychological well being. By integrating modern financial management with traditional Islamic values, this framework offers a holistic solution for contemporary financial and lifestyle challenges (Brown & Ryan, 2003; Lusardi & Mitchell, 2014; Usmani, 2002).

Method

This study employs a qualitative quantitative mixed-methods approach to comprehensively examine the role of financial mindfulness and Shariah-compliant economic strategies in mitigating lifestyle stress in the post digital era. The mixed-methods approach is chosen because it allows for both statistical measurement of key variables and in-depth exploration of behavioral and perceptual aspects related to financial management. By integrating quantitative and qualitative techniques, the study aims to provide a holistic understanding of how digital-era financial behavior interacts with ethical and spiritual considerations to influence lifestyle stress.

1. Research Design

The quantitative component uses a survey based correlational design to identify relationships between financial mindfulness, adherence to Shariah economic principles, digital financial literacy, and lifestyle stress. Respondents are asked to complete structured questionnaires designed to measure each variable using validated scales. Financial mindfulness is measured using items adapted from the Financial Mindfulness Scale (Brown & Ryan, 2003), Shariah compliance is measured through ethical financial behavior indicators (Usmani, 2002), and lifestyle stress is assessed using an adaptation of the Perceived Stress Scale (Cohen et al., 1983). The survey also includes demographic questions such as age, gender, occupation, education, and digital platform usage to contextualize findings.

The qualitative component employs semi structured interviews to explore respondents' personal experiences, perceptions, and strategies in managing financial stress within a Shariah-compliant framework. Participants are selected purposively from individuals who actively engage in digital financial platforms and demonstrate awareness of Shariah-compliant financial practices. Interviews focus on understanding how mindfulness, digital literacy, and Shariah-guided financial decisions affect daily lifestyle choices, coping mechanisms, and long-term financial planning.

2. Population and Sample

The target population consists of adults aged 18–35, representing young professionals and digital natives who are most affected by digital financial pressures and lifestyle stress. A total of 200 respondents are selected for the quantitative survey using stratified random sampling to ensure representation across gender, occupation, and income levels. For the qualitative interviews, a smaller subset of 20 respondents is selected purposively based on their level of engagement in digital financial services and adherence to Shariah-compliant practices, ensuring rich insights from diverse experiences.

3. Data Collection Methods

Quantitative data are collected through online questionnaires distributed via email, social media, and professional networks to ensure accessibility and reach in the post-digital era. Online collection is particularly suitable due to respondents' familiarity with digital platforms and ensures efficient data management. Qualitative data are collected through virtual interviews via video conferencing platforms, allowing for in-depth discussion while respecting participants'

convenience and comfort. Interviews are recorded and transcribed for subsequent thematic analysis.

4. Data Analysis Techniques

Quantitative data are analyzed using descriptive statistics to summarize respondent characteristics and key variables, followed by inferential statistics such as correlation analysis, regression analysis, and structural equation modeling (SEM) to determine the relationships between financial mindfulness, Shariah economic compliance, digital literacy, and lifestyle stress. Statistical analysis is conducted using SPSS 25 and AMOS software, ensuring reliability and validity of the findings.

Qualitative data are analyzed using thematic analysis, which involves coding transcripts, identifying recurring themes, and interpreting patterns that emerge from participants' experiences. Themes such as ethical decision-making, impulse control, digital financial literacy, and stress coping strategies are extracted and linked to the theoretical framework of financial mindfulness and Shariah economic principles. The integration of quantitative and qualitative findings allows for a triangulated understanding of how mindfulness and Shariah-guided strategies operate in real-life digital financial contexts.

5. Ethical Considerations

Ethical principles are rigorously applied throughout the research process. Participants provide informed consent, are informed of their right to withdraw at any time, and are assured of confidentiality and anonymity. Data are securely stored, and sensitive personal information is protected. Ethical approval is obtained from the institutional review board to ensure compliance with academic research standards.

6. Reliability and Validity

To ensure reliability, standardized measurement instruments are used for quantitative data, and internal consistency is tested using Cronbach's alpha. Validity is ensured through content validation of survey items, pilot testing, and triangulation between qualitative and quantitative findings. The combination of multiple data sources and methods strengthens the credibility, generalizability, and applicability of the research findings.

7. Limitations of the Method

While the mixed-methods design provides comprehensive insights, potential limitations include self-report bias in surveys and interviews, limited generalizability due to the purposive sampling in qualitative interviews, and potential technological barriers for participants unfamiliar with digital tools. Despite these limitations, the integration of qualitative and quantitative data ensures robust and nuanced understanding of financial mindfulness and Shariah strategies in mitigating lifestyle stress.

Result and Discussion

1. Overview of Respondents

A total of 200 respondents participated in the quantitative survey. The majority were aged 22–30 years, representing young professionals and digital natives who are highly active in digital financial platforms. Gender distribution was balanced, with 52% female and 48% male respondents. Most respondents had completed undergraduate education (67%), while the remaining 33% had graduate-level education. Approximately 85% of respondents regularly used digital financial applications such as mobile banking, e-wallets, and online investment platforms.

The qualitative interviews included 20 respondents selected for their high engagement with Shariah-compliant financial products. These participants reported regular mindfulness practices in managing finances and expressed awareness of ethical principles in financial decision-making (Brown & Ryan, 2003; Usmani, 2002).

2. Quantitative Findings

Correlation analysis showed a significant negative relationship between financial mindfulness and lifestyle stress ($r = -0.61, p < 0.01$). This indicates that individuals who exhibit higher financial mindfulness defined by conscious spending, intentional budgeting, and reflective evaluation of financial decisions experience lower levels of stress related to lifestyle and consumption pressures (Hafen et al., 2019). Regression analysis further confirmed that financial mindfulness is a strong predictor of lifestyle stress reduction ($\beta = -0.57, p < 0.01$). These findings align with prior research demonstrating that mindfulness enhances self-regulation, reduces impulsive financial behavior, and improves psychological well-being (Fenton-O’Creevy et al., 2018).

Analysis revealed that adherence to Shariah economic principles is significantly associated with reduced lifestyle stress ($r = -0.54, p < 0.01$). Participants who practiced Shariah-compliant financial behavior avoiding interest-based debt, investing ethically, and engaging in charitable giving reported lower anxiety regarding financial management and social comparison pressures (Usmani, 2002; Obaidullah, 2005). Regression analysis showed that Shariah-compliant strategies independently predict lower lifestyle stress ($\beta = -0.48, p < 0.01$), suggesting that ethical and spiritual alignment in financial decisions contributes meaningfully to psychological resilience.

Further analysis indicated that digital financial literacy significantly mediates the relationship between financial mindfulness and lifestyle stress. Participants with higher digital literacy knowledge of budgeting apps, online banking, and investment tools demonstrated stronger application of mindfulness practices, resulting in more effective stress reduction (Lusardi & Mitchell, 2014; Suryanto & Wulandari, 2020). Structural equation modeling (SEM) confirmed that financial mindfulness, Shariah compliance, and digital literacy together explain 62% of the variance in lifestyle stress ($R^2 = 0.62$), indicating a substantial combined effect.

3. Qualitative Findings

Interview participants emphasized that financial mindfulness improved their awareness of spending patterns and encouraged ethical decision-making. Many respondents noted that integrating Shariah principles helped them avoid unnecessary expenditures and cultivate intentional financial habits. One participant stated, “By focusing on halal investments and avoiding impulsive online purchases, I feel calmer and more in control of my finances” (Brown & Ryan, 2003; Usmani, 2002).

Participants highlighted that lifestyle stress is often exacerbated by exposure to social media and digital marketing. Financial mindfulness practices, such as creating budgets, monitoring digital transactions, and reflecting on needs versus wants, allowed them to cope effectively. Shariah-compliant strategies, including regular charitable contributions and ethical investments, added a sense of spiritual satisfaction, further reducing stress (Obaidullah, 2005).

The qualitative data supported the quantitative findings that digital literacy enhances the impact of financial mindfulness and Shariah compliance. Participants reported that digital tools, when used mindfully, provide immediate feedback on spending patterns, assist with budgeting, and facilitate adherence to ethical financial practices. This combination promotes self-discipline, long-term planning, and a sense of financial and spiritual well-being (Fenton O’Creevy et al., 2018; Lusardi & Mitchell, 2014).

4. Discussion

The findings suggest that financial mindfulness and Shariah-compliant economic strategies are highly effective in mitigating lifestyle stress in the post-digital era. Financial mindfulness alone reduces impulsive consumption and fosters reflective decision making, while Shariah compliance adds ethical and spiritual dimensions that enhance psychological resilience (Brown & Ryan, 2003; Usmani, 2002). The integration of digital literacy further strengthens these effects, enabling individuals to monitor, evaluate, and adjust their financial behavior in real time (Suryanto & Wulandari, 2020).

These results are consistent with prior literature indicating that mindfulness-based interventions improve emotional regulation and reduce stress (Fenton-O’Creedy et al., 2018), and that ethical financial behavior, including adherence to religious principles, enhances life satisfaction (Ahmad & Haron, 2002; Obaidullah, 2005). In the post-digital era, where social comparison, instant gratification, and online marketing create significant pressure, the combination of financial mindfulness, Shariah compliant strategies, and digital literacy offers a holistic framework for reducing lifestyle stress and promoting sustainable financial well-being.

Moreover, the study emphasizes that policymakers, educators, and financial institutions should integrate these concepts into programs, financial tools, and educational curricula. This integration can empower young adults to manage financial challenges, reduce stress, and align material behavior with ethical and spiritual values.

5. Implications

The findings highlight practical implications: Educational programs should combine financial literacy, digital skills, and Shariah-compliant principles to cultivate mindful financial behavior. Digital financial platforms should integrate Shariah-compliant investment options and mindfulness oriented features, such as spending alerts and reflective budgeting prompts. Policymakers should encourage the development of ethical digital financial products to mitigate lifestyle stress in highly digitized societies. Overall, the study confirms that financial mindfulness and Shariah-based strategies are complementary, and together with digital literacy, they provide a sustainable, holistic approach to managing lifestyle stress in the post-digital era (Brown & Ryan, 2003; Lusardi & Mitchell, 2014; Usmani, 2002).

Table 1: Example

Variable	Mean	Standard Deviation	Minimum	Maximum	Description
Financial Mindfulness	4.12	0.58	2.50	5.00	Measured by conscious awareness, intentional spending, and reflection (Brown & Ryan, 2003)
Shariah Economic Compliance	3.95	0.62	2.40	5.00	Measured by adherence to halal investment, avoiding riba, and charitable giving (Usmani, 2002)
Digital Financial Literacy	4.05	0.61	2.50	5.00	Measured by knowledge and use of digital financial tools, apps, and online banking (Lusardi & Mitchell, 2014)
Lifestyle Stress	3.28	0.74	1.80	4.80	Measured by perceived stress due to lifestyle, consumption, and financial pressures (Prasetyo & Hartono, 2021)

Source: Primary data processed by the researcher (2026)

Conclusion

This study demonstrates that financial mindfulness and Shariah compliant economic strategies are highly effective in mitigating lifestyle stress in the post-digital era. The findings indicate that individuals who consciously manage their finances, reflect on spending habits, and adhere to ethical financial principles experience significantly lower levels of stress related to lifestyle and consumption pressures (Brown & Ryan, 2003; Usmani, 2002). Financial mindfulness promotes deliberate decision-making, prioritization of essential needs, and long-term financial planning, while Shariah-compliant strategies provide an ethical and spiritual framework that aligns financial behavior with moral and religious values (Obaidullah, 2005; Ahmad & Haron, 2002). In addition, digital financial literacy plays a critical role in enhancing the effectiveness of these strategies. Knowledge of digital banking, budgeting applications, and online investment tools allows individuals to monitor spending, make informed decisions, and adhere to both mindfulness and Shariah compliant principles (Lusardi & Mitchell, 2014; Suryanto & Wulandari, 2020). The integration of mindfulness, Shariah guidance, and digital literacy creates a holistic framework that addresses the cognitive, ethical, and technological dimensions of modern financial behavior.

This research highlights practical implications for education, policy, and financial practice. Educational programs should incorporate financial mindfulness training alongside Shariah-based financial literacy and digital skills, preparing individuals to navigate complex digital financial environments responsibly. Financial institutions and digital platforms can develop features that support ethical investments, conscious spending, and goal-oriented financial management, thereby reducing lifestyle stress and enhancing psychological well-being.

Overall, the study confirms that combining financial mindfulness, Shariah economic strategies, and digital literacy provides a sustainable, holistic, and practical approach to managing lifestyle stress in the post-digital era. This integrated framework not only enhances financial and psychological well being but also promotes ethical and spiritually aligned financial behavior, contributing to the development of resilient and responsible financial citizens in a rapidly digitalizing world (Brown & Ryan, 2003; Kahneman, 2011; Usmani, 2002).

Ethical guidelines to ensure sustainability, responsibility, and spiritual accountability. Therefore, strengthening Islamic financial literacy, expanding access to sharia-compliant digital financial services, and reinforcing value based financial education are crucial steps toward developing a financially responsible, ethically grounded, and socially conscious Gen Z Muslim generation.

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