

Digital Collectibles and Muslim Consumer Behavior In Online Games: A Shariah Economic Review

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Abstract

The phenomenon of digital collectibles in online games has become an important aspect of digital consumption, especially among teenagers. Digital collectibles refer to virtual items that can be purchased, collected, and traded in the world of online games. Along with the development of technology, these digital collections are increasingly becoming part of a lifestyle, which often leads to excessive consumer behavior, especially among Muslim players. This article aims to analyze the phenomenon of digital collectibles from a sharia economic perspective, focusing on the consumer behavior of Muslim players in online games. This study uses a qualitative approach with literature study methods and observations of digital consumption behavior among Muslim gamers. The results of the study indicate that although digital collectibles can provide emotional and social value, excessive spending can be considered israf according to sharia principles, especially when the purchase of virtual items does not provide significant real benefits. Based on these findings, it is recommended to improve sharia economic literacy among Muslim gamers and develop in-game transaction guidelines that are in accordance with sharia principles to avoid excessive consumer behavior.

Keywords: Digital collectibles, Review shariah economics, Muslim consumer behavior, Online game

Abstrak

Fenomena digital collectibles dalam game online telah menjadi salah satu aspek penting dalam konsumsi digital, terutama di kalangan remaja. Digital collectibles merujuk pada item virtual yang dapat dibeli, dikoleksi, dan diperdagangkan dalam dunia game online. Seiring dengan perkembangan teknologi, koleksi digital ini semakin menjadi bagian dari gaya hidup, yang seringkali mengarah pada perilaku konsumtif yang berlebihan, terutama di kalangan pemain Muslim. Artikel ini bertujuan untuk menganalisis fenomena digital collectibles dari perspektif ekonomi syariah, dengan fokus pada perilaku konsumtif pemain Muslim dalam game online. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi literatur dan observasi terhadap perilaku konsumsi digital di kalangan gamer Muslim. Hasil penelitian menunjukkan bahwa meskipun digital collectibles dapat memberikan nilai emosional dan sosial, pengeluaran yang berlebihan dapat dianggap sebagai israf menurut prinsip syariah, terutama ketika pembelian item virtual tidak memberikan manfaat riil yang signifikan. Berdasarkan temuan ini, disarankan untuk meningkatkan literasi ekonomi syariah di kalangan pemain game Muslim dan

mengembangkan pedoman transaksi dalam game yang sesuai dengan prinsip-prinsip syariah untuk menghindari perilaku konsumtif yang berlebihan.

Kata kunci: Digital collectibles, Tinjauan ekonomi syariah, Perilaku konsumtif muslim, Game online

A. Introduction

The digital collectibles phenomenon has become an inseparable part of the modern online gaming industry, where players are willing to spend money to buy virtual items such as skins, avatars, emotes, and rare weapons.¹ These digital collectibles often have no impact on game performance, but have symbolic and social value among the gaming community.² In a global context, the virtual asset market is worth billions of dollars annually, reflecting the growing trend of digital consumption.³ This phenomenon not only involves teenagers, but also children and adults who are actively involved in internet-based games. The digitalization of consumption has created a new space for consumer behavior in a more hidden but significant form.⁴

From a Muslim perspective, involvement in online games is not just about entertainment, but also has an impact on consumption patterns and personal finances.⁵ The rise in purchases of virtual items by Muslim users raises ethical and religious questions about the status of digital assets and spending patterns.⁶ Moreover, many players are driven to buy items not because of the needs of the game, but because of social pressure, prestige, and the desire to appear exclusive in the virtual world.⁷ This creates the risk of *israf* (excessive spending) and potential waste which is contrary to Islamic

¹ Ardhanio Priatama, "Uang Dan Peluang: Konsumsi Barang Virtual Dalam Game RF Online Indonesia," *Jurnal Pemikiran Sosiologi* 5, no. 2 (April 1, 2019): 1–26, <https://doi.org/10.22146/jps.v5i2.44633>.

² Fadhilah Diva Oktaviansyah and Ririn Puspita Tutiasri, "Keputusan Konsumen Dalam Pembelian Virtual Items Pada Game Online Mobile Legends: Bang Bang," *Da'watuna: Journal of Communication and Islamic Broadcasting* 3, no. 2 (May 28, 2023): 915–25, <https://doi.org/10.47467/dawatuna.v3i2.3655>.

³ Cynthia Angelia et al., "Perilaku Konsumtif Gamers Genshin Impact Terhadap Pembelian Gacha," *Journal of Business and Economics Research (JBE)* 2, no. 3 (2021), <https://doi.org/10.47065/jbe.v2i3.909>.

⁴ Cahyandaru Kuncorojati, "Risiko Berbagi Akun Game Online: Ancaman Nyata bagi Keamanan Digital," *medcom.id*, May 14, 2025, <https://www.medcom.id/teknologi/news-teknologi/akW2ja3b-risiko-berbagi-akun-game-online-ancaman-nyata-bagi-keamanan-digital>.

⁵ Mulawarman et al., *Problematika Penggunaan Internet: Konsep, Dampak, dan Strategi Penanganannya Edisi Pertama* (Prenada Media, 2020).

⁶ Ayman Abdalmajeed Alsmadi, "Beyond Compliance: Exploring the Synergy of Islamic Fintech and CSR in Fostering Inclusive Financial Adoption," *Future Business Journal* 11, no. 7 (2025), <https://doi.org/10.1186/s43093-025-00430-z>.

⁷ Fardi Fardi, "Main Game Online Kini Jadi Bagian Penting Dari Budaya Nongkrong," *rri.co.id - Portal berita terpercaya*, 2025, <https://rri.co.id/lain-lain/1477435/main-game-online-kini-jadi-bagian-penting-dari-budaya-nongkrong>.

consumption principles.⁸ Therefore, a study of Islamic economics is needed to assess the aspects of halalness and blessings in digital consumption.⁹

Sharia economics emphasizes the principles of moderation, justice and blessings in every economic activity, including the consumption of goods and services.¹⁰ In the context of digital collectibles, it is necessary to examine whether the virtual item meets the criteria of mal (property) in muamalah fiqh and whether the purchase transaction is free from elements of gharar (uncertainty), maysir (gambling) and riba.¹¹ In addition, it is necessary to evaluate how purchase agreements in the gaming ecosystem are understood according to sharia: whether there is a legitimate sale, lease or virtual gift.¹² The clarity of ownership rights over digital items is also a matter of debate as many games do not give full ownership to players even if they have paid.¹³ This study will also link the concept of consumption and spirituality in Islam with the phenomenon of digital identity-based consumption.¹⁴

Consumptive behavior that arises from purchasing digital collectibles also has complex psychological and sociological dimensions, ranging from FOMO (fear of missing out), gamer community identity, to digital self-image.¹⁵ This shows that consumption is no longer purely materialistic, but has transformed into a social symbolism that

⁸ M. Syarif Adi Pramana and Muhammad Saiful Khair, "Isra'f's Prohibition in QS. al-A'raf: 31 (Abdullah Saeed's Contextual Approach)," *Al-Fahmu: Jurnal Ilmu Al-Qur'an Dan Tafsir* 3, no. 1 (March 30, 2024): 108–24, <https://doi.org/10.58363/alfahmu.v3i1.191>.

⁹ Alsmadi, "Beyond Compliance: Exploring the Synergy of Islamic Fintech and CSR in Fostering Inclusive Financial Adoption."

¹⁰ Rodney Wilson, "Islamic Economic Principles," in *Oxford Research Encyclopedia of Religion*, by Rodney Wilson (Oxford University Press, 2019), <https://doi.org/10.1093/acrefore/9780199340378.013.687>.

¹¹ Muhammad Zainudin, Raha Bahari, and Taufiq Hidayat Nizar, "Akad Jual Beli Akun Game Online Mobile Legends Dalam Perspektif Hukum Ekonomi Syariah (Studi Di Kampung Kotagajah Lampung Tengah)," *Mu'amalah: Jurnal Hukum Ekonomi Syariah* 1, no. 2 (November 14, 2022): 122–38, <https://doi.org/10.32332/muamalah.v1i2.5172>.

¹² Ermawati Ermawati, Nadiyah Rahmani, and Nurdin Nurdin, "Analisis Transaksi Jual Beli Account Game Online Mobile Legends Menurut Perspektif Ekonomi Islam (Studi Pada Mobile Legends Community Hero Di Palu)," *Jurnal Ilmu Ekonomi Dan Bisnis Islam* 3, no. 1 (June 30, 2021): 1–20, <https://doi.org/10.24239/jiebi.v3i1.50.1-20>.

¹³ Gabriele Aroni, "Games as Authorial Platforms? An Exploration of the Legal Status of User-Created Content from Digital Games," *International Journal for the Semiotics of Law - Revue Internationale de Sémiotique Juridique* 36, no. 5 (October 1, 2023): 2021–36, <https://doi.org/10.1007/s11196-023-09976-z>.

¹⁴ Hafizatul Najahah Binti Adnan and Nasiibah Ramli, "Spiritual Integrity in the Digital Realm: Sufism and Technology Dilemmas," *International Journal of Academic Research in Progressive Education and Development* 13, no. 4 (November 28, 2024): Pages 2469–2478, <https://doi.org/10.6007/IJARPED/v13-i4/23835>.

¹⁵ Dawei Wu et al., "Digital Hoarding in Everyday Hedonic Social Media Use: The Roles of Fear of Missing out (FoMO) and Social Media Affordances," *International Journal of Human-Computer Interaction* 40, no. 18 (September 16, 2024): 5399–5414, <https://doi.org/10.1080/10447318.2023.2233139>.

influences personal financial decision-making.¹⁶ In Muslim society, this is a new challenge in maintaining consumption ethics that are not only based on what is halal-haram in the physical sense, but also pay attention to maqashid sharia (the noble goals of sharia) in protecting property, life and mind.¹⁷ If not controlled, this kind of digital consumption can lead to unproductive spending, disrupt financial stability, and dull spiritual awareness of the value of the blessings of wealth.¹⁸ Therefore, Islamic economic literacy is important to guide Muslims in understanding and filtering this digital lifestyle.

This study aims to analyze the phenomenon of digital collectibles consumption in online games from a sharia economic perspective, focusing on Muslim consumer behavior. This study will use a qualitative approach based on literature studies and digital observations of popular game ecosystems that are widely used by Muslim users. The main objectives of this study are to assess the aspects of transaction halalness, ownership status, and consumption ethics from the perspective of fiqh muamalah and maqashid sharia. In addition, this article also offers a conceptual solution in the form of education and strengthening of sharia financial literacy that is contextual to the digital world. Thus, this study is expected to be an important reference in the development of a digital sharia economy that is adaptive to the challenges of the Web3 and metaverse eras.

B. Theoretical Basis

Digital Collectibles and the Virtual Economy

Digital collectibles refer to virtual assets such as skins, avatars, weapons, or cards that can be acquired, traded, and displayed within online game environments. This phenomenon has emerged alongside the growth of the virtual economy—an economic space where value is exchanged through non-physical means. According to Li et al. (2024), digital collectibles possess social value derived from their scarcity and unique

¹⁶ Anushree Tandon et al., “Social Media Induced Fear of Missing Out (FoMO) and Phubbing: Behavioural, Relational and Psychological Outcomes,” *Technological Forecasting and Social Change* 174 (January 1, 2022): 121149, <https://doi.org/10.1016/j.techfore.2021.121149>.

¹⁷ Azraini Batubara, “The Role of FoMO and Hedonism in Shaping Consumptive Behaviors and Religious Adherence Among Sibolga’s Muslim Millennials,” *Abrahamic Religions: Jurnal Studi Agama-Agama* 4, no. 2 (September 30, 2024): 150–59, <https://doi.org/10.22373/arj.v4i2.25710>.

¹⁸ Khumar Mahendra, “5 Fakta Game Online Koin Jagat: Pemicu Stres, Emosional, dan Egois,” *Tempo*, January 19, 2025, <https://www.tempo.co/digital/5-fakta-game-online-koin-jagat-pemicu-stres-emosional-dan-egois-1195963>.

aesthetic design, serving as symbols of identity and individual status within virtual communities.¹⁹

Consumer Behavior in Online Gaming

Consumer behavior in online games is shaped by a combination of psychological and social factors, including fear of missing out (FOMO), reward mechanisms, and peer influence. Modern gamification incorporates loot boxes, gacha systems, and microtransactions that encourage impulsive buying. Schiffman and Kanuk explain that consumerism is marked by decisions driven more by emotional gratification than rational need.²⁰ This is especially evident when consumption is motivated by digital prestige rather than practical benefits.

Ethics of Consumption in Shariah Economics

In Islamic economics, consumption is not merely about fulfilling desires but is viewed as part of worship, governed by principles of *halal*, *tayyib*, and *maslahah* (public benefit). Excessive and wasteful spending (*isrāf* and *tabdhīr*) are condemned as they disrupt social justice and violate *ḥifẓ al-māl* (protection of wealth). Yusuf al-Qaradawi emphasizes that Islamic consumption is structured by a hierarchy of needs: *ḍarūriyyāt* (essentials), *ḥājjiyyāt* (complementary needs), and *taḥsīniyyāt* (luxuries).²¹ Thus, economic behavior in digital spaces must also be evaluated through this ethical lens.

Maqāṣid al-Sharī'ah and Digital Spending

Maqāṣid al-sharī'ah refers to the higher objectives of Islamic law, including the protection of religion (*dīn*), life (*nafs*), intellect (*'aql*), lineage (*nasl*), and property (*māl*).²² Applied to digital spending, maqāṣid serve as a normative guide to ensure that financial decisions support personal well-being and avoid harmful, addictive consumption. When digital purchases are made merely for virtual status or social comparison, they risk

¹⁹ Jing Li et al., "Why People Purchase NFT Digital Collectible: An Integrated Model," *Journal of Computational Methods in Sciences and Engineering* 25, no. 3 (2025), https://journals.sagepub.com/doi/10.1177/14727978241308700?utm_source=chatgpt.com.

²⁰ L. G. Schiffman, L. L. Kanuk, and S. R. Kumar, *Consumer Behavior (10th Ed.)* (New Delhi: Pearson Prentice Hall, n.d.).

²¹ Yusuf Al-Qaradawi, *Daur Al-Qiyam Wa al-Akhlaq Fi al-Iqtishad al-Islami* (Kairo: Maktabah Wahbah, 1995).

²² Nurul Hikmah and Muhammad Yazid, "Maqashid Al-Syariah as a Contemporary Economic Solution According to Yusuf Al-Qaradawi," *ITQAN: Journal of Islamic Economics, Management, and Finance* 4, no. 1 (2025): 51–63, <https://doi.org/10.57053/itqan.v4i1.62>.

deviating from the values of *maslahah* and sliding into *isrāf*. Hence, conscious spending is essential to preserve ethical balance in online engagement.

Digital Shariah Economic Literacy

Digital shariah literacy plays a crucial role in equipping Muslims to make responsible financial decisions in virtual environments. The National Sharia Economic and Finance Committee.²³ highlights the need for adapting Islamic economic principles to emerging digital realities such as microtransactions and digital assets. As Muslim participation in online games increases, educational efforts must focus on distinguishing between entertainment, genuine needs, and excessive indulgence. This literacy includes understanding virtual contract ethics (*akad*), evaluating utility, and fostering spiritual awareness in digital consumption.

C. Research Methods

This research uses a qualitative approach with literature study and observation methods digital consumer behavior in the online gaming ecosystem.²⁴ A qualitative approach was chosen because it is suitable for exploring the meanings, values, and motivations behind digital consumption in cultural and religious contexts. This study focuses on how Muslims understand and respond to in-game digital collectibles purchases from a sharia economic perspective. In addition to academic literature, data were collected through observation user interactions on Muslim gamer forums and popular online communities such as Discord, Reddit, and YouTube.²⁵ The data were analyzed thematically to identify consumption patterns, behavioral drivers, and ethical narratives that emerge from these digital discourses.²⁶

The unit of analysis in this study is Muslim consumer behavior in the context of purchasing digital items that do not have direct benefits for gameplay, such as skins, emotes, and cosmetic accessories. The selection of this unit of analysis is based on the fact that these types of items are the most purchased and reflect symbolic, not functional,

²³ KNEKS and IAEI, “Kerangka Riset Terapan Nasional Sektor Ekonomi Dan Keuangan Syariah 2021-2024,” 2021,

²⁴ C. R. Kothari, *Research Methodology: Methods and Techniques (Second Revised Edition)*, 2nd ed (Daryaganj: New Age International, 2004).

²⁵ Uma Sekaran and Roger Bougie, *Research Methods for Business: A Skill-Building Approach*, Seventh edition (Chichester, West Sussex, United Kingdom: John Wiley & Sons, 2016).

²⁶ Sekaran and Bougie.

consumption. Observations were conducted non-participatory, by monitoring content and open discussions without directly intervening in participants.²⁷ Secondary data sources were obtained from scientific articles, fiqh muamalah books, DSN-MUI fatwas, and digital game industry reports. Data collection was carried out using purposive sampling techniques based on topic relevance and representation of the Muslim gamer community.²⁸

Data analysis was carried out using the thematic content analysis method, which emphasizes grouping and interpreting narratives based on the main themes that emerge.²⁹ These themes include purchase motivation, halal perception, digital social pressure, and awareness of blessings in consumption. Data were analyzed inductively, by repeated reading, coding, and compiling thematic categories relevant to the sharia economic framework. Data validity was maintained through source triangulation,³⁰ namely by comparing the results of digital observations, fiqh literature, and Muslim consumer behavior theory. In addition, reflective recording³¹ done to ensure interpretation is not personally biased.

D. Discussion

The Phenomenon of Digital Consumption in Online Games

The development of digital technology has brought about new forms of consumption that are virtual in nature, such as purchasing items, skins, avatars and digital collectibles in online games.³² This phenomenon not only affects the behavior of teenagers, but also adults and children who are actively involved in the gaming world.³³ This digital consumption is often impulsive, driven by in-game marketing strategies and attractive reward systems. Players are driven to make purchases for virtual social status, competition, or simply personal enjoyment. In this context, consumption is no longer physical, but symbolic and psychological.³⁴

²⁷ Sandu Siyoto and Ali Sodik, *Dasar Metodologi Penelitian* (Sleman: Literasi Media Publishing, 2015).

²⁸ William Lawrence Neuman, *Social Research Methods: Qualitative and Quantitative Approaches*, Seventh edition, Pearson new international edition (Harlow, Essex: Pearson, 2014).

²⁹ Kothari, *Research Methodology*.

³⁰ Neuman, *Social Research Methods*.

³¹ Neuman.

³² Zainudin, Bahari, and Nizar, "AKAD JUAL BELI AKUN GAME ONLINE MOBILE LEGENDS DALAM PERSPEKTIF HUKUM EKONOMI SYARIAH."

³³ Misno, "Virtual Property Pada Game Online Dalam Perspektif Hukum Ekonomi Syariah," *Al Maal: Journal of Islamic Economics and Banking* 3, no. 1 (July 31, 2021): 49–63, <https://doi.org/10.31000/almaal.v3i1.4699>.

³⁴ Angelia et al., "Perilaku Konsumtif Gamers Genshin Impact Terhadap Pembelian Gacha."

The tendency to spend real money on digital items illustrates a value shift in the economic behavior of digital societies.³⁵ Despite not having a material form, digital collectibles provide a strong sense of ownership due to emotional connections with game characters or communities. This encourages significant spending, even though the benefits are non-economic in nature. In fact, some players develop digital consumption habits as a form of escape from the pressures of life or online social existence. This shows that consumer behavior in online games has high psychosocial complexity.³⁶

Gamification features such as loot boxes, gacha, and tier ranking systems also manipulate purchasing decisions through the sense of luck and time urgency.³⁷ This emotional experience creates a condition similar to gambling, making players compelled to continue buying in the hope of getting a rare item.³⁸ In this context, digital collectibles are not just entertainment, but part of a behavioral economy designed to create addictive consumption.³⁹ For some Muslims, this phenomenon is an ethical challenge because it has the potential to cause israf or waste of wealth.⁴⁰ Therefore, a sharia approach is needed in assessing the impact of this digital consumption.

The shift in consumption from physical to digital also blurs the line between needs and wants. In conventional economics, this is considered an evolution of digital lifestyle, but in Islamic economics, this requires moral evaluation and maqashid sharia. The main question is: does spending on digital collectibles support the welfare, or does it distance it from the values of blessings? Therefore, this consumption phenomenon needs to be studied from the perspective of fiqh muamalah and the sustainable value of Muslim consumption.⁴¹ This is the main basis for the following discussion.

³⁵ Priatama, "Uang Dan Peluang."

³⁶ Misno, "Virtual Property Pada Game Online Dalam Perspektif Hukum Ekonomi Syariah."

³⁷ Misno.

³⁸ Muhammad Nizar et al., "Analisis Dampak Game Online Higgs Domino Island Terhadap Perilaku Milenial Di Kecamatan Kejayan Perspektif Ekonomi Syariah," *IQTISODINA* 6, no. 1 (July 17, 2023): 105–10, <https://doi.org/10.35127/iqtisodina.v6i1.6924>.

³⁹ Priatama, "Uang Dan Peluang."

⁴⁰ Zainudin, Bahari, and Nizar, "AKAD JUAL BELI AKUN GAME ONLINE MOBILE LEGENDS DALAM PERSPEKTIF HUKUM EKONOMI SYARIAH."

⁴¹ Misno, "Virtual Property Pada Game Online Dalam Perspektif Hukum Ekonomi Syariah."

Sharia Analysis of Digital Collectibles

In sharia economics, ideal consumption is that which brings benefits and does not conflict with the principles of halal-haram and does not lead to israf. Digital collectibles purchased in online games need to be reviewed in terms of ownership, benefits, and potential harm. Muhammad Baqir al-Sadr explained that consumption is only justified if it meets real needs, while speculative consumption without clear benefits risks causing moral and economic damage.⁴² If the collection does not provide real benefits or is only for showing off (riya'), then it can be included in the category of wasteful consumption. According to Muhammad Abdul Mannan,⁴³ Consumption that is only for momentary satisfaction without productive or social benefits is classified as wasteful.

Especially if the purchase interferes with the fulfillment of basic needs or other financial obligations. Abu A'la al-Maududi emphasizes that consumption should not violate social responsibilities and basic family obligations; otherwise, it is considered un-Islamic behavior.⁴⁴ Therefore, the sharia evaluation of digital consumption becomes very important. Monzer Kahf stated that in the context of modern consumption, including digital, sharia evaluation is very necessary to remain in line with maqashid al-shariah, especially in maintaining wealth and morals.⁴⁵

Ownership of digital collectibles also raises fiqh questions about the status of mal (property) in the virtual world. Some contemporary scholars argue that as long as the virtual object has exchange value, can be bought and sold, and is legally recognized, it can be considered property. Wahbah al-Zuhaili in *al-Fiqh al-Islami wa Adillatuhu* said "Al-māl huwa kullu 'aynin aw ḥaqqin lahu qīmatun mubāḥatun shar'an, yumkinu al-intifā'u bihī 'alā wajhin mu'tād", This confirms that property includes every object or right that has exchange value and may be used according to sharia.⁴⁶

However, some others are cautious because of the potential for high speculation and value manipulation in digital assets. In *al-Majmu' Syarh al-Muhadzdzab* Imam an-Nawawi emphasized the importance of considering the benefits "At-taṣarrufāt idhā

⁴² Muhammad Baqir Al-Sadr, *Iqtisaduna* (Teheran: World Organization for Islamic Services, 1982).

⁴³ Muhammad Abdul Mannan, *Islamic Economics: Theory and Practice* (Cambridge: Hodder & Stoughton, 1986).

⁴⁴ Abu'l A'la Al-Maududi, *First Principles of the Islamic Economics* (Lahore: Islamic Publications Ltd, 1970).

⁴⁵ Monzer Kahf, *The Islamic Economy: Analytical Study of the Functioning of the Islamic Economic System* (Indiana: The Muslim Students' Association of the United States and Canada, 1978).

⁴⁶ Wahbah al-Zuhaili, *Al-Fiqh al-Islami wa Adillatuhu*, vol. 4 (Damaskus: Dar al-Fikr, 1985).

khalat 'an al-maṣlaḥah kānat 'abathan wa mamnū'atan shar'an", Every transaction that does not contain benefits is considered futile and is prohibited by sharia.⁴⁷ If there is no clear benefit and the object is only a means of flexing or virtual status, then the value of the benefit becomes weak. The fiqh principle "At-tasharruf 'ala ar-ra'iiyah manūṭun bil-maṣlaḥah", all policies (including transactions) towards the community depend on the benefit.⁴⁸ This makes it necessary to examine its legal status contextually.

The principle of tasarruf (wealth management) in Islam emphasizes caution and social responsibility in spending wealth,⁴⁹ including in the virtual world. So the consumption of digital collectibles must consider the value of benefits, sustainability, and financial priorities (maqashid hifzh al-mal).⁵⁰ If purchases are made impulsively, lead to addiction, or waste money, then it is contrary to Islamic economic principles.⁵¹ Thus, not all digital consumption is automatically prohibited, but must be assessed proportionally.⁵² Muslim consumers need to be educated to be more careful in managing their digital consumption.

Sharia criticism of this phenomenon is not to prohibit games or technology, but to affirm the ethics of consumption in a digital context. Muslims need to develop awareness that digital lifestyle must still be controlled within the framework of sharia values. The younger generation must be able to popularize the understanding that sharia economics and finance are choices that are not only rational, inclusive, and fair but also in accordance with sharia principles.⁵³ Halal and moderate consumption will support blessings, not just momentary pleasure.⁵⁴ So the role of Islamic economic literacy is key in accompanying the digital generation that is consumptive of online games. The following discussion will review the aspects of consumptive behavior in depth.

⁴⁷ Yahya bin Sharaf An-Nawawi, *Al-Majmu' Syarh al-Muhadzdzab*, vol. 9 (Beirut: Dar al-Fikr, n.d).

⁴⁸ Ahmad ibn Idris Al-Qarafi, *Al-Furuq* (Kairo: Alam al-Kutub, n.d).

⁴⁹ Kahf, *The Islamic Economy: Analytical Study of the Functioning of the Islamic Economic System*.

⁵⁰ M.M. Metwally, "Economic Consequences of Applying Islamic Principles in Muslim Societies," *International Journal of Social Economics* 24, no. 7/8/9 (July 1, 1997): 941–57, <https://doi.org/10.1108/03068299710178955>.

⁵¹ M. Umer Chapra, *Islam and the Economic Challenge* (Leicester: The Islamic Foundation, 1992).

⁵² Metwally, "Economic Consequences of Applying Islamic Principles in Muslim Societies."

⁵³ Ma'ruf Amin, "Tingkatkan Literasi Ekonomi Dan Keuangan Syariah, Peran Generasi Muda Sangat Strategis - Wakil Presiden Republik Indonesia," July 26, 2021, <https://www.wapresri.go.id/tingkatkan-literasi-ekonomi-dan-keuangan-syariah-peran-generasi-muda-sangat-strategis/>.

⁵⁴ Mannan, *Islamic Economics: Theory and Practice*.

Muslim Consumer Behavior in Online Games

Consumptive behavior is characterized by a tendency to spend money excessively without considering real needs.⁵⁵ Consumptive behavior is characterized by a tendency to spend money excessively without considering real needs.⁵⁶ This behavior is fueled by in-game advertising, reward systems, and social influence from the player community.⁵⁷ For Muslims, this kind of consumption raises concerns regarding blessings and financial responsibility.⁵⁸ Consumption that is not oriented towards the public interest is prone to fall into the categories of israf and tabdzir.⁵⁹

Psychological factors such as FOMO (Fear of Missing Out) and dopamine loops from games also exacerbate players' consumer behavior.⁶⁰ Games are designed to create addiction with random reward systems, virtual achievements, and symbolic status.⁶¹ This causes players to often not realize that they have spent a lot of money on insubstantial things.⁶² This condition is similar to ghost spending, the impact of which is not visible but continues to occur.⁶³ This behavior needs to be evaluated in the context of Islamic finance which is oriented towards utility and sustainability.

In addition, the phenomenon of flexing has emerged on social media platforms through gaming content, such as showing off rare items or high rankings purchased with real money.⁶⁴ This pattern encourages a consumerist lifestyle that is not only personal, but also influences others to buy for prestige. This violates the principle of simplicity and

⁵⁵ Pengpeng Yue et al., "The Rise of Digital Finance: Financial Inclusion or Debt Trap," *Finance Research Letters* 47 (June 2022): 102604, <https://doi.org/10.1016/j.frl.2021.102604>.

⁵⁶ Dennis Barzanoff and Amna Asif, "A Conceptual Design of In-Game Real and Virtual Currency Tracker" (arXiv, April 5, 2024), <https://doi.org/10.48550/arXiv.2404.03951>.

⁵⁷ Ji Woo Han, "Effects of Mobile Gacha Games on Gambling Behavior and Psychological Health" (arXiv, March 31, 2025), <https://doi.org/10.48550/arXiv.2504.00057>.

⁵⁸ Ranaswijaya Ranaswijaya and Soleha Soleha, "Analysis of Monzer Kahf's Thoughts on the Phenomenon of Consumption in Modern Society," *AL-FALAH: Journal of Islamic Economics* 8, no. 1 (May 26, 2023): 119, <https://doi.org/10.29240/alfalah.v8i1.6855>.

⁵⁹ Samir Alamad, *Financial Innovation and Engineering in Islamic Finance*, Contributions to Management Science (Cham: Springer International Publishing, 2017), <https://doi.org/10.1007/978-3-319-52947-9>.

⁶⁰ Michael Wadsley, Judith Covey, and Niklas Ihssen, "The Predictive Utility of Reward-Based Motives Underlying Excessive and Problematic Social Networking Site Use," *Psychological Reports* 125, no. 5 (October 1, 2022): 2485–2516, <https://doi.org/10.1177/00332941211025271>.

⁶¹ Wikipedia.org, "Compulsion Loop," in *Wikipedia*, May 1, 2025, https://en.wikipedia.org/w/index.php?title=Compulsion_loop&oldid=1288331640.

⁶² Wadsley, Covey, and Ihssen, "The Predictive Utility of Reward-Based Motives Underlying Excessive and Problematic Social Networking Site Use."

⁶³ Ziwei Gao, "Time-Based Addiction" (arXiv, April 13, 2023), <https://doi.org/10.48550/arXiv.2304.06630>.

⁶⁴ Ibrahim Halil Efendioğlu, "The Impact of Conspicuous Consumption in Social Media on Purchasing Intentions" (arXiv, August 17, 2022), <https://doi.org/10.48550/arXiv.2205.12026>.

humility in consumption according to sharia.⁶⁵ The culture of comparing oneself in cyberspace also becomes a source of psychological stress and a trigger for impulsive consumption.⁶⁶ Therefore, there is a need for an adaptive Islamic literacy and mentoring approach to these digital dynamics.

In practice, many Muslim gamers are not aware that their digital spending is wasteful and exceeds the limits permitted by sharia.⁶⁷ They assume that because it is not physical, it does not need to be criticized in terms of sharia. In fact, the value of the money used remains the same and can be used for more beneficial purposes. Therefore, it is important to build awareness that digital spending is also part of moral and spiritual responsibility.⁶⁸ This is the basis for the need for stronger digital sharia education and literacy.

The Urgency of Sharia Economic Literacy in the Digital Game Era

Sharia economic literacy has an important role in equipping Muslims to face the era of digital consumption, including in the realm of online games. This literacy not only explains the law of halal-haram, but also forms critical awareness in managing finances according to sharia principles.⁶⁹ In the context of digital collectibles, literacy helps to understand the aspects of benefits, risks, and benefits in virtual consumption. This understanding is important to prevent unproductive consumer behavior that is contrary to the maqashid sharia.⁷⁰ Therefore, the integration of sharia literacy in digital life is a must.

Sharia economic literacy campaigns must target gamer communities, schools, and social media to reach the digital generation that is vulnerable to consumption.⁷¹ Through

⁶⁵ Al-Qur'an, "Ayat tentang Larangan Israf," in *Surah Al-A'raf* [7]: 31, 7:31, 7:31.

⁶⁶ "Sahih Muslim No. 2963," accessed May 16, 2025, <https://sunnah.com/muslim:2963a>.

⁶⁷ Fardi, "Inilah Dampak Negatif Yang Mengintai Kecanduan Game Online," *rri.co.id* - Portal berita terpercaya, April 27, 2025, <https://rri.co.id/lain-lain/1477450/inilah-dampak-negatif-yang-mengintai-kecanduan-game-online>.

⁶⁸ Smirti Kutaula et al., "Ethical Consumerism in Emerging Markets: Opportunities and Challenges," *Journal of Business Ethics* 191, no. 4 (May 1, 2024): 651–73, <https://doi.org/10.1007/s10551-024-05657-4>.

⁶⁹ KNEKS, "Strategi Nasional Literasi dan Inklusi Ekonomi dan Keuangan Syariah Indonesia" (Jakarta: KNEKS, 2024), https://kneks.go.id/storage/upload/1731986199-SNLIEKSI_Low%20Res_23%20Okt.pdf.

⁷⁰ Mohammad Rasikhul Islam Islam, "Pembagian Maqashid al-Syari'ah Berdasarkan Pengaruhnya Terhadap Umat Manusia (Dharuriyyat, Hajiyyat dan Tahsiniyat)," *CLJ: Celestial Law Journal* 2, no. 1 (April 25, 2024): 93–105.

⁷¹ Binti Masruroh, "Digital Natives and Sharia Economic Education: Millennial and Gen Z Learning Preferences in the Digital Era," *Al Irfan : Jurnal Ilmu Pendidikan Dan Penelitian* 1, no. 1 (February 24, 2025): 21–29.

a popular approach, economic preaching can be packaged in the form of educational content that is relevant to the user experience.⁷² Thus, education becomes more down to earth and does not seem to judge the behavior of the game itself. This approach will help the Muslim generation to be wise in consuming, without having to stay away from technology.⁷³ Strong literacy will encourage self-control in spending money, including on digital items.

Collaboration between educational institutions, religious scholars, and the gaming community can create an ethical and productive digital consumption ecosystem.⁷⁴ This includes developing sharia guidelines for in-game transactions, to digital-based Islamic financial training.⁷⁵ Literacy can also encourage the birth of spiritual awareness that blessings are more important than momentary pleasure. Through continuous education, Muslim gamers will be more careful in sorting digital needs and avoiding israf. So literacy is not just knowledge, but a transformation of values.

With adequate literacy, Muslims will be better prepared to face the very fast and consumerist flow of digitalization.⁷⁶ In the context of online games, literacy becomes a bulwark to avoid economic exploitation by the gaming industry that manipulates emotions.⁷⁷ So digital collectibles are no longer a consumer trap, but can be directed to become a creative and sharia-measured space. This is where the importance of integrating sharia economics with today's digital technology lies. This article recommends strengthening literacy and further research in this field.

⁷² Toni Ardi Rafsanjani, M. Abdurrozaq, and Fauziah Inayati, "Islamic Religious Learning in the Digital Age: An Interactive Method for Generation Z," *Solo International Collaboration and Publication of Social Sciences and Humanities* 2, no. 03 (November 6, 2024): 304–15, <https://doi.org/10.61455/sicopus.v2i03.222>.

⁷³ Ariya Jati Kusumo et al., "Exploring the User Satisfaction of Gamification in Promoting Savings Among Millennials," in *2024 2nd International Conference on Technology Innovation and Its Applications (ICTIIA)*, 2024, 1–6, <https://doi.org/10.1109/ICTIIA61827.2024.10761560>.

⁷⁴ Muhammad Afif Ryan Pratama, "Exploring Financial Literacy of Indonesian Generation Z: A Systematic Literature Review and Future Research Agenda," *Jurnal Pemuda Indonesia* 1, no. 2 (March 24, 2025), <https://jpi.kemenpora.go.id/index.php/pemudaindonesia/article/view/193>.

⁷⁵ KNEKS, "Strategi Nasional Literasi dan Inklusi Ekonomi dan Keuangan Syariah Indonesia."

⁷⁶ Amin, "Tingkatkan Literasi Ekonomi Dan Keuangan Syariah, Peran Generasi Muda Sangat Strategis - Wakil Presiden Republik Indonesia."

⁷⁷ Faisal Aristama, "Kecanduan Game Online Ancaman Nyata Kualitas SDM Masa Depan," *Rmol.id*, April 18, 2025, <https://rmol.id/politik/read/2025/04/18/663501/kecanduan-game-online-ancaman-nyata-kualitas-sdm-masa-depan>.

E. Conclusion

The phenomenon of digital consumption, especially the purchase of digital collectibles in online games, shows a significant shift in people's consumption behavior, especially among the younger generation. From a sharia economic perspective, although digital collectibles can provide valuable emotional and social experiences, this type of consumption is at risk of becoming israf if not properly controlled. Sharia evaluation of the purchase of virtual items must consider real benefits, welfare, and the principles of responsible wealth management. Therefore, it is important to increase sharia economic literacy among Muslim gamers so that they can distinguish between needs and wants, and avoid excessive spending that does not support the goal of a more blessed life.

To reduce the negative impacts of excessive digital consumption, it is recommended that sharia economic literacy education be implemented more intensively among gamers, especially young ones. In addition, the development of sharia guidelines related to transactions in online games also needs to be done to help players understand the limits in managing their virtual finances. Educational institutions, gaming communities, and religious figures need to work together to create awareness about the importance of self-control in digital consumption, so that Muslim gamers can enjoy the virtual world wisely, in accordance with sharia principles that prioritize blessings and benefits.

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