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The Impact Of Online Game Addiction On Financial Behavior (Case Study Of Gen Z In Sub Urban Islamic Economic Perspective)

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Abstract

Purpose: The purpose of this study is to examine, from an Islamic economic standpoint, the effects of online game addiction on the financial behavior of Generation Z in suburban regions. This study is novel because it combines behavioral finance, digital consumption patterns, and Islamic ethical values to investigate how digital-native youth handle their finances after engaging in prolonged gaming. This has not been extensively studied in prior research, especially in the context of Islamic economics.

Method: This study used a qualitative case study methodology. 13 members of Generation Z living in suburban Sidoarjo who fit the description of online gamers who play for more than five hours every day and have dealt with in-game purchases made up the unit of analysis. Triangulation was used to ensure the validity of the data. Islamic financial behavior theories served as the foundation for the conceptual framework, and descriptive qualitative analysis with phases of data reduction, presentation, and conclusion drawing was the analytical methodology employed.

Result: The findings reveal that online game addiction significantly influences impulsive and unplanned digital spending habits among Gen Z. While many informants are aware of Islamic financial principles, their application in daily financial decisions remains minimal. However, some informants have begun adopting more responsible behaviors. This study contributes to the growing discourse on Islamic behavioral finance and recommends the development of contextualized Islamic financial literacy models for digital-native generations. Future research may expand into quantitative assessments or comparative studies between urban and rural youth

INTRODUCTION

The development of internet technology has had a profound impact on how people behave in contemporary society, particularly among younger generations. Over 64.8% of Indonesians now utilize the internet, a number that is still rising quickly (Ariyana et al., 2021). Originally used primarily for communication and information gathering, the internet has developed into a multipurpose tool that can be used for work, play, entertainment, and shopping (Prandini & Telagawathi, 2021). Online gaming has become one of the most popular digital activities among these purposes, particularly among Generation Z (Gen Z), who are renowned for having a strong affinity for technology (Gazali, 2021).

Local area network (LAN)-based systems were the first to provide online games in the 1960s, and by the 1970s, they had spread to wide area network (WAN) platforms (Khaliq et al., 2022;

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Saputri & Sucipto, 2023). According to Firdaus et al. (2018), online games are now distinguished by their intricate virtual environments, multiplayer interaction, and constant internet connectivity (Sagara & Masykur, 2018). Players from all over the world are drawn to these games because they provide a variety of experiences, from light amusement to competitive e-sports. 76% of Gen Z gamers in Indonesia use smartphones as their primary device, and 43% of them report playing games regularly (Heriyanto et al., 2024).

Online gaming presents significant issues, especially in relation to excessive use and addiction, even if it also offers amusement, socialization chances, and creative expression channels. According to an Asosiasi Penyelenggara Jasa Internet Indonesia survey (APJII) (2024), the majority of players play games for one to three hours every day, but a sizable percentage play for longer, resulting in symptoms that are classified as gaming addiction (Ulfa & Risdayati, 2017). Depending on the frequency and severity of gaming behaviors, gaming addiction, a subset of internet addiction disease, can present in a range of severity. In the worst cases, it results in strained social relationships, reduced output, unstable emotions, and even poor money management (Rahman & Ernawati, 2018).

Online Game Addiciton

An online game is one that requires an internet connection to play. The Indonesian Spelling Guidelines (PUEBI) state that the words "game" and "online" make up online games. Where "online" refers to a system that is connected to the internet, whereas "game" refers to a collection of systems that are frequently used for playing. Without a formal organizational structure, internet games are generally meant to be enjoyable and entertaining. Online games have no time limitations or explicit rules, which could lead to addiction (Rahman et al., 2022).

Three stages of online gaming addiction have been identified by (Pratama et al., 2020). Mild addiction: Playing for over half an hour every day, frequently while being slack and leading an irregular lifestyle, Moderate addiction: Playing for around three or four hours per day, which results in irritation, sleepiness, and trouble focusing; Severe addiction: Spending up to five hours playing without any social interaction or social connections, making gaming the main emphasis. At this point, a person regularly spends all of their money on online gaming, which unavoidably affects their financial behavior.

This study highlights one of the less well-known but nevertheless important effects of gaming addiction: how it affects financial behavior. Online gamers frequently purchase in-game things like skins, characters, weapons, and other upgrades through microtransactions, which can occasionally result in significant financial outlays (Maharani et al., 2022). These purchases are frequently motivated by peer pressure or spontaneous enjoyment rather than need. Such spending patterns can result in unbalanced financial behaviors for Gen Z players, who may already lack financial knowledge or stable income (Arifa & Rediana, 2020).

Islamic Economic Financial Behavior

Essentially, financial behavior describes how people budget, save, spend, and manage their money (Mulyantini & Indriasih, 2021; Suryanto, 2017). A person who manages his money to prevent future financial issues while making financial judgments (Normawati et al., 2021). One of the main causes of financial behavior is the intense desire to meet daily demands in accordance with income or financial circumstances (Arifa & Rediana, 2020). Numerous factors, such as personal preferences, financial management skills, collaborative experience, and other traits, can be used to evaluate an individual's conduct. These days, perceived convenience such as the ability to transfer money and goods at any time and from any location marks individual traits in the modern period (Tambun & Nurwanti, 2023). Addiction to gaming, however, interferes with this self-control, frequently encouraging impulsive or reckless spending and causing people to overlook more important financial commitments (Silvy & Yulianti, 2013). In these situations, players might put virtual items ahead of their actual obligations, endangering their financial security.

In order to analyze how financial conduct, when influenced by gaming addiction, can be understood and evaluated within the values and ethics of Islamic teachings. Islamic economics is a branch of social science that examines practices that are tailored to the tenets of Islam and are associated with societal economic issues (Subaidi & Muchlasin, 2022). Another way to think about Islamic economics is as the influence of Islamic teachings on sound economic principles, which work as rules for any economic activity that aims to create instruments to meet human needs (Arrosyid, 2021). This study sets itself apart by adopting an Islamic economic perspective. Islamic economics holds that financial action must be in line with moral and spiritual obligations rather than just being a material or logical concern (Edy et al., 2024; Maharani & Yusuf, 2021).

Through concepts like wasathiyah (moderation), ishraf (prevention of excess), and tabzir (avoidance of wastefulness), Islam encourages prudent and balanced spending (Aulia et al., 2023; Humaidi et al., 2020). People are viewed as trustees (khalifah) of their money, which ought to be handled sensibly for the good of the community as well as for individual gain. Therefore, excessive spending on virtual goods or compulsive gaming that impairs one's capacity to perform duties in real life is discouraged.

Generation Z and Digital Consumption

When taking Gen Z's behavioral patterns into account, the importance of Islamic financial concepts is further highlighted. Known as the "digital generation" or "net generation," Gen Z is distinguished by its capacity for multitasking, heavy reliance on digital devices, and receptiveness to social trends (Gazali, 2021; Kristyowati, 2021). Due to their inability to tell the distinction between the actual and virtual worlds, Gen Z is characterized by strong community bonds, tolerance for cultural differences, and exposure to a wide range of information. These traits make them predisposed toward digital media (Rakhmah, 2020). Moreover, Gen Z is known for relying entirely on social media for their everyday activities and for taking breaks when necessary (Liah et al., 2023). In addition, Gen Z is very inclusive and constantly wants to use advanced technologies to get active in the community (Bafadal & Rosyid, 2025). Additionally, they are believed to predominantly consume information through audiovisual media, which leaves them extremely vulnerable to marketing tactics and persuasive gaming material. Despite their resourcefulness and adaptability, this generation is susceptible to overconsumption and digital weariness, particularly in the absence of formal financial and digital literacy training (Febriani, 2017).

Furthermore, this study's focus is further limited to Gen Z who reside in suburban areas. This population has particular socioeconomic difficulties. Suburban Gen Z frequently occupies a transitional space between rural conservatism and urban consumerism, in contrast to urban youngsters who could have access to more structured financial education or parental supervision. Financial risks may result from their exposure to contemporary digital lifestyles if they are not accompanied by appropriate money management abilities or Islamic principles.

The connection between online gaming and financial behavior has been mentioned in a number of earlier research. The majority of these studies adopt a quantitative or general psychological approach for example, (Maharani & Yusuf, 2021) looked at how online games impact rural adolescents' consumption behavior, while (Alfarisi et al., 2022) explored the role of emotional and functional values in virtual purchases. A direct link between game addiction and increasing spending inclinations, particularly among students and young people, has been confirmed by several research including (Firdaus et al., 2018) and (Munawaroh et al., 2023), also (Fauzia, 2020) highlighted how crucial Islamic knowledge is in forming Muslim households' financial discipline. However, the moral frameworks and socio-religious aspects of financial behavior are not included into these studies, which primarily concentrate on general purchasing patterns.

This study attempts to fill the knowledge gap on how Islamic economic principles might be used as a framework to assess and lessen the financial effects of Gen Z gaming addiction. It suggests that young people could be better equipped to handle their money, make more sensible spending choices, and eventually lead more balanced digital and spiritual lives if gaming behavior is in line with Islamic financial standards. Therefore, "How does online game addiction affect the financial behavior of suburban Gen Z from the perspective of Islamic economics?" is the primary issue this study attempts to answer. The study is to: 1. Assess the degree of Gen Z gaming addiction; 2. Look at the financial practices that result from this addiction; and 3. Interpret the results using Islamic financial principles. This study aims to close the gap between ethical financial behavior and digital lifestyle practices by providing a theoretical and contextual synthesis of online gaming trends, financial behavior, and Islamic economic ethics. Additionally, it hopes to fund the creation of educational initiatives, public awareness campaigns, and community support networks that encourage young Muslims in Indonesia and elsewhere to play responsibly and behave ethically when it comes to money. The mind mapping of this research is depicted in figure 1.

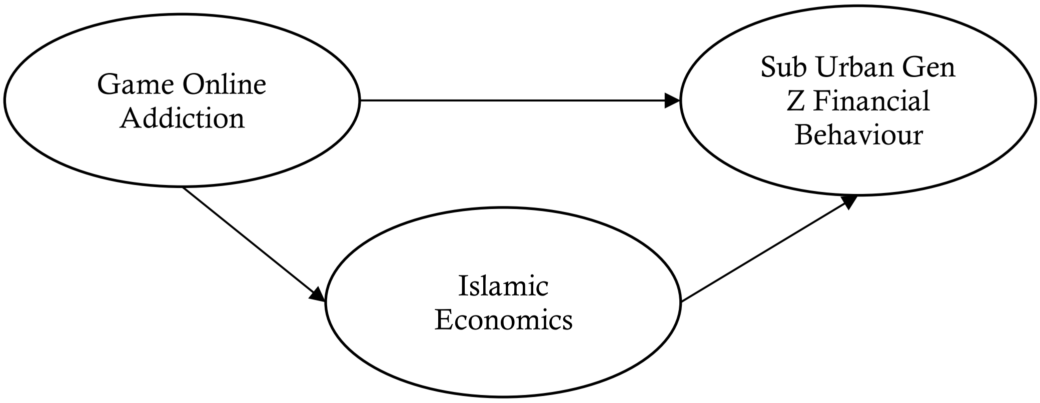

Figure 1.
Mind Mapping

RESEARCH METHODS

The qualitative case study methodology used in this research is appropriate for examining intricate occurrences in their natural settings. According to (Alfarisi et al., 2022), a case study is a technique used to examine, clarify, or analyze a case in its actual setting free from outside influences. This is in line with the goal of the study, which is to determine how Generation Z's financial conduct in suburban regions is influenced by their addiction to online games and how Islamic economic concepts can be used as remedies (Fadli, 2021)

Since Generation Z's growing interest in online gaming has a big impact on their financial behavior, the study was carried out in the suburban area of Sidoarjo, East Java. Because it combines traditional social values with metropolitan digital access, this location is deemed perfect. The analysis's unit is made up of suburban Generation Z residents who: Spend at least five hours per day playing video games online, have purchased items in- game particularly with money paid for outside of the game, handle their own finances and have personal income, not professional e-sports and are Muslims. To maintain confidentiality, informants' initials were used to anonymize them.

Examining the respondents' social, cultural, and psychological characteristics was part of the preliminary research. Among the key findings are: a. Digital lifestyle and impulsive spending are impacted by game elements like incentive systems and in-game purchases; b. Addiction and inadequate financial planning were exacerbated by the prevalence of FOMO (Fear of Missing Out) and the need for attention in online networks. To ensure accuracy and depth, data was collected utilizing a variety of techniques during the main research phase.

Interviews can be organized, semi-structured, or unstructured, depending on the extent of pre- defined framework (Ardiansyah et al., 2023). For the methods of data collection use a comprehensive semi-structured interview. Researchers used a snowball sampling strategy to find volunteers who fit the requirements and then used suggestions to increase the sample size. Interview topics included opinions on Islamic financial principles, financial practices, and individual experiences. Both in- person and virtual interviews were done using Zoom, WhatsApp, and Google Meet. Observation, by observing online gaming platforms and community interactions without actively participating, the researcher practiced passive observation. By minimizing bias, this method promoted the emergence of natural behavior. Among the elements observed were: duration and frequency of games, Social interactions in video games, trends in in-game purchases, decisions about money are impacted by gaming behaviors. To support the results of the interviews and observations, supporting documentation and field notes were gathered. These included digital communications, transaction records, and screen captures. Triangulation of methods comparing results from observations, interviews, and documentation was used to guarantee the authenticity of the data. This increases the results' trustworthiness by cross-checking information from other sources.

Descriptive qualitative methods were used to analyze the data. These methods included: Data reduction is the process of arranging and streamlining unprocessed information from observations, interviews, and documents; Data display is the methodical presentation of data to find trends; In conclusion Continuous drawing and verification are carried out during the course of the study. While keeping an open mind to reinterpretation in light of new information, the researcher searched for significance, cause-and-effect links, and potential hypotheses.

RESULTS & DISCUSSION

The study's informants are members of Generation Z, who were born between 1996 and 2010 and are between the ages of 20 and 27 (Gazali, 2021). They know a lot about gadgets, technology, and the internet. They still play online games and engage in other daily activities using digital devices. They have linked digital cultural values like speed, limitless connectivity, and rapid satisfaction to their way of life. This is the primary reason they play online games for amusement and stress relief.

Referring to Table 1, the primary subjects of this study comprise thirteen individuals residing in Sidoarjo, aged between 20 and 27 years. The majority are male, with only one female participant, and they represent diverse occupational backgrounds, including bank tellers, content creators, graphic designers, contractual employees in government-related institutions, company administrators, freelance gaming service providers, security personnel, software developers, designers, private-sector employees, and videographers or video editors. All participants are active online game users who have engaged in in-game transactions, making them directly relevant to the investigation of online game addiction and its implications for financial behavior. Interviews with these participants were conducted between April and June 2025.

Table 1.
Informant Data

Informant Code	Gender	Age	Region	Occupation
TR	Male	25	Sidoarjo	Teller at a bank in Sidoarjo
DA	Male	24	Sidoarjo	Content creator
BP	Male	24	Sidoarjo	Graphic designer
MS	Male	25	Sidoarjo	Contract employee at a manpower agency
AP	Male	25	Sidoarjo	Administrator at a company in Sidoarjo
WA	Male	20	Sidoarjo	Freelance game service provider
VA	Male	23	Sidoarjo	Security guard
WS	Male	21	Sidoarjo	Software developer at a private company in Surabaya
GS	Male	21	Sidoarjo	Software developer at a private company in Surabaya
TA	Male	25	Sidoarjo	Administrator at a company in Surabaya
CM	Female	24	Sidoarjo	Designer
HM	Male	27	Sidoarjo	Private employee at a private company in Surabaya
WF	Male	24	Sidoarjo	Videographer and video editor at a private company in Surabaya

Meanwhile, table 2 presents the profiles of three financial practitioners who contributed expert perspectives to this research. These practitioners consist of two women and one man, aged between 26 and 43 years, all residing in Sidoarjo. Their professional backgrounds include positions in a regional bank, a state-owned bank, and a national Islamic bank. Their involvement brings multidimensional insights into the phenomenon of online game addiction and financial behavior, viewed from the perspectives of conventional and Islamic banking professionals, members of Generation Z, and parents. The interviews with these experts were carried out between May and June 2025, offering an additional layer of analysis to reinforce the study's findings.

Table 2.
Financial Expert Or Practitioner Data

Practitioner Code	Gender	Age	Region	Occupation
RD	Female	41	Sidoarjo	Staff at a regional bank in Sidoarjo
RI	Female	26	Sidoarjo	Staff at a national state-owned bank branch in Surabaya
RA	Male	43	Sidoarjo	Staff at a national sharia bank branch in Surabaya

Additionally, online games serve as a platform for communication and the development of virtual communities. According to (Alfiany & Sutrisno, 2025) The FOMO (Fear Of Missing Out) phenomenon is brought on by those who adhere to the peer consumption culture's preference for gaming, which affects their choices regarding their purchasing and consuming habits.

Most informants earn their own money from a variety of sources. Their income fluctuates, but they haven't fully used an organized way to handle their resources. Depending on their financial situation and in-game events, the majority of informants spend different amounts of money on games. Geographically, informants reside in Sidoarjo, a well populated suburb. One of the common necessities that contributes to their high level of online gaming intensity is the availability of gadgets and the internet.

From an Islamic economic perspective, where religious values, digital culture, and contemporary lifestyles are dynamically interwoven, this backdrop is crucial for comprehending how online games impact Gen Z's financial behavior. Three main areas are included in the research findings, which are derived from informant interviews: characteristics of online game addiction, financial impacts, and understanding of Islamic financial principles.

Characteristics of online game addiction

The hallmarks of online gaming addiction in suburban Gen Z include prolonged playing, complicated reasons, lifestyle changes, participation in online communities, and effects on everyday activities and spirituality (Table 3).

Table 3.
Characteristics Of Online Game Addiction Behavior In Sub Urban Gen Z

Informant Code	Duration per Day	Game Type	Motivation	Addictive Symptoms
TR	3-5 hours (free > 5 hours)	EFOOTBALL (sport)	Entertainment	Not significant
DA	4 hours (free > 6 hours)	ML, CODM	Entertainment, community	Disturb work/study, worship
BP	5 hours (holiday > 7 hours)	ML, ABO, CODM	Entertainment, escape	Disturb worship, work
MS	5-8 Hours	AOV, ABO	Entertainment, community	Disturb work, worship
AP	5 hours (holiday > 5 hours)	PUBG, Valorant, EAFC/FIFA	Entertainment	Not disturbed
WA	5 hours (free 12- 15 hours)	ML (Moba)	Entertainment, profession	Not disturbed
VA	5-10 Hours	ML (Moba)	Motivation	Disturb worship
WS	3-5 hours (holiday> 5 hours)	ML (Moba), EAFC/Fifa (Sports), Dota, PB (FPS)	Entertainment	Disturb work

Informant Code	Duration per Day	Game Type	Motivation	Addictive Symptoms
GS	3-4 hours (flexible > 5 hours)	PUBG, Line Let's Get Rich	Entertainment	Not disturbed
TA	3-5 hours (holiday12-18 hours)	ML, HOK, PUBG, EAFC/FIFA	Entertainment, inspiration	Not disturbed
CM	3-4 hours	PUBG, ML, Valorant	Entertainment	Not disturbed
HM	-+ 4 hours	EAFC/Fifa (Sports)	Entertainment	Not disturbed
WF	-+ 4 hours	ML (Moba), PUBG	Entertainment	Not disturbed

Playing Time With High Intensity: The majority of informants play online games daily for anything between three and over ten hours, depending on whether it's a workday or a weekend. This length of time suggests a strong bond with the game. Informant MS plays for about five to eight hours every day, WA for twelve to fifteen hours during holidays or free time, VA for more than five hours, even up to ten, and TA for twelve to eighteen hours during weekends or free time. After work, CM sets aside three to four hours each night to play. This extended period of playing, which is frequently done continuously, even until late at night, suggests a compulsive habit and is suggestive of addiction. Encouragement To Participate: Informants primarily play online games for amusement as a way to decompress from stressful work, exhaustion, or boring routines. But this incentive is also combined with additional motivations including self-discovery, social identification, digital community participation, psychological escapism, and the need to keep up with trends (FOMO). While BP utilizes games as an escape from the stress of work, TA uses them as an emotional outlet and a source of inspiration. Games help WA feel that he can identify with himself, while WF uses them to pass the time and connect with people. Additionally, some informants are impacted by peer pressure or the community, feeling compelled to conform in order to fit in. MS participates in the game community to have discussions, AP is driven by competition, and DA plays for fun and to recover with friends.

Changes in Lifestyle and Neglect of Main Activities : The informants' lifestyles have changed as a result of their addiction to online games, particularly in how they allocate their time between playing and other daily tasks like working and praying. DA occasionally skips congregational prayers at the mosque and plays games that disturb work. BP frequently skips worship and snatches time at work. MS believes that playing games frequently interferes with his everyday activities, particularly worship. The inability to temporarily halt the game causes WS to abruptly postpone work. Some informants, however, are able to balance their playing time with other pursuits in a proportionate manner. Since games may be halted during worship, TR believes that they don't interfere with everyday activities. According to AP, each person's priorities determine whether or not to interfere with activities. Since work and prayer are regarded as obligations, they do not interrupt WA. In order to avoid interfering with activities, TA can balance the time spent playing games with work and tasks. WF only plays after work or in his own time.

Symptoms Of Addiction: FOMO (fear of missing out on game events), impulsiveness, difficulty quitting playing, and careless spending of time or money were among the addictive behaviors displayed by some informants. Due to FOMO, BP once regretted purchasing a game that turned out to be intricate and challenging to play. MS expressed remorse for spending IDR 150.000, but the character they wanted was not obtained. VA also regretted the fact that in-game purchases could be harmful and did not ensure success. Even though GS had no interest in the game, his balance was taken away because he was unaware that it was paid when he downloaded it. After topping up, TA occasionally hoped to receive a skin, but was unsuccessful. Self-reflection was prompted by this regret, as evidenced by DA, who always gave in-game purchases careful deliberation. However, some informants, including TR, AP, CM, and WF, did not feel guilty and viewed the game as a form of self-reward.

Suburban Gen Z's reasons for playing online games include: prolonged and consistent play (more than five hours a day, particularly on weekends or in free time); complex motivations (entertainment, psychological escape, self-discovery, participation in online communities, social identity, and FOMO); detrimental effects on important activities like worship, employment, and interpersonal relationships; and addictive psychological symptoms like compulsive playing and spending. These traits suggest that addiction to online games include social, economic, and emotional elements in addition to playing intensity.

Impact of Addiction on Financial Behavior

This study examines how Gen Z's lifestyle and financial behavior in suburban areas are impacted by their addiction to online gaming (Table 4.). Descriptive analysis of the interviews revealed three primary dimensions: frequency and nominal top-up, impact on priorities and financial planning, as well as introspection and self-control in digital usage.

Table 4.
Impact On Financial Behavior Of Sub Urban Gen Z

Initials	Top-up / Game Purchase Frequency	Average Nominal	Type of Expenditure	Regret	Control Strategy
TR	Sometimes, controlled	±IDR 1,000,000	Efootball player coins, adventure packs	No	Self-reward, budget calculation
DA	Quite often, when needed	± IDR 100,000	ML Diamond, game purchase	Yes	Think twice, item evaluation
BP	Monthly (Battle Pass)	± IDR 50,000	Battle pass, game discount	Yes, sometimes	Financial evaluation, stop if not interesting
MS	Routine during events	IDR 650,000	AOV skin, rare event	Yes	Avoid FOMO, choose according to need
AP	Formerly intensive, now declining	Formerly > IDR 1,000,000, now<IDR 500,000	Competitive skins, Steam, Epic	No	Self-reward, curb ego
WA	Sometimes excessive, personal experience	Not specified	ML Top-up	Yes	Learn from experience, future control
VA	Weekly- monthly	IDR 1,000,000–2,000,000	Exclusive skins, rare characters	Yes	Combination of work and spending control
WS	Rarely top up, premium subscription	± IDR 100,000–200,000	Online game subscription	Yes (bought unsuitable game)	Budgeting, account sharing
GS	Rarely	± IDR 50,000–100,000	Game purchase (Forza, Corel Island)	Yes	Avoid impulsive, record expenses
TA	Sometimes during events	± IDR 100,000–200,000	Battle pass, promo skin	No, only disappointment	Self-reward, time & nominal control
CM	Monthly	± IDR 100,000–200,000	Valorant skin	No	Entertainment budget limit & purchase control
HM	Not fixed, during events	Not certain	Gacha, ball items	Yes	Evaluate item benefits & playing time
WF	Sometimes, as needed	Not certain	ML skin, PUBG items	No	Monthly recording, prioritize needs

Frequency and Nominal Game Expenditure: Nearly every informant has either purchased the game itself or made in-game purchases or top- ups. The intensity ranges from uncommon and regulated to commonplace and noteworthy. Skins, battle passes, rare goods, and premium game features account for the majority of this expenditure. MS paid about IDR 650,000 on skins for the AOV game, whereas TR spent about one million rupiah on the Efootball game. When there are sales on Steam and Epic Games, AP's previous expenditure of over one million rupiah is now less than IDR 500,000. Other informants, like WS, who spends IDR 100,000 to 200,000 a month on game subscriptions, occasionally top up but in a regulated way. TA spends about IDR 200,000 during events or less than IDR 100,000 for battle passes or leveling, whereas GS spends about IDR 150,000 a month on things or skins. HM purchases gems or packages according on the event offer.

Impact on Financial Planning and Priorities: Expenditure on games interferes with primary expenditure, lowers informants' capacity to save, and impacts their ability to handle personal finances. HM acknowledges that unforeseen gaming purchases or top-ups lead to spending exceeding revenue. Nonetheless, other informants demonstrate financial awareness by controlling the budget for games and allocating a specific amount for pleasure. To avoid interfering with cash flow, CM imposes a maximum limit of IDR 200,000 for games. Every time WS gets paid, he sets aside money for necessities like amusement or gaming. TR feels that his spending is still within regular bounds and manages his money before topping it up.

Regret and Reflection on Digital Consumption: After making a purchase in the game, some informants felt regret, particularly if their expectations were not met. DA was disappointed to purchase a game or item that fell short of expectations or had little impact. FOMO turned out to be complicated, and BP regretted purchasing a game because of it. WS was sorry to purchase a game that was unpopular and challenging to play. This remorse led to self-analysis; DA now always considers his options carefully and researches in- game purchases. Not every informant, though, felt regret over it. TR, AP, CM, and WF were content with the transaction because they viewed game purchases as self- reward.

According to the analysis's findings, online game addiction has an impact on sub-urban Gen Z's financial behavior in a number of ways, including: changing priorities in terms of money, where spending on games can conflict with necessities; regretting a purchase, particularly if there are emotional or social repercussions; and developing financial reflection and control, which is contingent on an individual's degree of financial awareness. The ethical implications of using assets for digital consumption are highlighted by these findings, which demonstrate a strong correlation with Islamic economic beliefs.

Analysis of Islamic Economic Perspectives on Gen Z Online Game Players in Sub-Urban

Financial management and consumption patterns derived from Gen Z's intense online gaming in suburban regions suggest a variety of inclinations from an Islamic economic standpoint (Table 5). Although actual practices in the area differ, informants are normatively aware of Islamic financial concepts such as limiting consumption, the value of saving, charitable giving, the prohibition of riba, and responsible asset use.

Understanding Islamic Economic Principles: The majority of informants are aware of the fundamental ideas of Islamic finance, including the prohibition of riba, the advice to save, and the giving of alms. TR claimed that Islamic financial management, based on the Prophet Muhammad SAW's hadith regarding future savings, is a type of self-control in financial planning. Because riba is prohibited by the Prophet SAW's hadith, DA refrains from it. He also frequently distributes alms because he thinks that wealth will grow. The ustaz taught WA how to manage finances wisely by allocating funds for zakat and alms. The surrounding milieu, including family, religious education, and Islamic social media, is typically the source of this understanding. But not every informant can offer philosophical and theoretical justifications.

Implementation of Islamic Finance in Daily Life: Informants follow basic tenets of Islamic finance, including saving, zakat payment, and refraining from extravagant spending. TR puts money aside for emergencies. AP invests in sharia bonds, eliminates waste, and sets aside 2.5 percent of income for zakat. WS saves money for emergencies, makes zakat payments every Friday, and makes long-term cryptocurrency investments. GS invests in cryptocurrency for the medium term and sets aside about 60% of his paycheck for emergencies. Because he uses less money for games, HM acknowledges that his Islamic financial procedures are still subpar.

Table 5.
Islamic Economic Perspective Alysis Of Online Game Players Among Sub Urban Gen Z

Initials	Understanding of Islamic Economic Principles	Islamic Financial Practices	Attitude towards Riba and Consumerism	Islamic Reflection & Solutions
TR	Understands saving & Prophet's hadith on wealth	Saves, prioritizes, not wasteful	Anti-riba, not consumerist, motor installment exists	Priority scale, top-up controlled self- reward
DA	Knows the prohibition of riba and virtue of charity	Active charity, avoids paylater	Think twice before buying, avoid riba	Gen Z must know dangers of riba & be diligent in charity
BP	Less theoretical understanding, but aware of control importance	Saves, evaluates purchases	Avoid riba, pay debts quickly	Stop top-up if not beneficial
MS	Knows riba basics, doesn't use consumer credit	Saves as much as possible, no budget	Anti-online loans, more sharia for big things	Avoid FOMO, control lifestyle
AP	Knows zakat & anti-riba, tried sharia bonds	Zakat 2.5%, saves, invests	Used to be consumerist, now thrifty	Curb ego, don't follow others in buying items
WA	Knows prohibition of riba & waste, learned from ustadz	Not consumerist, saves for goals	Not yet invested, rejects riba	Game money should be for future
VA	Understands riba & investment, uses Shopee Paylater	Invests in gold via app	Wants to quit paylater, careful with consumption	Game as a chance for profit, not just for fun
WS	Understands zakat, saving, avoids waste	Friday Blessing zakat, emergency fund, crypto investment	Uses credit card, but measured	Gen Z needs control & learn young
GS	Understands sharia, zakat, halal investment	Emergency fund, crypto, not consumerist	Credit card only for promo, controlled	Prioritize item function over style
TA	Knows importance of zakat, saving, anti-waste	Charity, self-control	Avoid riba, set limit	Islamic education can be through Gen Z digital content
CM	Knows interest/riba, controls spending	Weekly saving, no debt	Controls snacks via entertainment budget	Uses 50-30-20 system, aware of needs
HM	Knows prohibition of waste, not yet optimal	Saves if there's leftover	Sometimes wasteful, self-evaluates	Game not main priority,reduce top-ups
WF	Understands money function, anti-riba, records expenses	Not consumerist, records money, buys gold	Avoids debt & momentary desires	Records all transactions, prioritizes needs

Attitudes Towards Riba and Consumption: Riba was viewed negatively by many informants, particularly when it came to online consumer credit or loans. Because of long-term demands, MS views housing or auto finance as fair, but it steers clear of credit for consumer goods as much as possible. Additionally, certain people employ paylater services with stringent regulations. For example, the VA uses Shopee Paylater for critical needs. In order to test themselves and improve their financial management skills, WF always keeps track of their expenses.

Islamic Reflections and Solutions for Financial Behavior: When informants saw that gaming spending was ineffective, some started implementing controls that adhered to Islamic financial norms. BP emphasized the need of self-awareness in saving, waste prevention, and money management. WA underlined the need of improving one's understanding of Islam in order to manage finances more sensibly and assist others. In junior high or high school, WS recommended teaching the fundamentals of Islamic finance, such as the value of saving, avoiding riba, leading a simple life, and boosting charitable giving. GS valued products' functionality over a consumeristic way of life. To manage expenses, CM employed a budget division scheme (such as 50-30-20).

Basic Islamic financial practices, like zakat, saving, and spending management, as well as Islamic economic ideas, are understood by informants. There is a basic understanding of avoiding riba and minimizing consumptive behavior, notwithstanding variations in consistency, particularly after feeling guilt over the waste game.

Talk about the research results, connects field data to Islamic economic theories, concepts, and principles in order to discuss empirical findings. This discussion is broken down into three sections: traits of Gen Z's online gaming addiction, the influence of Gen Z's financial behavior, and an examination of Islamic economic viewpoints on online gamers (Figure 2). Quotations from particular financial professionals or experts also support this discussion.

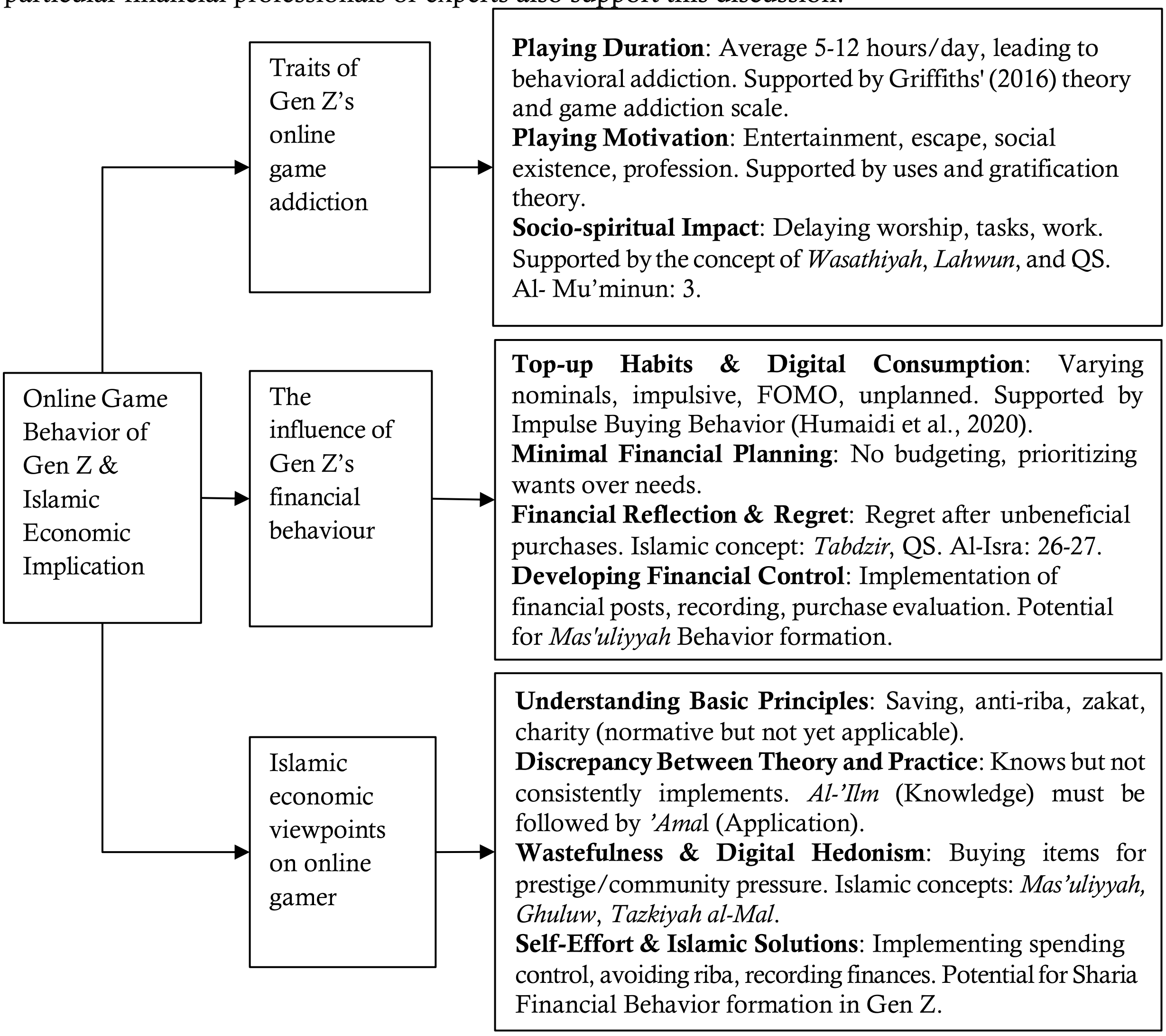

Figure 2.
Research Result

Characteristics of Online Game Addiction Behavior of Gen Z in Sub Urban

According to the study's findings, most informants spend five to eight hours a day playing intense online games, and on holidays or spare time, they may play for as much as twelve hours. This length of time suggests a propensity for compulsive behavior that results in game dependence. This occurrence is consistent with (Griffiths, 2015) theory, which defines behavioral addiction to online games as a state in which players lose control over their play, neglect other obligations, and persist in playing even after being made aware of the detrimental effects. The gaming addiction scale, which is frequently utilized in psychology studies, can also be used to measure this noteworthy duration.

They primarily play online games for fun and as a way to decompress from the stresses of work, life, or exhaustion. Additionally, some informants use it to create their identities and social lives in online communities. In fact, some of them like WA, a freelance gaming service worker have made games their primary source of income. According to the uses and satisfaction hypothesis, people intentionally select media in this case, online games to satisfy their particular wants and desires, whether they be escape, sociability, or entertainment (Xu et al., 2025). This helps to explain why people do this. However, the intense nature of online gaming frequently causes people to overlook their primary responsibilities, particularly their employment and church. While MS and WS felt that their work was disrupted, informants like DA and BP acknowledged that they frequently skipped or postponed church. This relates to the ideas of lahwun (distracting games or entertainment) and wasathiyah (moderation) from an Islamic economic standpoint. Islam promotes living a balanced life, avoiding excessive pleasure that could cause one to neglect their spiritual commitments and duties (QS. Al-Mu'minun: 3). RA practitioners stress that "Gen Z should be wiser in dealing with online games, meaning not wasting money on useless things, not forgetting worship, and still balancing other social activities" (43-year-old RA practitioner). Overindulgence in games that disregard fundamental responsibilities can lower the quality of both this life and the next.

Impact on Gen Z's Online Gaming Financial Behavior

Gen Z's financial behavior is significantly impacted by their addiction to online gaming. The diverse top-up and digital consumption patterns are among the most noticeable effects. The majority of informants spend money on skins, battle passes, and other premium things, while the exact quantities vary. FOMO, or the desire to not miss out on in-game events, is often the driving force behind this hasty behavior. This is consistent with the idea of "impulse buying behavior," which is defined by (Humaidi et al., 2020) as when people make impulsive, careless purchases that are frequently motivated by feelings or fleeting desires.

A further consequence is the absence of financial planning. Since many informants lack a defined budget or budgetary allocation for gaming expenses, the urge to top up frequently takes precedence over necessities. Informant HM acknowledged that unforeseen game-related costs pushed revenue over expenses, upsetting his financial equilibrium.

However, after making purchases that were thought to be pointless or fall short of expectations, some informants expressed financial contemplation and remorse. This remorse makes people more conscious of the need to use technology with caution. Waste or excessive and ineffective spending is referred to as tabdzir in Islamic economics (practitioner, 26 years old). In QS. Al-Isra: 26– 27, Allah SWT states: "And do not waste (your wealth)." Indeed, Satan is extremely unappreciative of his Lord, and the wasteful are his siblings. "I think Gen Z kids who play online games need more education, especially in managing personal finances," said an Indonesian practitioner. They only spend their money on temporary items because they still enjoy making rash purchases. "They must be instructed on how to save money for investments, savings, and zakat or alms" (26-year-old Indonesian practitioner).

Positive aspects do exist, nevertheless, such as the growth of financial control in certain informants. They started to keep track of spending, apply financial posts, and assess before buying. For instance, WS always accounts for gaming requirements in his monthly budget, whereas CM establishes a maximum amount for entertainment expenditures. This conduct demonstrates how mas'uliyyah (responsible) money management practices that adhere to Islamic principles can develop.

Analysis of Islamic Economic Perspectives on Gen Z Online Game Players

From the standpoint of Islamic economics, this study emphasizes how Gen Z who are addicted to online gaming manage their finances by comprehending and applying Islamic principles. Informants demonstrated a fundamental comprehension of Islamic economic concepts, including the value of saving, almsgiving, and the proscription of riba. As demonstrated by DA, who refrains from riba and actively donates to charity, they are aware that riba is prohibited and charity is advised. TR is also aware of the significance of saving in light of the Prophet's hadith on managing wealth. Islamic social media, official religious instruction, and the home setting are the usual sources of this knowledge.

But there is a difference between practice (al-'amal) and theory (al-'ilm). Consistency in applying the principles differs even though one is aware of them. For instance, HM acknowledged that his spending on games was causing his Islamic financial practices to be suboptimal. This demonstrates how information is insufficient on its own without internalization and a strong desire to use it in daily life.

Particularly when informants purchase game skins or other products for prestige or peer pressure, the propensity for wastefulness and digital hedonism is very readily apparent. Islam's tazkiyah al-mal (purification of riches) and ghuluw (excessiveness) principles go counter to this conduct. Zakat is only one aspect of tazkiyah al-mal; another is how to acquire and use wealth in a responsible and constructive manner. Only consumption motivated by fleeting aspirations and status can result in israf, or wastefulness, which is disliked in Islam. "In personal financial management, Al-Ilm (knowledge) must be followed by Al-Amal (application)," said a RA practitioner. Implementing spending control, avoiding riba, and keeping financial records are ways that we can assist Generation Z in developing better sharia financial behavior (RA practitioner, 43 years old).

However, among informants, self-efforts and Islamic reflections are beginning to surface. As a way to take ownership of their assets, some of them are beginning to document their accounts, prevent riba, and impose spending limits. BP stresses the value of self-awareness in money management, saving, and waste prevention. WA also understands how crucial it is to gain a deeper understanding of Islam in order to manage finances more prudently and assist others. This demonstrates the potential for Gen Z to develop more robust sharia financial conduct. "Gen Z kids are tech-savvy, but they also need to understand how to handle their money in an Islamic manner," a RI practitioner continued. (RI Practitioner, 26 years old) "Remembering the value of saving, avoiding riba, and not being wasteful must always be done, especially with real examples that are relevant to their daily lives."

It can be inferred from the answers of financial professionals and the results of field informant interviews that online game addiction among sub-urban Gen Z has negative effects on social, psychological, ethical, and financial responsibility in addition to a reduction in the standard of spiritual personal financial management. Excessive spending, unrestrained consumerism, and a lack of self- control are signs of a lack of mas'uliyah, wasathiyah, and tazkiyah al-mal values, according to Islamic economics, which implies a failure to internalize sharia values in daily life.

The findings indicate that Islamic financial literacy instruction based on a practical approach and a digital lifestyle is critical. This instruction must be tailored to the needs of Generation Z, which includes being instructive, contextual, quick, visual, useful, interactive, and inextricably linked to real- world examples. The development of a Muslim generation capable of managing wealth in line with both social duty and divine ideals will be greatly aided by this literacy.

CONCLUSION

According to the study's findings, Generation Z's financial conduct in suburban regions has been greatly impacted by online game addiction, especially when it comes to managing digital consumption and financial practices that are not in line with Islamic economic principles. The research's informants reported gaming habits that ranged from five to ten hours a day, frequently interfering with work, school, and religious commitments. This behavior goes beyond the Islamic concept of wasathiyah (moderation) and is more in line with lahwun (neglectful distraction). A strong consumptive behavior (tabdhir) and a lack of financial responsibility (mas'uliyyah) are demonstrated by the propensity to spend impulsively and without preparation, whether motivated by emotions, in- game promos, or FOMO. The concept of tazkiyat al-mal (wealth purification) is not fully reflected in the everyday financial practices of some informants, despite their understanding of fundamental Islamic financial principles like avoiding usury (riba), the significance of saving, and the encouragement to give charity. These results highlight how urgently Generation Z needs to receive contextualized, technologically enhanced Islamic financial literacy instruction. The study's primary contribution is that it provides an empirical viewpoint on how Islamic economics can be applied to comprehend and treat digital consumption patterns influenced by online gaming addiction. It also promotes the creation of a more applicable and flexible Islamic financial literacy model for today's youth who are digital natives.

This study has various limitations that must be noted. First, the results cannot be applied to larger urban and rural contexts because the study's focus was restricted to Gen Z residents of Sidoarjo Regency's suburbs. Second, due to time limits and data access issues, the data collection process had to be modified to accommodate informants' offline and online availability as well as the limited amount of private financial data that could be retrieved. Third, despite efforts to reduce bias through triangulation, the qualitative approach employed permitted subjectivity in the interpretation of the data. Fourth, the resulting analysis is descriptive in nature because neither financial literacy nor degrees of online gaming addiction were evaluated using quantitative measuring instruments in this study.

Based on these findings and limits, the researchers make a number of practical and theoretical suggestions. Families are expected to be practical role models for Gen Z in terms of technology and money management, educational institutions must create practice-based Islamic economics curricula, and Islamic financial institutions are urged to develop digital financial products that are accessible to Gen Z and have interactive learning platforms. Additionally, game makers are urged to offer more comprehensive spending management tools. Future scholars are theoretically encouraged to broaden their study and employ a mixed-methods approach. They should also create an Islamic financial literacy model that is pertinent to the demands and digital characteristics of Gen Z in the modern era.

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