Al-Kharaj: Journal of Islamic Economic and Business
P-ISSN: 2686-262X; E-ISSN: 2685-9300
Volume 7 (4), 2025

# E-Digital Transactions From An Islamic Economic Perspective Among Students of The Faculty of Islamic Economics And Business, North Sumatra State Islamic University

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***Keywords:***
*Digital, Business, Economic*

***Abstract***

*The phenomenon of game top-up transactions among students is part of the rapidly growing digital economy in the modern era. This study aims to determine the behavior of students at the Faculty of Economics and Islamic Business at UIN North Sumatra in conducting game top-up transactions and to assess their compliance with Islamic economic principles. The method used is a descriptive qualitative approach with data collection through interviews, observations, and documentation of active students who regularly conduct game top-ups. The results of the study show that most students make game top-ups as a form of entertainment and fulfillment of digital recreational needs, but there is still a lack of awareness of sharia principles such as prudence in spending, the prohibition of tabdzir (wastefulness), and the urgency of ensuring that transactions are free from elements of gharar and maisir. This study recommends the importance of strengthening Islamic economic literacy among students so that they can be selective and wise in utilizing digital technology in accordance with sharia values.*

## INTRODUCTION

The development of digital technology has created various innovations in the world of entertainment, one of which is the emergence of online games that are increasingly popular among the younger generation, including students (Ummah, 2020). Online games are not only a means of entertainment, but have also developed into a large and profitable economic industry (Khaliq et al., 2022). One form of economic activity that has emerged from this is top-up transactions, which is the purchase of virtual items in games using real money (Diva Oktaviansyah & Puspita Tutiasri, 2023).

E-digital transactions are the process of exchanging goods, services, or economic value through digital devices, such as smartphones, computers, or other electronic systems. These transactions take various forms, such as the use of digital wallets (e-wallets), mobile banking, payments with QRIS, and transactions through e-commerce and fintech platforms. Digital transactions are part of e-commerce, which covers the entire business process carried out electronically, including the exchange of data and money digitally (Hansiden, n.d.).

Game top-ups are activities of topping up balances or purchasing credits in online games through digital payment systems, such as e-wallets, mobile banking, phone credit, or digital vouchers. These balances are used to purchase virtual items in games, such as characters, weapons, skins, or premium features. Top-ups in games are part of microtransactions, which are small real-money transactions used to obtain virtual goods in applications or online games (Aulia, 2023).

In the context of student life, e-digital transactions have become part of everyday digital lifestyles, including paying for food, transportation, phone credit, or even game top-ups. These transactions are considered a form of digital consumption that has now become part of the lifestyle of students in the digital age (Almakhlufi, 2023). Amidst the rapid pace of digitalization, students as digital natives tend to be easily influenced by digital trends, including the accompanying culture of consumption (Muhammad, 2024). Many of them regularly allocate money for top-ups to obtain exclusive items, premium access, or speed up their game progress (Zain, 2024). Islamic economics, as an economic system based on sharia values, emphasizes the principle of balance between worldly and spiritual needs, between consumption and simplicity, and stresses the importance of intention, benefit, and blessing in every economic activity (Putri, 2023).

Therefore, it is necessary to conduct a study of game top-up transactions from an Islamic economic perspective in order to provide a clear picture of the compatibility of these practices with Islamic teachings. Game top-up transactions are activities of topping up the balance in a digital game account using real money to obtain virtual currency, exclusive items, or certain access in the game (Ayu, 2023). This activity involves the exchange of value between real money and intangible digital goods (virtual goods). Top-ups are usually done through third-party platforms such as marketplaces, digital wallets, or direct payment systems within applications (in-app purchases). In the context of the digital economy, game top-ups have become a form of modern consumption that is widely practiced by teenagers and college students (Killi, 2022).

The phenomenon of game top-ups, although seemingly trivial, has become part of a new consumption culture that deserves to be studied in depth, especially from an Islamic economic perspective (Judijanto 2025). In Islam, the use of wealth is strongly emphasized for things that are beneficial, not wasteful, let alone causing dependence (Isnaini, 2025). The Qur'an explicitly prohibits wastefulness as stated in QS. Al-Isra': 26-27:

"And do not squander your wealth recklessly. Indeed, the squanderers are brothers of the devils, and the devil is ever ungrateful to his Lord."

In this context, it is important to question whether spending on game top-ups can be categorized as a form of consumption that is permissible in Islam or whether it falls under the category of isrāf (excessive spending) (Khadijah & Pontianak, 2023). Several scholars and fatwa institutions have provided their views on gaming and digital top-ups (Suhardi et al., 2024).

One important reference is the Indonesian Ulema Council (MUI) Fatwa Number 24 of 2017 concerning the Law and Guidelines for Interacting through Social Media, which generally reminds us that transactions in the digital world should not contain elements of wastefulness, immorality, and should not ignore the objectives of sharia. Although this fatwa does not explicitly mention "game top-ups," its relevance is very close in regulating digital consumption that does not bring benefits (Qodiri et al., 2020).

More specifically, the Nahdlatul Ulama's Bahtsul Masail Institute (LBM NU) stated in one of its deliberations that game top-ups are permissible as long as they do not contain elements of gambling (maysir), do not damage morals, do not cause negligence of obligations, and do not cause financial harm (Umam, 2023). However, if top-ups are done excessively, cause dependence, or harm oneself, then the ruling can become makruh (disliked) or even haram (forbidden), depending on the level of harm (Norhadi, 2022).

Observing this phenomenon in an academic environment based on Islamic economics, it is interesting to further examine how students understand and respond to the practice of digital game top-ups in their daily lives. This study aims to explore the practice of e-digital transactions in the form of game top-ups from an Islamic economic perspective, review students' digital consumption behavior, and evaluate the extent to which these activities are in accordance with sharia principles.

The phenomenon of game top-up transactions among students is interesting to study from an Islamic economic perspective, considering that Islam as a holistic religion provides guidelines not only in worship but also in economic activities. Principles such as justice, halal, maslahah, and the prohibition of wastefulness and consumptive behavior are important foundations in assessing the validity of a transaction (Andani et al., n.d.). In this context, an important question arises: are game top-up transactions in line with Islamic values, or do they contain elements that contradict Sharia ethics and principles?

The development of digital technology has driven significant changes in the community's financial transaction system. One tangible manifestation of this transformation is the increased use of electronic transactions (e-digital transactions) such as digital wallets (e-wallets), mobile banking, QRIS, and fintech applications. In Indonesia, data from Bank Indonesia (2023) shows that the value of electronic money transactions has increased dramatically to Rp508.05 trillion, up 30.84% from the previous year. This phenomenon is not only happening among the general public, but is also deeply ingrained in the daily lives of students, especially on campus (Arga, 2024).

Students of the Faculty of Economics and Islamic Business (FEBI) at the State Islamic University of North Sumatra (UINSU) are part of the digital generation who are very familiar with financial technology. They use e-wallets to shop online, pay for transportation, buy food, and other daily necessities. However, what is concerning is that the use of digital transactions is often based solely on convenience and trends, without considering ethical aspects, security, or the principles of Islamic commerce (muamalah).

Islam has established basic principles in transactions, such as honesty (shidq), justice ('adl), transparency (tabligh), and prohibition of usury, gharar (uncertainty), and maisir (gambling) (Aisy et al., 2025). In the context of digital transactions, these principles are important to examine, especially regarding data security, clarity of contracts, and the compatibility of systems with sharia principles. For example, when someone tops up their e-wallet balance and then uses it to make purchases at merchants that are not yet halal-certified, this is where the aspect of prudence in transactions needs to be emphasized (Putri, 2025). This has created a gap between theory and practice. Top-up transactions are often carried out without considering aspects of halal and haram, benefits and harms, or the existence of gharar (uncertainty) or maisir (gambling) (Hafidz, 2025). For example, purchasing items through loot boxes, which are based on chance, can lead to speculative practices. The main problem is that digital culture has normalized behaviors that were previously considered wasteful or unproductive, including spending money on game items that have no real value (Athii'uullah, 2024).

This poses a challenge in maintaining Islamic values amid the tide of digital globalization. Not only that, many studies discuss online games from a psychological or conventional economic perspective, but few have conducted an in-depth examination of how transactions in the gaming world are viewed from the principles of Islamic economics, especially among Islamic students themselves (Najuah et al., 2022). Students from the Faculty of Islamic Economics and Business at UIN North Sumatra, as part of the digital generation and academics who study Islamic economics, are the right subjects to be researched in understanding how game top-up transactions are practiced, understood, and assessed from an Islamic perspective. In addition to being direct participants in game top-up practices, they also academically study Islamic economic values. Therefore, it is important to conduct a more in-depth study on how game top-up transactions are carried out by students, what their motivations are, and how their sharia awareness relates to such activities, as well to what extent Islamic economic values influence their decisions in transactions in this digital era.

Although there have been many studies discussing digital transactions in general, there is still very limited research specifically examining the e-digital transaction behavior of FEBI students with a background in Islamic economics. In fact, as future economists and Islamic finance practitioners, FEBI students have a moral responsibility to understand and implement Islamic principles in every economic activity, including digital transactions. This is where the research gap that is the main focus of this study lies.

Furthermore, there is no specific data available on the level of understanding and compliance of FEBI UINSU students with sharia principles in using digital transactions. Do they understand the contracts used? Are they aware of the risks of usury or haram elements in the application system? These questions highlight the urgency of this research.

Thus, this study is important to explore how students at FEBI UINSU behave, understand, and implement Sharia principles in the use of e-digital transactions. This study is expected to contribute to Sharia financial literacy and serve as a basis for the development of Islamic digital finance curricula or training programs on campus.

The problems that arise make it interesting to study, as several things indicate that many students still use digital transaction services without considering Islamic law, personal data security, and understanding financial risks. In addition, there have not been many studies that specifically examine the behavior, motivation, and obstacles of FEBI UINSU students in using e-digital transactions, whether from an economic, social, or religious perspective. Therefore, the author is interested in raising this topic in order to determine the extent of understanding and implementation of e-digital transactions in the lives of FEBI UINSU students, as well as to examine how these transactions are viewed from an Islamic economic perspective.

This study is expected to contribute to improving Sharia-based digital financial literacy among students and supporting the development of transaction systems that are in line with Islamic values. It aims to reveal students' motivations, attitudes, and awareness of these digital transactions, as well as the extent to which Islamic economic values are implemented in their daily practices amid the tide of modernization and digitalization. Through this research, it is hoped that it can contribute ideas to the development of Islamic economic literacy among the younger generation and serve as material for consideration by educators, practitioners, and regulators in building a digital economic ecosystem that remains based on sharia values.

Students of the Faculty of Economics and Islamic Business have a dual role, namely as digital consumers and prospective Muslim intellectuals who are expected to understand and apply the principles of Islamic economics in their daily lives. However, in practice, many students experience a dilemma between digital trends and sharia values. This presents both a challenge and an important area for research on the extent to which their understanding and practice of digital transactions, such as game top-ups, are in line with Islamic economic principles. Therefore, the purpose of this study is to examine, from an Islamic perspective, the extent to which students consider Sharia principles such as the prohibition of tabdzir (wastefulness), gharar (uncertainty), and maisir (gambling elements) in their game top-up practices.

## RESEARCH METHOD

This study uses a descriptive qualitative approach, which is a method that aims to gain an in-depth understanding of the phenomenon of e-digital transactions in the form of game top-ups among students, particularly from an Islamic economic perspective. This approach was chosen because the researcher wanted to explore the subjects' experiences, perceptions, and reasons for conducting these transactions in depth and comprehensively (Jailani, 2023). The subjects in this study were students of the Faculty of Economics and Islamic Business at the State Islamic University of North Sumatra who actively conducted top-up transactions in digital games. The subjects were selected because they were directly involved in the phenomenon being studied and were considered capable of providing relevant information. This refers to purposive sampling, which, according to Patton (1990), Miles & Huberman (1994) purposive sampling is a technique of deliberately selecting subjects based on certain criteria that are considered relevant to the research objectives. Subjects are selected because they are considered to have experience, knowledge, or direct involvement with the phenomenon being studied. In this study, the researcher selected seven informants who truly understood the context of the topic in order to obtain rich and in-depth data. This was done to suit the field context and select informants who had active and relevant experience in the practice of top-up games, so that even though the number of informants was not too large, the quality of the data was maintained. This study used two types of data sources, namely primary and secondary (Sari, 2022). Primary data was obtained directly from the field through in-depth interviews with students of the Faculty of Economics and Islamic Business at UIN-SU who actively participated in top-up games. Secondary data was obtained from relevant written sources, such as books and scientific literature on Islamic economics, consumer behavior, and digital transactions. Academic journals related to online games, the digital economy, and sharia financial studies (Yusanto, 2019).

## RESULTS AND DISCUSSION

Game top-up transactions are a form of digital transaction carried out to obtain items, virtual currency, or certain privileges in online games. These transactions involve exchanging real money for digital assets that can only be used within the game. The rapid development of the online gaming industry has led to the emergence of various digital platforms and applications that make it easier for users to make purchases, such as Google Play, App Store, Codashop, Dana, GoPay, and other digital banking platforms. Among students, especially at the Faculty of Economics and Islamic Business at UIN North Sumatra, game top-up activities are not uncommon. Many students utilize their free time by playing games, whether for entertainment, socializing, or participating in e-sports tournaments. In practice, students use digital wallets (e-wallets) directly linked to their bank accounts or fintech applications to purchase items or premium features within games.

The top-up process usually begins by selecting a top-up service provider platform, such as Codashop or Unipin. After that, users select the desired game, enter their game account ID, select the top-up amount or package, and then proceed to the payment method. Common payment methods include e-wallets (such as DANA, OVO, GoPay, ShopeePay), bank transfers, phone credit, and QRIS (Quick Response Code Indonesian Standard).

These applications facilitate transactions with just a few clicks on a smartphone. However, this convenience often leads to a lack of control over spending, especially for users who have not yet reached financial maturity, including some students. The following are the criteria for wasteful spending on game top-ups in the context of e-digital transactions, reviewed from an Islamic economic perspective among students of the Faculty of Economics and Islamic Business at the State Islamic University of North Sumatra.

Criteria for Wasteful Spending on Game Top-Ups According to Islamic Economic Perspective In the perspective of Islamic economics, wastefulness (isrāf) refers to the excessive, useless, or inappropriate use of wealth in relation to needs and sharia principles. In the context of game top-ups, wastefulness can be categorized based on the following criteria.

1. Excessive Spending (Isrāf): Students make excessive game top-ups without considering other basic needs, such as education, food, or transportation costs. Top-ups are not made in reasonable amounts, but in large amounts that are not in line with personal economic capabilities.
2. Not Providing Worldly or Spiritual Benefits: Money spent on purchasing items in games does not provide any real benefits, whether academic, spiritual, or social. Top-up activities are more consumptive and hedonistic in nature, without any added value in terms of productivity or character building.
3. Performed Continuously Without Control: Top-up transactions are carried out routinely or repeatedly in a short period of time due to emotional impulses or gaming addiction. There is no self-control in managing digital spending.
4. Using Unlawful or Unclear Sources of Funds: Students use money from online loans, debts to friends, or even from questionable activities to make top-ups. This contradicts the principles of halal and thayyib in Islamic economics.
5. Interfering with Academic and Social Responsibilities: Wastefulness occurs when gaming and top-up activities interfere with students' main obligations, such as studying, organizing, or working part-time. There is a tendency to allocate more time and money to gaming than to other productive activities.
6. Lack of Clear Intent and Purpose: Spending on game top-ups is done only for prestige, to follow trends, or to show off, rather than as a form of measured entertainment or healthy recreation. This contradicts the principle of maqashid syariah, which emphasizes the preservation of wealth and intellect.

Based on in-depth interviews with a number of students from the Faculty of Economics and Islamic Business at the State Islamic University of North Sumatra who actively make top-up transactions in digital games, the following findings were discovered:

1. Motivation for Game Top-Ups: The majority of respondents stated that they make top-ups for entertainment, the need to increase their game level, to keep up with their friends (prestige), and as a form of escape from academic stress. Some also felt challenged to continuously improve their rankings in certain games.
2. Frequency and Amount of Expenditure: From the data obtained, the frequency of top-ups varied from weekly to monthly. The amount of top-ups also varied, ranging from IDR 20,000 to IDR 500,000 per month. Some students even admitted to spending more than IDR 1,000,000 in a single month, especially during certain game events.
3. Sources of Funds: Generally, students used their personal allowance or financial assistance from their parents. However, there are also respondents who use loans from friends, take advantage of paylater features, or use freelance income for game top-ups.
4. Sharia Awareness: Despite coming from an Islamic economics background, many students do not have a deep understanding of the rules regarding game top-ups in Islam. Some of them express doubts about whether this activity constitutes wastefulness (isrāf), but

continue to do so because they feel it is their personal right to spend their money as they wish.

**Factors That Drive Students to Top Up Games**

The development of digital technology and the rapid growth of the online gaming industry have created a new phenomenon in the lives of students who top up games. Game top-ups are the purchase of virtual currency or items in games using real money. This phenomenon is not only part of a lifestyle, but also reflects complex psychological, social, and economic drivers. Students, as a productive and technologically adaptable age group, are the most active segment in these transactions. Therefore, it is important to examine the factors driving students to make game top-ups as part of an analysis of consumer behavior in the digital age. As evidenced in the researcher's interview with a student from the Faculty of Islamic Business Economics at UINSU, whose initials are AZ:

At first, I was interested in topping up games because I wanted to try it out, influenced by my friends. My friends often discussed new items or skins in the games they played, which made me curious. Over time, I began to follow the trend because I felt left behind and had difficulty winning the game if I didn't top up. In addition, I also expressed a sense of satisfaction when I had rare items in the game, which made me feel proud and improved my self-image in front of my friends."

One of the main drivers for students to top up games is to fulfill emotional needs, such as feelings of happiness, pride, or the desire to be recognized. In many online games, top-ups provide access to rare items, exclusive characters, or level upgrades that make players feel superior. The feeling of achievement and satisfaction when winning a game or having something that other players don't have becomes a strong intrinsic motivation. Additionally, for some students, games serve as an escape from academic pressure, and top-ups are seen as a way to accelerate game progress and reduce stress. As indicated by the researcher's interviews with sources: "If you say it's a necessity, then no, it's more of a desire. But sometimes it becomes like a necessity once you get used to it. For example, if there is a special event, I feel like I have to top up so I don't miss out on the opportunity."

Students who are active in online gaming communities are also influenced by social pressure. In these communities, a player's status is often measured by how many items or skins they have, as well as how high their ranking is in the game. This encourages a culture of competition and prestige, which ultimately motivates students to top up so they are not considered "outdated" or "weak" by their peers. In addition, game top-ups are also a means of building friendships and social recognition in the digital world.

"Honestly, I still don't really understand that. In college, I was taught about extravagance and wastefulness, but we never specifically discussed games and top-ups. It makes me wonder if what I'm doing is excessive. But yes, it's sometimes hard to resist, especially when the game is exciting."

The ease of access in making top-ups is also one of the factors that encourage students to make such transactions. With digital wallets, mobile credit, and e-commerce platforms that provide top-up services, students can make purchases in just a few clicks. The practicality of digital payment systems makes transactions feel effortless, often going unnoticed as significant expenditures. This is exacerbated by promotions, bonuses, or discounts that further encourage students to spend money to acquire more in-game items.

"Not entirely, though. Many of my friends also top up, and some even do it every week. Maybe because we're still young and haven't thought about the long-term impact. Perhaps there needs to be more down-to-earth guidance or research on how to apply Islamic economics in daily life, including digital lifestyles."

For students from Islamic faculties or educational backgrounds, such as the Faculty of Islamic Economics and Business, the urge to top up games is often influenced by a lack of in-depth understanding of sharia economic values. Many of them are unable to distinguish between permissible consumption and behavior that borders on extravagance (excess) or even contains elements of uncertainty and gambling. The lack of self-control and awareness of priority needs creates a vulnerability that makes students susceptible to falling into disproportionate digital consumption.

"In my opinion, it's okay as long as it doesn't interfere with primary needs, such as food, tuition, or other obligations. But if it starts to become wasteful and uncontrollable, it's better to stop. We also need to learn more about Islamic values so we can be wiser in using money, including for entertainment Top-up games among students are not just a trend, but a social phenomenon influenced by various psychological, social, economic, and value factors. Understanding these factors is important so that students can be wiser in managing their consumption behavior, especially in the context of a rapidly growing digital economy. Financial literacy and Islamic economic education are key to enabling students to balance their entertainment needs with moral and spiritual responsibilities. The interview results show that the main drivers for students to top up games are social factors (peer environment), emotional satisfaction, and ease of access. Although students understand that this behavior is more of a desire than a necessity, awareness of Islamic economic values such as israf (excessiveness) has not been fully internalized. This indicates the need for more practical Islamic economic education and literacy in the context of students' digital lives. Thus, digital activities can be carried out without neglecting greater life values.

**Understanding and Internalizing Islamic Economic Values in Digital Transaction Practices**

The rapid development of information technology has changed the face of global economic transactions, including in Indonesia. Digital transactions such as online shopping, game top-ups, payments via e-wallets, and app-based investments are now an integral part of everyday life, especially for the younger generation and students. However, behind the convenience and speed offered, a major challenge arises: how can Islamic values remain the main guideline in these digital transactions? Islam, as a comprehensive and perfect religion, has regulated all aspects of life, including muamalah or economic affairs. Therefore, it is important for Muslims, especially the younger generation, to not only understand but also internalize Islamic economic values in every digital transaction activity.

"In my opinion, digital transactions are now part of the lifestyle of students. From online shopping, paying for online motorcycle taxis, to topping up games, it's all commonplace. Because it's easy and fast, many people often make transactions without thinking twiceIslamic economics is based on the principles of justice (al-'adl), balance (al-tawazun), responsibility (mas'uliyyah), and blessing (barakah). Its main objective is not only to seek profit, but also to create mutual prosperity without neglecting spiritual values. In the context of transactions, Islam emphasizes the importance of transparency, honesty, and justice. The prohibition of usury, gharar (uncertainty), and maisir (gambling) are indicators that transactions must be free from elements that harm or oppress others. "Praise be to God, because I am studying Islamic Economics, I have come to understand that every transaction should be free from usury, uncertainty, or gambling. But sometimes I slip up, especially when there are promotions or flash sales. So it really requires self-awareness, not just knowing the theory."

Digital transactions offer tremendous convenience. With just one touch on a mobile screen, someone can buy goods, pay for services, or even invest their money. However, this convenience often makes people careless and consumptive. For example, students who top up their games too often without considering their needs and benefits, or e-commerce users who are tempted by discounts without considering their spending priorities. In practice, digital transactions also have the potential to contain elements of gharar if users do not carefully read the terms and conditions, or if there are online fraud practices. Additionally, the emergence of online investment and trading systems that contain speculative elements also poses a major challenge for the application of Sharia principles in the digital era.

Yes, now I start by checking first. For example, if I want to invest online, I look at the system first. There are several applications that are already Sharia compliant. But unfortunately, not all of my friends care about that. Many just follow the crowd, even though it is very important for us as Islamic Economics students."

Internalizing Islamic economic values is not only about knowing the prohibitions of usury or gambling, but also building self-awareness in acting as responsible economic actors. Some steps that can be taken to internalize these values include

1. Digital Sharia Financial Literacy: Muslim students and communities must improve their understanding of financial products and digital transactions from an Islamic perspective. This can be done through seminars, studies, and contextual and applicable lecture materials.
2. Evaluating Intentions and Transaction Goals: Every digital transaction should begin with good intentions, whether for necessity, reasonable entertainment, or as a halal investment. This is important to distinguish between justified consumption and wasteful behavior.
3. Being Critical of Digital Platforms: Not all digital applications are in accordance with sharia. Therefore, Muslims need to be careful in choosing platforms, for example, using sharia e-wallets, sharia-based investments, or game applications that do not contain elements of gambling.
4. the Principles of Qana'ah and Tawakkal: In a fast-paced world full of digital temptations, the principle of qana'ah (feeling content) becomes an important defense.

Meanwhile, tawakkal teaches that the final outcome of a transaction is determined by Allah, so there is no need to pursue instant profits through questionable means.

"I think the university could increase thematic studies that are relevant to students' digital lives, such as studies on game top-ups, online shopping, or investments from a sharia perspective. It could also create a community that provides education on Islamic finance. So, the values are not only learned in the classroom., tapi juga diterapkan langsung dalam keseharian."

Digital transactions are an inevitable part of progress in this day and age. However, as Muslims, every form of economic activity, including digital transactions, must always be within the corridor of Islamic values. Understanding and internalizing the principles of Islamic economics is an important step in maintaining blessings and justice in the digital age. From the interview results, it appears that students have a basic knowledge of Islamic economic principles, but these have not been fully internalized in their digital transaction behavior. Lifestyle factors, promotions, and a lack of literacy in Islamic financial practices in the digital world pose challenges. This shows the need for a more practical and down-to-earth educational approach to shape Islamic awareness and attitudes in the digital economy era. Thus, the Muslim generation can become economic actors who are not only technologically savvy, but also ethical and spiritually responsible.

The Meaning and Motivation Behind Game Top-Up Behavior Among Students in the Context of Social Life, Entertainment, and Spirituality

The development of digital technology has opened up new spaces for the younger generation, especially students, to express themselves and fulfill their needs outside of academics. One striking form of digital phenomenon is the behavior of game top-ups or the purchase of digital items in online games. Although at first glance this activity appears to be merely entertainment, in reality game top-ups have more complex meanings and motivations, especially when viewed from the perspective of students' social lives, entertainment, and even spirituality.

“Yes, I often top-up games, especially Mobile Legends and PUBG. The reason is because of the desire for certain characters and skins that can ranger the performance of the play. In addition, let it be more appreciated with team or friend who is one game. It feels different if you have a good item, more confident too. Sometimes playing games with college friends makes us more familiar. Even I first knew some friends precisely from mabar (main together). If not top-up, sometimes like to be considered not serious. So top-ups are also a form of social recognition in my opinion. Sometimes after college or tired, playing the game is the most powerful escape. Well, with top-up, we can play more maximum, not stuck or lose continuously. It feels satisfied and relaxed more. "It's just sometimes a bit of a constant that doesn't control."" In the social life of students, online games are not only a play medium, but also a social interaction space. Many modern games are team-based and community-based, where players must work together to achieve certain goals. In this context, top-ups become part of social investments to improve status or reputation in the virtual community. Students who often do top-ups generally want to show commitment to their group, or just want to look cool with premium items. This shows that top-ups are not just about games, but about social acceptance, identity search, and recognition of their friendship environment.

Students, Academic Tasks and Other Pressures of Life make students need entertainment that can be accessed easily and funly. Online games are a popular alternative because they can be played anytime, anywhere, and give you the thrill of achievement instantly. In this context, top-up games become a means to accelerate progress and improve the playing experience, thus providing a greater sense of satisfaction and pleasure. For some students, top-ups also become self-reward or self-reward form after completing a task or reaching a specific target. This is where the meaning of entertainment transforms into a form of emotional management and balance of life. Although in general top-up games are not directly related to spirituality, in the context of Muslim students, this action can be a point of reflection between worldly needs and spiritual responsibility. The most frequent question is: Is the money spent on top-up comparable to its benefits? Is there an element of waste or israf in the practice? Does the game play contain elements of violence, gambling, or content that do not fit the Islamic value? “Honestly, I didn’t think about it at first. But after learning more about Islamic economics, I started thinking: this is the top-up using halal money, right? Continue, there is an element of israf (excessive) not? I started thinking about setting the expenses and not wasteful. Even now I try a special budget if I want to top-up, let’s not sorry and stay in accordance with Islamic values.” Some students who have religious awareness begin to weigh top-up decisions based on Islamic values such as qana'ah (feeling enough), trust in financial management, and moral responsibility for time and spending. This is where spirituality comes as a controlling brake in digital consumption behavior.

“Not necessarily. Many are top-ups just because of participating or wanting to exist in the game. Not many people think about the value of religion or financial management. But I think, if you are given the education that connects with their world, students can be more sensitive." The behavior of top-up games among students is not a simplified thing just as a form of waste or hedonistic lifestyle. Behind it, there are various meanings and motivations that are closely related to social needs, entertainment, and even the dimensions of spirituality. From the results of interviews with informants A.R., it can be concluded that the game's top-up behavior has complex meaning, not only as entertainment, but also means of social interaction and self-searching. However, awareness of Islamic economic values, such as caution in spending and avoidance of excessive attitudes, begins to grow along with increasing sharia literacy. Relevant education and contextual approaches are key to guiding students to be wiser in the face of the digital world. Thus, a comprehensive and balanced understanding is needed so that students can make the digital world a means of self-actualization that remains in harmony with moral, religious and social responsibility values.

## CONCLUSION

The transaction top-up game among students of UIN North Sumatra's Faculty of Economics and Business reflects a part of the growing digital economy reality in the modern era. The study found that top-up games performed students primarily as a form of digital entertainment and recreation. However, awareness of Islamic economic principles in the practice of transactions is low. Many students have not paid attention to sharia aspects such as wise financial management, prohibition of waste (tabdzir), and the importance of avoiding the elements of gharar (imperclarity) and maisir (speculation or gambling). Therefore, systematic efforts are needed to improve Islamic economic literacy so that students can apply Sharia values in the use of digital technology, especially in personal economic activities such as top-up games

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