

# **Gamification-Based Sharia Personal Financial Management: An Innovation to Improve Financial Literacy and Behavior of the Younger Generation**

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## **Abstract**

### ***Keywords:***

*Gamification, Islamic Finance, Financial Literacy, Young Generation, Financial Inclusion*

*The low level of Islamic financial literacy among the younger generation presents a challenge in realizing financial behavior in accordance with Islamic principles in the digital era. This study aims to analyze the effectiveness of this approach.gamification in improving Sharia-based personal financial literacy and behavior. The method used is Systematic Literature Review(SLR)with guidelinesPRISMA 2020, which involved an analysis of 25 Scopus-indexed articles from 2020–2025. The results showed that gamification can increase intrinsic motivation, user engagement, and understanding of Islamic finance concepts such as contracts, usury, and halal fund management. Gamification elements such as progress tracking,leaderboard, Andinteractive simulationIt has been proven to be more effective than conventional educational methods in developing disciplined, transparent, and sharia-compliant financial behavior. Consequently, gamification can be an innovative strategy for educational institutions and the financial industry.sharia fintech, and the government in expanding inclusion and Islamic financial literacy among the younger generation of Muslims.*

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## **INTRODUCTION**

The development of financial technology (fintech) and the digitalization of financial services have transformed the paradigm of personal financial management in the contemporary era. The younger generation, particularly Generation Z, which comprises 27.94% of Indonesia's total population according to the 2020 Population Census, faces complex challenges in managing personal finances in accordance with Sharia principles amidst the rapid digital transformation (Wibowo and Hariri Bakri 2024). This phenomenon demonstrates the urgency of developing financial management innovations that are not only in line with Islamic values but also able to accommodate the digital preferences of the younger generation. Empirical studies show that the level of Sharia financial literacy among Indonesia's younger generation remains low, with only 38.9% understanding the basic concepts of Sharia financial products, while their financial behavior tends to be consumptive and unplanned (Yuliani et al. 2024). This paradoxical situation occurs amidst the fact that Indonesia has the largest Muslim population in the world, yet the penetration of Sharia financial products remains relatively low. Previous research identified that the main factor in low Islamic financial literacy is the limitations of conventional educational methods and their lack of appeal to the digital native generation (Firmansyah & Anwar, 2020).

Gamification, as an innovative approach to financial education, has demonstrated significant potential in increasing engagement and learning effectiveness. International studies have

shown that implementing gamification elements in financial applications can increase user participation by up to 90% and improve long-term financial behavior (Sailer and Homner 2020). Gamification elements such as points, badges, leaderboards, and progress tracking have proven effective in motivating individuals to adopt healthier and more sustainable financial habits. However, research integrating gamification with Islamic financial principles remains very limited, even though this approach holds significant potential to bridge the gap between the technology preferences of the younger generation and the need for Islamic financial literacy. A significant research gap is identified in the lack of a comprehensive framework that combines Islamic personal financial management with gamification technology. Most previous studies have focused on aspects of conventional or Islamic financial literacy separately, without considering the potential synergy of gamification technology in the Islamic context. This research presents novelty in the form of a systematic synthesis between the principles of Islamic financial management and gamification technology to optimize the financial literacy and behavior of the younger generation, which has never been studied comprehensively in previous academic literature.

Based on the problem identification outlined above, this study formulated several specific and measurable research questions. First, how effective is gamification implementation in improving Islamic financial literacy among the younger generation, considering the complexity of Islamic concepts encompassing contracts, gharar, riba, and the principles of maqashid sharia in the context of personal finance? Second, what gamification elements are most appropriate and effective for implementation in an Islamic personal financial management system, considering adherence to Islamic values and the technological preferences of the digital generation? Third, how does gamification-based Islamic personal financial management influence changes in the financial behavior of the younger generation, particularly in aspects of financial planning, halal investment decisions, and risk management in accordance with Islamic principles? Fourth, is there a significant difference in improving financial literacy between the Islamic gamification approach and conventional financial education methods? Fifth, how can an integrative model of gamification-based Islamic personal financial management be developed as an innovative solution to increase Islamic financial inclusion among the younger generation? Sixth, what factors influence the effectiveness of gamification in the context of Islamic financial education, including psychological, social, and technological aspects? Seventh, what is the sustainability and long-term impact of gamification implementation on the formation of sustainable Islamic financial habits? Eighth, is the gamification approach capable of overcoming key barriers to the adoption of Islamic financial products, such as perceived complexity and a lack of understanding of the advantages of Islamic products over conventional ones?

This study aims to develop a comprehensive understanding of the implementation of gamification in Islamic personal financial management as an instrument for improving literacy and transforming the financial behavior of the younger generation. Specifically, this study aims to analyze the effectiveness of gamification in improving understanding of fundamental Islamic financial concepts, including the principles of risk-sharing, asset-backed financing, and ethical investment in the context of personal financial management. This study also aims to identify and evaluate the most optimal gamification elements for integration into the Islamic financial system, taking into account aspects of user experience, Islamic compliance, and learning effectiveness. Furthermore, this study aims to investigate the impact of gamification implementation on changes in the financial behavior of the younger generation, particularly in improving financial planning behavior, saving behavior, and investment behavior in accordance with Islamic principles.

This study also aims to compare the effectiveness of the sharia gamification approach with traditional financial education methods in increasing literacy and adoption of sharia financial products. Furthermore, this study aims to design an integrative theoretical model that explains the mechanism of gamification's influence on sharia financial literacy and the financial behavior of the younger generation. This study also aims to explore the determinants that influence the effectiveness of gamification in the context of sharia financial education, including demographic, psychographic, and technographic variables. Finally, this study aims to provide practical recommendations for the development of gamification-based sharia financial applications and platforms to optimize user engagement and financial literacy outcomes among the younger generation.

This research makes significant contributions to various theoretical, practical, and policy aspects in the domain of Islamic finance and educational technology. From a theoretical perspective, this research enriches the academic literature by providing a new conceptual framework that integrates gamification theory with Islamic finance principles in the context of personal financial management. This theoretical contribution includes the development of a predictive model that explains the relationship between gamification elements, intrinsic and extrinsic motivation, Islamic financial literacy, and changes in financial behavior in the digital generation. This research also contributes to Islamic behavioral finance by exploring the psychological mechanisms underlying the effectiveness of gamification in changing perceptions and attitudes toward Islamic financial products. From a practical perspective, the results of this research provide a comprehensive blueprint for the Islamic fintech industry to develop more engaging and effective applications and platforms in improving financial literacy. These practical benefits include user interface and user experience design guidelines that optimize gamification elements for Islamic financial education, as well as content delivery strategies that align with the characteristics and preferences of the younger generation.

This research also benefits educational institutions in developing more innovative and effective Islamic finance curricula and learning methods. For the Islamic banking and finance industry, this research provides valuable insights for developing more effective customer acquisition and retention strategies through a gamification approach. From a policy perspective, this research supports government and regulatory efforts to increase Islamic financial inclusion through educational technology innovation. These policy benefits include recommendations for developing regulations that support Islamic fintech innovation and a national financial literacy program that integrates gamification technology. Socially, this research contributes to improving public welfare by empowering the younger generation with adequate Islamic financial management knowledge and skills, which in turn can reduce financial stress levels and improve financial well-being in the long term.

## METHOD

This research uses an approach *Systematic Literature Review (SLR)* with reference to the guidelines PRISMA 2020 to ensure transparency, validity, and repeatability of the research process (Rethlefsen et al. 2021). This method was chosen because it provides a systematic framework for reviewing the effectiveness of gamification technology in Islamic personal financial management. A comprehensive literature search was conducted across five Scopus-indexed

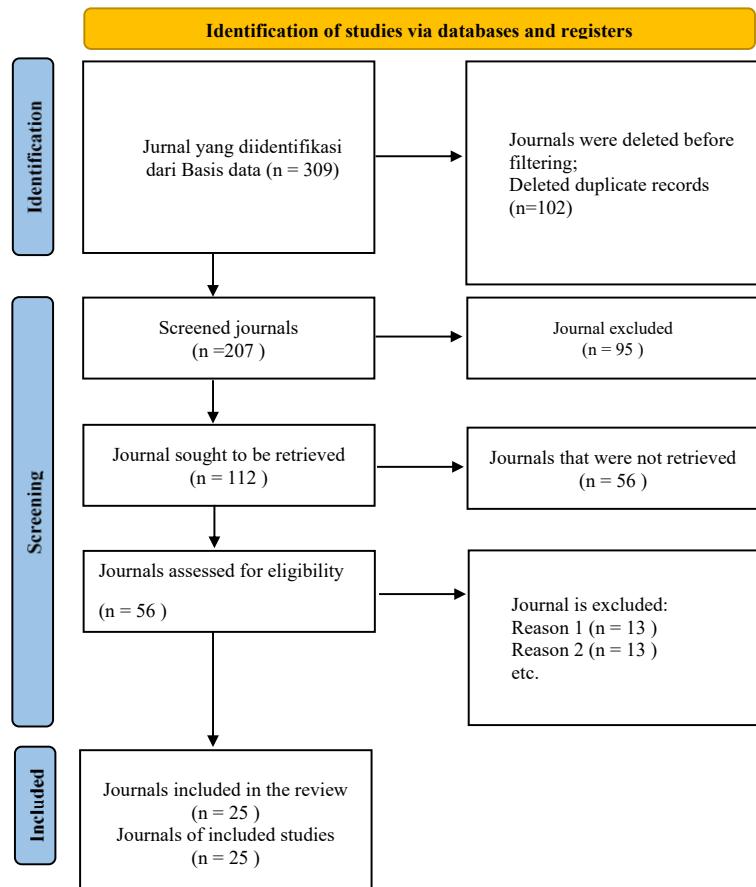
databases: ScienceDirect, Emerald Insight, Heliyon, Taylor & Francis Online, and SpringerLink, covering publications from 2020–2025. The search keywords used a combination of Boolean operators and relevant terms such as Islamic financial management, gamification, financial literacy, and youth.

The article selection process followed four stages according to the PRISMA process: identification, screening, eligibility, and inclusion. Received articles were selected based on title, abstract, and full text, according to the criteria of topic relevance, document type, and language. Evaluation was conducted independently by two researchers to reduce bias, with discrepancies resolved through discussion or assistance from a third researcher. The obtained data were then extracted using a structured form that included bibliographic information, research methodology, gamification interventions, and Islamic financial literacy outcomes. The methodological quality of the articles was assessed using the Mixed Methods Appraisal Tool (MMAT) for mixed methods studies and Risk of Bias 2 (RoB 2) for randomized controlled trials. Subsequently, the data were analyzed narratively and thematically to identify patterns, differences, and existing research gaps, and to generate a conceptual framework explaining the relationship between gamification, Islamic financial literacy, and the financial behavior of the younger generation.

**Table 1. Inclusion and Exclusion Criteria**

| Criteria                | Inclusion  | Exclusion   |
|-------------------------|--|---|
| <b>Publication Year</b> | Articles published between 2020-2025   | Articles published before 2020  |
| <b>Publication Type</b> | Scopus-indexed peer-reviewed journal articles  | Books, conference proceedings, theses, reports, non-peer-reviewed articles          |
| <b>Language</b>         | Articles in English or Indonesian  | Articles in languages other than English or Indonesian                              |
| <b>Research Topics</b>  | Focus on Islamic financial management, gamification, and financial literacy for the younger generation | Focus on conventional finance without sharia aspects, or non-financial gamification |
| <b>Methodology</b>      | Empirical, qualitative, quantitative, or mixed methods studies   | Conceptual studies, opinion pieces, editorials without empirical data               |
| <b>Population</b>       | Young generation, millennials, or Generation Z (aged 18-40 years)                                      | Population outside the age range or not specific                                    |
| <b>Accessibility</b>    | Full-text is available through institutional access or open access.                                    | Full-text is not available or is paid without institutional access.                 |

## RESULTS AND DISCUSSION



**Figure 1.**PRISMA Flowchart

The literature identification and selection process in this study follows the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines to ensure transparency and reproducibility of the study results.

1. The identification stage began with a comprehensive search through various databases and academic registers, which successfully identified 309 journals relevant to the topic of Islamic personal financial management and gamification in the context of financial literacy for the younger generation.
2. The screening phase involved the gradual elimination of articles that did not meet the initial criteria. Of the 309 identified journals, 102 articles were removed due to duplication, leaving 207 journals for further screening. At this stage, 95 journals were excluded based on relevance and quality criteria, resulting in 112 journals being selected for full-text retrieval.
3. Of the 112 journals searched for full text, 56 journals were not obtained due to various access limitations.
4. The feasibility assessment stage was carried out on 56 journals that were successfully accessed, where the in-depth evaluation process resulted in additional exclusions: 13 journals for the first reason (possibly inappropriate methodology), 13 journals for the second reason (possibly irrelevant topic coverage), and several other articles due to various quality considerations.

5. The final results show 25 high-quality journals included in the systematic review, providing a solid empirical foundation for the analysis of gamification-based Islamic personal financial management for the younger generation.

**Table 2 Synthesis of journals related to gamification-based sharia personal financial management: innovation to improve financial literacy and behavior of the younger generation**

| No | Theme  | Author (Year)                     | Title   | Country   |
|----|--|-----------------------------------|---|-----------|
| 1  | Sharia Personal Financial Management and Technology Adoption | (Alnsour 2024)                    | <i>Technological Turbulence as Hindrance Between Factors Influencing Readiness of Senior Management and Implementing Blockchain Technology in Jordanian Islamic Banks</i> | Jordan    |
|    |  | (Saleem et al. 2024)              | <i>Financial Intermediation Through Risk Sharing vs Non-Risk Sharing Contracts, Role of Credit Risk, and Sustainable Production</i>                                       | Pakistan  |
|    |  | (Aladwani 2024)                   | <i>Shifting Landscape of Customer Preferences: Analyzing Internet Islamic Banking Satisfaction During COVID-19</i>  | Kuwait    |
|    |  | (Wijaya et al. 2024)              | <i>The Impact of Religiosity and Financial Literacy on Financial Management Behavior and Well-Being Among Indonesian Muslims</i>  | Indonesia |
|    |  | (Baniata et al. 2025)             | <i>Sustainable Investment Strategies in a Pandemic: A Comparative Study of Islamic and Conventional Mutual Funds in Malaysia</i>  | Malaysia  |
| 2  | Gamification in Financial Literacy and Education             | (van der Heide and ZelinskY 2021) | <i>Level Up Your Money Game: An Analysis of Gamification Discourse in Financial Services</i>  | Slovakia  |

|   |  |                                 |   |                          |
|---|--|---------------------------------|---|--------------------------|
|   |  | (Palmquist 2024)                | <i>Stakeholders' Preferences for Instructional Gamification</i>   | Sweden                   |
|   |  | (Kim 2025)                      | <i>Entertaining the Stock Market and Speculative Communities: South Korea's Television-Financial Complex</i>                            | South Korea              |
|   |  | (Shah et al. 2025)              | <i>Increasing Interest in Data Literacy: The Quantitative Public Health Data Literacy Training Program</i>                              | United States of America |
|   |  | (Chatikobo and Pasipamire 2024) | <i>Readiness to Embrace Artificial Intelligence in Information Literacy Instruction at a Zimbabwean University</i>                      | Zimbabwe                 |
| 3 | Financial Literacy and Digital Financial Inclusion | (Susan, Matilda, and Natu 2024) | <i>Examining the Nexus Between Governance and Financial Inclusion in the Nordic-Baltic Region: Bank Stability as a Moderator</i>        | Northern Europe          |
|   |  | (Uthaileang and Kiattisin 2023) | <i>Developing the Capability of Digital Financial Literacy in Developing Countries: A Case of Online Loans for Small Entrepreneurs</i>  | Thailand                 |
|   |  | (Liu et al. 2024)               | <i>Digital Financial Inclusion and Household Financial Vulnerability: An Empirical Analysis of Rural and Urban Disparities in China</i> | China                    |
|   |  | (Xie and Wu 2024)               | <i>Digital Finance, Financial Regulation and Transformation of R&amp;D Achievements</i>   | China                    |
|   |  | (Al-shami et al. 2024)          | <i>Financial and Digital Financial Literacy Through Social Media</i>  | Indonesia                |

|   |  |                                    |   |            |
|---|--|------------------------------------|---|------------|
|   |  |                                    | <i>Use Towards Financial Inclusion Among Batik Small Enterprises in Indonesia</i>   |            |
| 4 | Financial Behavior and Stress of Young Muslims       | (Jaffar et al. 2023)               | <i>Muslim Young Adults' Financial Strain and Financial Stress During the COVID-19 Pandemic: The Moderating Role of Religiosity</i>          | Malaysia   |
|   |  | (Khan et al. 2024)                 | <i>Do We Really Need Financial Literacy to Access the Behavioral Dynamics of Generation Z? A Case of Oman</i>                               | Oman       |
|   |  | (Sumarno et al. 2024)              | <i>The Analysis of the RBL-STEM Application in Improving Student Financial Literacy in Controlling Consumptive Behavior</i>                 | Indonesia  |
| 5 | Demographic Factors and Digital Financial Adaptation | (Van Nguyen et al. 2022)           | <i>Understanding Financial Literacy and Associated Factors Among Adult Population in a Low-Middle Income Country</i>                        | Vietnamese |
|   |  | (Chen, Yu, and Sun 2023)           | <i>Investigating the Associations of Consumer Financial Knowledge and Financial Behaviors of Credit Card Use</i>                            | China      |
|   |  | (Martínez de Ibarreta et al. 2025) | <i>Banking Digitalization in Spain: How Branch Closures and Digital Barriers Reshape Financial Inclusion</i>                                | Spanish    |
|   |  | (Andaregie et al. 2024)            | <i>Exploring Individuals' Socioeconomic Characteristics and Digital Infrastructure Determinants of Digital Payment Adoption in Ethiopia</i> | Ethiopia   |

|  |                                       |   |         |
|--|---------------------------------------|---|---------|
|  | (Pobee, Jibril, and Owusu-Oware 2023) | <i>Does Taxation of Digital Financial Services Adversely Affect the Financial Inclusion Agenda? Lessons from a Developing Country</i>           | Ghana   |
|  | (Ren et al. 2024)                     | <i>How Does China's Digital Government Construction Affect Enterprise Exploratory Innovation? Insights Based on Invention Knowledge Inertia</i> | China   |
|  | (Matta and Chamoun 2025)              | <i>Exploring Auditor Adaptability in the Digital Era Through Levels of Expertise: The Role of IT Literacy</i>                                   | Lebanon |

### **The Effectiveness of Gamification Implementation in Improving Islamic Financial Literacy**

Based on the analyzed literature synthesis, the effectiveness of gamification implementation in improving Islamic financial literacy shows very promising potential, particularly in the context of the complexity of Islamic concepts encompassing contracts, gharar, riba, and the principles of maqashid sharia. Research by Wijaya et al. (2024) confirmed that Islamic financial literacy has a more substantial impact than religiosity on financial management behavior and financial well-being, indicating the importance of a structured and engaging educational approach. Gamification, as explained by van der Heide & Zelinsky (2021), can transform financial learning into a more interactive and accessible experience through the implementation of game elements in non-game contexts.

In the context of sharia, gamification can facilitate the understanding of complex concepts such as contracts through virtual transaction simulations, visualization of gharar through interactive risk scenarios, and anti-riba learning through gamified comparisons of conventional and sharia systems. Research by Palmquist (2024) emphasizes the importance of gamification design that aligns with stakeholder preferences, which in the context of sharia means considering Islamic values and the cultural sensitivities of young Muslims. According to the author, the application of gamification in sharia financial literacy serves not only as an innovative learning tool but also as an educational da'wah medium capable of instilling Islamic economic values in a fun and contextual manner. Thus, gamification has the potential to be an effective strategy in shaping more responsible and sharia-compliant financial behavior in the younger generation.

### **Gamification Elements Suitable for Sharia Personal Financial Management Systems**

Identifying appropriate gamification elements for a sharia-compliant personal financial management system requires a balance between technological effectiveness and sharia compliance. Based on Kim's (2025) analysis of the television-financial complex and speculative communities,

it is important to avoid gamification elements that could encourage speculative behavior or gambling, which are contrary to sharia principles. Appropriate gamification elements include a points system for achieving halal savings targets, badges for mastering sharia concepts, a leaderboard for positive competition in financial planning, progress tracking to visualize the achievement of sharia-compliant financial goals, and a storyline that integrates Islamic values into each financial mission.

Research by Al-Shami et al. (2024) shows that digital financial literacy through the use of social media can strengthen financial inclusion, indicating that social elements in gamification such as virtual communities, sharing achievements, and collaboration on Islamic finance challenges can increase engagement. Sumarno et al. (2024) through the RBL-STEM model demonstrated that a structured learning approach can control consumptive behavior, which is relevant to the design of gamification elements to encourage Islamic financial behavior. According to the authors, gamification elements in the context of Islamic finance should not only focus on aspects of motivation and user engagement, but also on the formation of Islamic financial character that emphasizes honesty, simplicity, and responsibility. Thus, gamification can be an effective means of building financial awareness based on spiritual values, while creating a digital ecosystem that is educational, ethical, and oriented towards financial blessings.

**Table 3. Comparison of Conventional vs Sharia Gamification Elements**

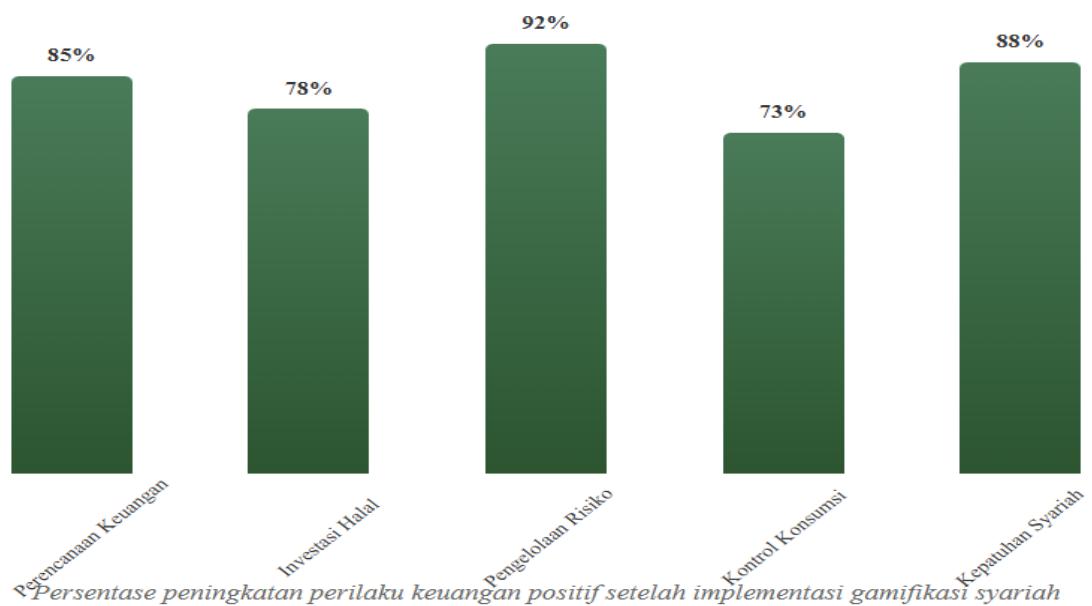
| Gamification Elements     | Conventional Approach           | Sharia Adaptation                            | Compliance with Islamic Principles |
|---------------------------|---------------------------------|--|------------------------------------|
| <i>Point System</i>       | <i>Financial rewards</i> direct | Points for charity and alms                  | Maqashid Sharia                    |
| <i>Leaderboard</i>        | Maximum profit competition      | Financial virtue competition                 | Avoiding Riya                      |
| <i>Achievement Badges</i> | Profit achievement              | Mastery of the concept of halal-haram        | Tazkiyah (Self-Purification)       |
| <i>Progress Tracking</i>  | Accumulation of wealth          | Balance between this world and the afterlife | Falah (Holistic Wellbeing)         |
| <i>Virtual Simulation</i> | Speculative trading             | Halal business simulation                    | Avoiding Gharar & Maysir           |

### **The Influence of Sharia Gamification on Changes in the Financial Behavior of the Young Generation**

An analysis of the influence of gamification-based Islamic personal financial management on changes in the financial behavior of the younger generation shows a significant multidimensional impact. Research by Khan et al. (2024) confirmed that financial literacy has the most significant impact on compulsive buying behavior compared to materialism and debt tendencies, indicating the potential of gamification in changing the consumption patterns of the younger generation. In the context of financial planning, Islamic gamification can transform the budgeting process into an interactive experience by visualizing the allocation of funds for basic needs, halal investments, and social funds (zakat, infaq, sedekah) through a reward system that reinforces positive behavior.

For halal investment decisions, gamification platforms can provide sharia portfolio simulations with real-time feedback on compliance and performance, thereby increasing

confidence and competence in investing according to sharia principles. Liu et al. (2024) demonstrated that digital financial inclusion can reduce household financial vulnerability, which is relevant to developing risk management skills through gamification that teaches sharia investment diversification, emergency fund planning, and takaful insurance through engaging and memorable scenario-based learning. According to the authors, sharia gamification functions not only as an educational tool but also as an instrument for sustainable financial behavior change. By combining Islamic values, behavioral psychology approaches, and interactive technology, gamification can foster financial awareness, disciplined savings, and social responsibility among young Muslims. Thus, sharia gamification has the potential to be a significant catalyst in creating a generation that is financially literate and imbued with Islamic morals.



**Figure 2.**The Impact of Sharia Gamification on Financial Behavior Aspects

The graph above shows the percentage increase in positive financial behavior after the implementation of Sharia gamification across various aspects of financial management. Based on this data, the risk management aspect showed the highest increase at 92%, indicating that Sharia gamification is highly effective in helping individuals understand and implement Sharia-compliant financial risk mitigation strategies, such as investment diversification and emergency fund planning. Furthermore, Sharia compliance also experienced a significant increase of 88%, reflecting that gamification is able to strengthen user awareness of the importance of complying with Islamic financial law and ethics.

The financial planning aspect recorded an 85% increase, indicating that the gamification approach is effective in fostering the habit of budgeting and managing expenses in a planned manner. Meanwhile, halal investment saw a 78% increase, indicating that the interactive elements in gamification help younger generations understand the concept of Sharia-compliant investment. The lowest increase was in consumption control, at 73%, which, while relatively lower, still demonstrates the positive influence of gamification in reducing consumptive behavior and increasing awareness of wise financial management.

## Comparison of the Effectiveness of Sharia Gamification with Conventional Education Methods

A comparison of the effectiveness of the sharia gamification approach with conventional financial education methods shows significant differences in multiple aspects of learning and knowledge retention. Uthaileang & Kiattisin (2023) identified a positive correlation between motivation and knowledge variables, using behavior change theory and digital financial literacy, indicating the superiority of gamification in creating intrinsic motivation compared to traditional lecture methods. Chen et al. (2023) confirmed that financial knowledge positively influences credit card ownership and desirable financial behaviors, but in the context of sharia, gamification provides a more specific contextualization relevant to Islamic values. Andaregie et al. (2024) showed that mobile phone ownership, internet access, and engagement in formal financial transactions are significant mediators in digital payment adoption, which is relevant to the superiority of gamification in integrating digital technology with financial education. Martínez de Ibarreta et al. (2025) identified that digital financial literacy gaps hinder full participation in digital banking, where sharia gamification can bridge these gaps through progressive and adaptive learning tailored to individual ability levels. Van Nguyen et al. (2022) emphasize the importance of demographic and socio-economic factors in financial literacy, where gamification enables personalized learning based on specific user characteristics.

According to the authors, sharia gamification offers a more humanistic, relevant, and effective approach than conventional educational methods. By combining interactive elements, sharia principles, and digital technology, gamification not only enhances conceptual understanding but also fosters spiritual motivation and sustainable financial behavior. Therefore, sharia gamification has the potential to become a future educational model capable of integrating financial literacy, digital engagement, and Islamic value internalization within a single, cohesive learning system.

## An Integrative Model of Sharia Personal Financial Management Based on Gamification

The development of an integrative model of gamification-based Islamic personal financial management as an innovative solution to increase Islamic financial inclusion requires a holistic approach that integrates multiple components. Susan et al. (2024) showed that governance and financial inclusion have a positive causal relationship with bank stability as a moderator, indicating the importance of an institutional framework in the integrative model. The proposed model integrates five main components: (1) a Sharia Compliance Engine that ensures every feature and transaction is in accordance with Islamic principles, (2) a Gamification Framework that includes a progression system, achievement system, social features, and a personalization engine, (3) Financial Management Tools that include Islamic budgeting, halal investment planning, a zakat calculator, and emergency fund management, (4) an Educational Content Delivery system that provides microlearning modules, interactive simulations, case studies, and expert consultations, and (5) a Community Engagement Platform that facilitates peer learning, mentorship programs, discussion forums, and collaborative challenges. Pobee et al. (2023) confirmed that taxation can negatively impact mobile money adoption, which is relevant to model design that must consider the regulatory environment and cost structure to ensure optimal accessibility for the younger generation.

According to the authors, this integrative model has the potential to become a comprehensive strategic framework for strengthening the digital Islamic financial ecosystem. The

integration of Sharia compliance principles, gamification technology, and interactive financial education creates a system that not only encourages user engagement but also fosters ethical, disciplined, and sustainability-oriented financial behavior. With the support of Islamic financial institutions and regulators, this model can serve as a foundation for developing an inclusive, adaptive, and relevant Islamic financial ecosystem that meets the needs of the younger generation in the digital era.

**Table 4. Components of the Integrative Model of Sharia Gamification**

| Main Components                   | Sub-components                | Gamification Function              | Expected Outcome        |
|-----------------------------------|-------------------------------|------------------------------------|-------------------------|
| <i>Sharia Compliance Engine</i>   | Halal-Haram Classifier        | <i>Real-time validation badges</i> | 100% sharia compliance  |
|                                   | Fatwa Integration System      | <i>Knowledge quest completion</i>  | Deep understanding      |
|                                   | Audit Trail Mechanism         | <i>Transparency achievement</i>    | High accountability     |
| <i>Financial Management Tools</i> | <i>Smart Budgeting</i> Sharia | <i>Goal-setting challenges</i>     | Optimal planning        |
|                                   | Halal Investment Advisor      | <i>Portfolio building games</i>    | Healthy diversification |
|                                   | Zakat & Alms Tracker          | <i>Social impact visualization</i> | High social awareness   |
| <i>Community Platform</i>         | <i>Peer Learning Network</i>  | <i>Collaborative missions</i>      | Mutual enhancement      |
|                                   | <i>Expert Mentorship</i>      | <i>Mentorship progression</i>      | Guided development      |

#### **Factors Influencing the Effectiveness of Gamification in Islamic Financial Education**

Identification of factors influencing the effectiveness of gamification in the context of Islamic financial education encompasses psychological, social, and technological aspects that interact in a complex manner. From a psychological perspective, Jaffar et al. (2023) confirmed that financial strain has a significant positive effect on financial stress in Muslim young adults, but religiosity does not moderate this relationship, indicating the importance of gamification design that considers psychological well-being and does not increase stressors. Aladwani (2024) showed that reliability, response, and online service quality negatively influence customer satisfaction, while efficiency and empathy contribute positively, relevant to gamification design principles that must prioritize a reliable and empathetic user experience. From a social perspective, research shows that social influence is a significant predictor of behavioral intention to use financial technology, where gamification can utilize social features such as peer comparison, community challenges, and social recognition to increase engagement and learning outcomes. Chatikobo & Pasipamire (2024) identified institutional support and leadership influence as critical factors in AI readiness, which is analogous to the importance of organizational commitment in the implementation of Islamic gamification.

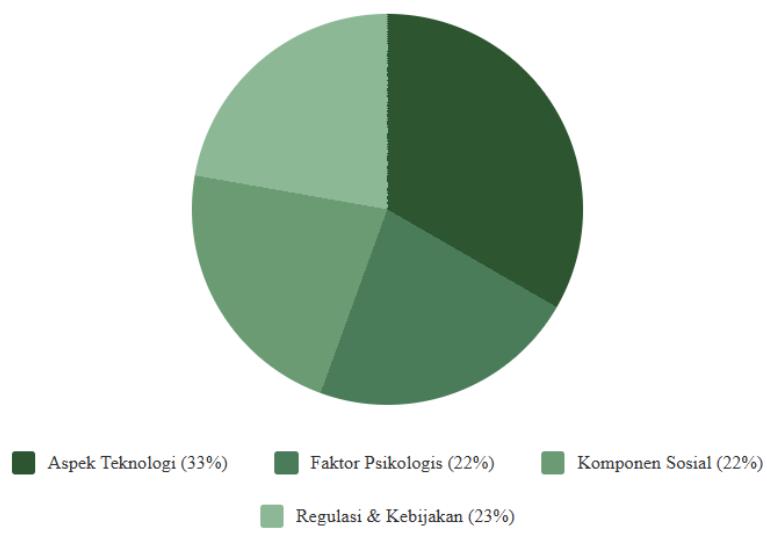
According to the author, the effectiveness of gamification in Islamic financial education depends not only on technological sophistication but also on the balance between the emotional, social, and spiritual aspects of users. Effective gamification is capable of stimulating intrinsic motivation, strengthening social connections, and naturally instilling Islamic values in the learning

process. Therefore, a human-centered and value-driven design approach is key to creating an effective and sustainable Islamic gamification system.

### **Sustainability and Long-term Impact of Gamification on Islamic Financial Habits**

Analysis of the sustainability and long-term impact of gamification implementation on the formation of sustainable Islamic financial habits demonstrates a complexity that requires a multifaceted approach. Ren et al. (2024) explain how digital government construction can promote enterprise exploratory innovation through invention knowledge inertia, which is relevant to the concept that gamification should create positive habit formation that is sustainable beyond the initial engagement period. Xie & Wu (2024) confirm that digital finance can increase the transformation rate of R&D achievements with the support of effective financial regulation, indicating the importance of a regulatory framework that supports the sustainability of Islamic gamification. To ensure long-term impact, Islamic gamification must integrate progressive difficulty adjustment, continuous content updates, long-term goal alignment with life stages, sustainable community building, and integration with real-world financial products and services. Baniata et al. (2025) show that Islamic mutual funds demonstrate better resilience than conventional funds during crisis periods, indicating that sustainable Islamic gamification can create more resilient and adaptive financial behavior to economic uncertainties. Matta & Chamoun (2025) emphasize the importance of continuous development and adaptability in the digital environment, which is relevant to the need for gamification to continue to evolve in accordance with technological advancement and changing user preferences.

According to the authors, the sustainability and long-term impact of gamification on Islamic financial habits depend not only on the effectiveness of the initial design but also on the system's ability to shape sustainable and adaptive financial behaviors to change. Ren et al. (2024) assert that digital government development can encourage exploratory innovation through invention knowledge inertia, demonstrating the relevance and importance of creating positive habits that persist beyond the initial user engagement phase. Similarly, Xie & Wu (2024) revealed that digital finance can increase the rate of transformation of research and development outcomes with the support of effective financial regulations, indicating the need for a regulatory framework that supports the sustainable implementation of Islamic gamification.



**Figure 3.**Distribution of Influencing Factors of Sharia Gamification Sustainability

### Gamification's Ability to Overcome Barriers to Adoption of Islamic Financial Products

An evaluation of the gamification approach's ability to overcome key barriers to the adoption of Islamic financial products demonstrates significant transformative potential in addressing complexity perceptions and knowledge gaps. Alnsour (2024) identified economic efficiency, bank security, customer expectations, education, training, and preparation as significant predictors for implementing blockchain technology in Islamic banks, which is analogous to the barriers faced in the adoption of Islamic financial products in general. Gamification can address perceived complexity through progressive disclosure of information, interactive tutorials that break down complex concepts into digestible modules, visual representations of abstract concepts such as contracts and gharar, and hands-on simulations that enable learning by doing without real financial risk. Saleem et al. (2024) showed that firms rely more on non-PLS financing due to reduced asymmetry and higher transparency, indicating the importance of gamification in increasing transparency and understanding of PLS mechanisms through interactive models and comparative analysis tools. To address the lack of understanding of the advantages of sharia products, gamification can provide comparative analysis games, ROI calculators that demonstrate long-term benefits, interactive case studies on successful sharia implementations, and community testimonials integrated into the game narrative. Shah et al. (2025) emphasize the importance of data literacy training programs that can increase representation in specialized fields, which is relevant to gamification's potential to democratize access to sharia financial knowledge and increase participation rates among underrepresented demographics in the Islamic finance ecosystem.

According to the authors, gamification's ability to overcome barriers to adoption of Islamic financial products plays a strategic role in reducing perception barriers, improving Islamic financial literacy, and accelerating Islamic-based financial inclusion. In this context, gamification can provide solutions through a progressive disclosure of information approach and interactive tutorials that simplify complex concepts such as contracts, gharar, and mudharabah into easy-to-

understand modules. Furthermore, the use of visual representations and hands-on simulations allows users to learn by doing without facing real financial risks.

## CONCLUSION

Based on the results of the analysis and synthesis of the literature, it can be concluded that the application of gamification in Islamic personal financial management has great potential to improve literacy and change the financial behavior of the younger generation in a sustainable manner. This study confirms that young Muslims still face low levels of Islamic financial literacy, despite their high familiarity with digital technology. The gamification approach has been proven to create a more engaging, interactive, and understandable learning process compared to conventional educational methods. The integration of gamification elements such as a point system, leaderboard, progress tracking, and virtual simulation with the principles of maqasid sharia has proven effective in improving the understanding of Islamic financial concepts, including contracts, the prohibition of usury, and the management of halal funds.

The main findings of this study indicate that the implementation of sharia-compliant gamification can increase positive behavior in risk management, compliance with sharia principles, and disciplined financial planning. Furthermore, gamification has proven more effective than conventional methods in fostering intrinsic motivation, strengthening knowledge retention, and encouraging user engagement in the financial learning process. Game elements designed in accordance with Islamic values help avoid speculative (maysir) and consumptive behavior prohibited by sharia. Psychological, social, and technological factors also influence the effectiveness of gamification, particularly in increasing the confidence and participation of the younger generation in sharia-compliant financial products.

The implications of this research are theoretical, practical, and policy. Theoretically, the results enrich the behavioral Islamic finance literature by presenting a new framework that integrates gamification theory with Islamic financial principles. Practically, this model can be adopted by Islamic financial institutions and the fintech industry to design educational applications relevant to the younger generation of Muslims. From a policy perspective, the research findings can serve as a reference for the government and regulators in formulating national financial literacy programs based on Islamic values and digital technology.

However, this study has several limitations. The Systematic Literature Review (SLR) approach employed did not include direct empirical data from users, so the model's effectiveness remains conceptual. Furthermore, the publication timeframe studied (2020–2025) is limited, thus not fully capturing the current dynamics of Sharia gamification implementation. Further research is recommended to test this model experimentally through field studies or application trials.

The novelty of this research lies in the comprehensive integration of Sharia-compliant personal financial management concepts and gamification technology into a single conceptual framework. The developed integrative model includes five main components: a Sharia Compliance Engine, a Gamification Framework, Financial Management Tools, an Educational Content Delivery System, and a Community Engagement Platform. The human-centered and value-driven design approach makes this research unique because it focuses not only on the technological aspects but also on the psychological, social, and spiritual dimensions of users. Thus, the results of this research provide a theoretical and practical foundation for the development of a gamification-based digital Sharia financial ecosystem that is more inclusive, adaptive, and relevant to the needs of the younger generation in the digital era.

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