
Constructing the value, ownership, and consumption of virtual goods from an Islamic economic perspective

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Abstract

The emergence of virtual goods has created a new form of consumption involving real economic expenditure on intangible digital objects, while studies specifically constructing virtual goods consumption from an Islamic economic perspective remain limited. This study aims to construct a concept of virtual goods consumption based on Islamic economic principles. A qualitative conceptual approach was employed through thematic analysis of literature on virtual goods, virtual economy, and Islamic consumption. The findings demonstrate that virtual goods consumption should be evaluated through needs, *maṣlahah*, rationality, financial capacity, proportionality, and the limits of *isrāf* and *tabdhīr*, rather than solely through economic value or consumer satisfaction. The study proposes *responsible virtual consumption* as a conceptual framework integrating digital benefits, financial capacity, and *wasatiyyah*. This framework extends Islamic economic discourse into digital consumption and provides a conceptual basis for assessing the appropriateness of expenditure on virtual objects.

Keywords: Virtual goods; Digital economy; Islamic consumption; *Maṣlahah*; *Responsible virtual consumption*.

Abstrak

Perkembangan virtual goods telah menciptakan bentuk konsumsi baru yang melibatkan pengeluaran ekonomi nyata untuk memperoleh objek nonfisik, sementara kajian yang secara khusus mengonstruksi konsumsi virtual goods dalam perspektif ekonomi Islam masih terbatas. Penelitian ini bertujuan mengonstruksi konsep konsumsi virtual goods berdasarkan prinsip ekonomi Islam. Penelitian menggunakan pendekatan kualitatif dengan desain studi konseptual melalui analisis tematik terhadap literatur mengenai virtual goods, virtual economy, dan konsumsi Islam. Hasil penelitian menunjukkan bahwa konsumsi virtual goods perlu dinilai melalui kebutuhan, *maṣlahah*, rasionalitas, kemampuan ekonomi, proporsionalitas, serta batas *isrāf* dan *tabdhīr*, bukan semata-mata berdasarkan nilai ekonomi atau kepuasan pengguna. Penelitian ini menghasilkan konsep *responsible virtual consumption* sebagai konstruksi konsumsi virtual yang mengintegrasikan manfaat digital, kemampuan ekonomi, dan prinsip *wasatiyyah*. Konsep tersebut memperluas kajian ekonomi Islam ke ranah konsumsi digital dan memberikan dasar konseptual untuk menilai kewajaran pengeluaran atas objek virtual.

Kata Kunci: Virtual goods; Ekonomi digital; Konsumsi Islam; *Maṣlahah*; *Responsible virtual consumption*.

Introduction

The development of the digital economy has given rise to forms of commodities that no longer depend on physical existence, one of which is *virtual goods*. Objects such as *skins*, avatar clothing, weapons, characters, accessories, *battle passes*, and virtual currencies have now become part of economic activity across various digital platforms. *Virtual goods* serve different functions, ranging from enhancing users' abilities and enriching gameplay experiences to shaping digital identities and signaling social status within virtual communities (Koochang et al., 2023). Their value is shaped not only by functional benefits but also by scarcity, exclusivity, experience, and social recognition. This condition makes *virtual goods* more than mere game elements, as they have become objects of exchange involving real money (Thorhauge & Nielsen, 2021). This phenomenon demonstrates that digitalization has expanded forms of consumption while simultaneously creating new issues concerning the value and ownership of nonphysical commodities.

The growth of *virtual goods* indicates that digital consumption has reached a significant economic scale. Roblox, for example, recorded 111.8 million *daily active users*, 23.4 million *monthly unique payers*, and US\$1.4376 billion in *bookings* in the second quarter of 2025 (Saputra & Mauritsius, 2026). Most of these *bookings* originated from *virtual currency* used by users to acquire various *virtual items*. The scale of these transactions demonstrates that consumers allocate real economic resources to obtain objects that cannot be physically touched and whose use depends on the platform. The issue becomes more complex because the value of *virtual goods* is often shaped by artificial scarcity, exclusivity, identity, and user experience (Mkedder & Özata, 2024). Consumption is therefore driven not only by the functional aspects of an item but also by the desire to obtain status, follow trends, or maintain a social position within virtual environments. Accordingly, *virtual goods* need to be understood as an economic phenomenon that raises new issues concerning rationality and the boundaries of consumption.

This issue is important in Islamic economics because consumption is not merely related to purchasing power but also to how resources are used to obtain benefits. The purchase of *virtual goods* involves real money, while the benefits received are digital and largely dependent on the continued operation of the platform (Hadi et al., 2024). This condition creates a gap between the economic cost incurred and the form of benefit obtained. A *skin*, for instance, may provide enjoyment, enhance self-expression, or strengthen social interaction, but such benefits do not automatically indicate that the expenditure is proportionate. Conversely, purchasing a digital item that has no direct function cannot immediately be considered wasteful if it provides relevant benefits to the user (Petrovskaya & Zendle, 2022). Islamic economics provides a framework for assessing this issue through needs, *maṣlaḥah*, rationality, *falāḥ*,

wasatiyyah, *isrāf*, and *tabdhīr*. This framework allows virtual consumption to be assessed based on benefits and proportionality rather than merely on the nature of the object itself.

Research on *virtual goods* has increasingly focused on value, purchase motivation, *perceived value*, *enjoyment*, identity, and consumer behavior. Korkeila and Hamari (2020) show that function, experience, social interaction, and self-representation can encourage individuals to assign economic value to virtual objects. Bok et al. (2025) found that FOMO, hedonic motivation, *shopping enjoyment*, and promotional factors can increase the tendency toward impulse purchases of *virtual goods*. Research by Belk et al. (2022) on virtual economies also shows that digital objects can be traded through mechanisms involving prices, scarcity, and virtual currencies. However, most of these studies stop at explaining the factors that lead consumers to make purchases and have not provided a clear framework for determining when virtual consumption becomes proportionate or excessive. Meanwhile, Rohmana (2022) examined needs, *maṣlaḥah*, rationality, and *isrāf* in the context of conventional goods. This gap indicates that a specific conceptual framework connecting *virtual goods* consumption with Islamic economic principles has yet to be established.

This study aims to construct a concept of *virtual goods* consumption from an Islamic economic perspective by connecting the value and consumption characteristics of digital objects with the principles of needs, *maṣlaḥah*, rationality, *falāḥ*, *wasatiyyah*, *isrāf*, and *tabdhīr*. Specifically, this study positions *virtual goods* as economic objects possessing functional, experiential, social, and symbolic value, while being acquired through the expenditure of real resources and situated within platform-controlled ecosystems. The analysis is directed toward developing consumption criteria that distinguish proportionate virtual expenditure from excessive or unproductive consumption. The urgency of this study lies in the increasingly blurred boundaries between entertainment, digital identity, and economic consumption within virtual spaces. This study contributes by proposing the concept of *responsible virtual consumption*, namely a consumption pattern that integrates digital benefits with financial capacity, *maṣlaḥah*, and the principle of moderation, thereby providing Islamic economics with a relevant framework for evaluating the development of digital commodities.

Method

This study employs a qualitative approach with a conceptual study design to construct a concept of *virtual goods* consumption from an Islamic economic perspective (Laurence & Margolis, 2003). The analysis examines *virtual goods* as digital economic commodities, particularly on platforms with virtual transaction ecosystems such as Roblox, by considering their functional, experiential, social, and symbolic value, exchange mechanisms, and the ownership characteristics attached to digital objects.

The research data consist of documented findings on the development of virtual economies, the value and transactions of *virtual goods*, the characteristics of *virtual property*, and digital consumption behavior relevant to the phenomenon. These data were obtained from scholarly works, books, company reports, platform policy documents, and relevant academic publications. Data collection was conducted through a literature search using the keywords *virtual goods*, *virtual economy*, *virtual property*, *digital consumption*, *Islamic consumption*, *maṣlaḥah*, *Islamic rationality*, *isrāf*, and *tabdhīr*. The literature was selected based on its direct relevance to issues of value, ownership, and consumption of *virtual goods* and was then critically examined to identify concepts, arguments, and findings that could be used to establish connections between digital economic phenomena and Islamic economic principles.

The data were analyzed thematically and conceptually through three sequential stages. The first stage mapped the economic characteristics of *virtual goods* by identifying how value is formed, how these objects are exchanged, and how users' relationships with them are constrained by platforms. The second stage connected these characteristics with Islamic economic concepts concerning needs, *maṣlaḥah*, consumption rationality, *falāḥ*, *wasatiyyah*, *isrāf*, and *tabdhīr* to establish criteria for proportionate consumption. The third stage synthesized the findings concerning the *economic value* and consumption behavior of *virtual goods* with these principles to develop the concept of *responsible virtual consumption*. The validity of the argument was maintained through comparison across sources and consistency among the empirical phenomena, digital economic concepts, and Islamic economic framework. Through this analytical process, the study moves beyond merely describing *virtual goods* or providing a normative assessment of consumption behavior and instead develops a conceptual proposition concerning the conditions under which virtual consumption can be considered proportionate from an Islamic economic perspective.

Results and Discussion

Virtual goods as digital economic commodities: Value and ownership

The development of the digital economy has expanded the forms of commodities from goods with physical forms to objects that can only be used within virtual environments. One such form is *virtual goods*, namely digital objects used in virtual spaces, such as avatar clothing, weapons, characters, virtual currencies, accessories, and various exclusive in-game items. Castronova (2005) explains that the emergence of virtual worlds has also given rise to economic systems that enable production, exchange, and value formation within digital environments. Lehdonvirta (2009) further demonstrates that *virtual goods* do not merely function as complements to games but become objects that users deliberately acquire because they provide particular benefits. Unlike ordinary digital files, the existence and utility of *virtual goods* are determined by the rules and structures of the virtual environments in which

they are used. Hamari and Keronen (2017) emphasize that *virtual goods* have distinctive characteristics because their value is highly dependent on the context of the platform and virtual environment. Thus, the emergence of *virtual goods* demonstrates that the digital economy has produced forms of commodities that do not depend on physical materiality but on the functions and value constructed within digital ecosystems.

The economic scale of *virtual goods* can be observed concretely through the development of Roblox. In the second quarter of 2025, Roblox recorded an average of 111.8 million *daily active users* and 23.4 million *monthly unique payers*, with a total of 27.4 billion hours of user engagement. During the same period, Roblox's *bookings* reached US\$1.4376 billion, representing a 51% increase compared with the same period of the previous year. Most of these *bookings* came from the sale of *virtual currency*, which was subsequently used to acquire various *virtual items* within the platform. These data demonstrate that *virtual goods* transactions have become directly connected to monetary flows and corporate revenue generation. Castronova (2005) explains that economic activity in virtual worlds can establish exchange mechanisms with tangible economic consequences, while Harviainen and Hamari (2015) position virtual transactions as part of economic mechanisms that can be analyzed through the relationships among users, virtual goods, currencies, and platform rules. Thus, economic activity within Roblox demonstrates that *virtual goods* are no longer merely game features but have become part of a digital commodity system that generates tangible monetary value.

The value of *virtual goods* is formed through the benefits perceived by users rather than through their physical materiality. Lehdonvirta (2009) demonstrates that demand for *virtual goods* may arise from both functional benefits and the decorative value attached to these objects. Hamari and Keronen (2017) show that *perceived value*, *enjoyment*, *self-presentation*, *social presence*, and platform characteristics are associated with users' decisions to acquire *virtual goods*. These findings demonstrate that the value of *virtual goods* is multidimensional. Functional value emerges when an item provides particular abilities or advantages within a virtual environment, whereas experiential value emerges when an item enhances users' enjoyment and engagement. Yee (2006) demonstrates that activities in online gaming environments have *achievement*, *social*, and *immersion* dimensions, meaning that virtual objects that support achievement, social interaction, or immersive experiences can acquire value for users. Thus, the value of *virtual goods* is formed through a combination of function, experience, social interaction, and self-representation. A *skin*, for example, may have value not because it enhances a character's abilities, but because it provides an appearance perceived as attractive or signals a particular status among other users.

Table 1. Dimensions of virtual goods value formation in the digital economy

Value dimension	Characteristics	Examples of virtual goods
Functional value	Provides particular functions or advantages within a virtual environment	Weapons, armor, boosts, supporting items
Experiential value	Enhances user experience, enjoyment, and engagement	Cosmetic items, accessories, game items
Social value	Provides value through interaction and social recognition	Avatar items, community items
Symbolic value	Serves as a means of identity, status, and self-representation	Rare skins, exclusive avatars, limited items
Platform value	Depends on the functions and rules of a particular ecosystem	Robux and Roblox virtual items

Source: Lehdonvirta (2009); Hamari and Keronen (2017); Yee (2006).

As summarized in Table 1, the formation of *virtual goods* value can be mapped into functional, experiential, social, symbolic, and platform dimensions. The diversity of these sources of value enables *virtual goods* to be converted into objects of exchange within the virtual economy. Users do not merely acquire items but obtain benefits that they consider worth exchanging for a certain amount of virtual currency. Harviainen and Hamari (2015) explain that virtual economies have exchange mechanisms involving currencies, goods, users, and game rules. Scholten et al. (2019) demonstrate that virtual markets can even be analyzed through prices, trading volumes, and changes in value over time. In their study of the Old School RuneScape virtual market, thousands of *price series* revealed dynamics in prices and trading volumes that could be treated as economic data. Thus, the value of *virtual goods* does not remain limited to individual users' perceptions but can be realized through exchange and pricing mechanisms. When virtual currency is obtained using real money and subsequently used to acquire particular items, a chain of value is established that connects virtual objects with real economic activity.

In addition to possessing value and being exchangeable, *virtual goods* have characteristics that distinguish them from ordinary digital goods. Lehdonvirta (2009) shows that *virtual goods* derive value because their use is restricted to particular environments, while Hamari and Keronen (2017) emphasize the importance of platform context in shaping the value of virtual objects. *Virtual goods* are *intangible* because they have no physical form, *platform-dependent* because their functions and uses depend on a particular system, and can be made *scarce* through the technical rules of a platform. Bortko et al. (2019) demonstrate that *virtual goods* also have particular patterns of persistence and life cycles within digital environments, from their emergence to the decline of their presence or relevance within user communities. These characteristics demonstrate that *virtual goods* are not equivalent to digital files

that can be freely copied and used. An item may be made available only to certain users, restricted to a particular period, or lose its functionality when the supporting system changes. Therefore, the scarcity and exclusivity of *virtual goods* do not always originate from material limitations but can be created through technical design and platform rules.

These characteristics subsequently raise questions concerning ownership. Fairfield (2005) demonstrates that virtual objects may possess characteristics of *property* because they can have value, be controlled, and provide users with exclusive interests. However, economic value does not automatically mean that users obtain full ownership of such objects. In virtual transactions, users may pay to acquire an item, but the rights they receive may be restricted by platform terms. The case of Roblox clearly illustrates this issue because transactions involving *virtual content* do not provide users with legally enforceable *property rights*. Users obtain limited rights of use, while the platform retains control over the system, accounts, and existence of virtual content. Thus, there is a distinction between *economic value*, *use rights*, and *property ownership*. Users may enjoy the benefits of a *virtual good* and regard it as their own in practice, but continued access to the object remains dependent on the platform's decisions and infrastructure. This condition demonstrates that *virtual goods* occupy a different position from conventional commodities because their economic value can be tangible, while their ownership relationship remains limited and dependent on a digital system.

Based on the foregoing discussion, *virtual goods* can be constructed as digital economic commodities because they possess utility, exchange value, systematically created scarcity, and transaction mechanisms that generate real economic activity. Castronova (2005) provides a basis for understanding the existence of economies within virtual spaces, Lehdonvirta (2009) explains the sources of *virtual goods* value, Hamari and Keronen (2017) demonstrate the multidimensionality of *perceived value*, Yee (2006) highlights the roles of achievement, social interaction, and immersion in virtual environments, while Harviainen and Hamari (2015) and Scholten et al. (2019) reinforce the existence of exchange mechanisms and markets within virtual economies. Bortko et al. (2019) demonstrate that virtual objects also have dynamics of existence within digital ecosystems, while Fairfield (2005) raises the issue of virtual property and rights over such objects. Thus, the issue surrounding *virtual goods* no longer concerns whether digital objects can possess economic value, as transactions and market activity have already demonstrated this. The more fundamental issue is how such economic value relates to ownership status when the objects being traded are intangible, exist within closed ecosystems, and are controlled by platforms. This issue provides the basis for developing a conceptual construction of the value and ownership of *virtual goods* from an Islamic economic perspective in the subsequent discussion.

Consumption of virtual goods from an Islamic economic perspective

The consumption of virtual goods represents a distinctive form of economic expenditure because consumers use real money to obtain benefits that exist entirely within digital environments. The scale of this activity can be observed in Roblox, which in the second quarter of 2025 recorded 111.8 million *daily active users*, 23.4 million *monthly unique payers*, and US\$1.4376 billion in *bookings*, with most of these *bookings* originating from *virtual currency* used to acquire *virtual items*. Thus, the consumption of virtual goods is not merely a gaming activity but an economic decision to allocate resources in pursuit of digital functions, experiences, identities, and status. Mannan (1993) places consumption within a moral framework that constrains the use of resources, while Kahf (1992) directs Muslim consumption rationality toward the attainment of *falāḥ*, indicating that individual satisfaction alone is insufficient as a measure of consumption decisions. Consistent with Wahab and Mahdiya (2026), research on digital consumption from the perspective of *maqāṣid al-sharī'ah* indicates that the digitalization of consumption should be assessed through *maṣlaḥah*, *wasatiyyah*, and its effects on consumptive behavior. This finding reinforces the position that the central issue concerning virtual goods does not lie in their digital form but in how real resources are used to obtain digital benefits and whether such use generates proportionate benefits. As formulated in Table 2, this issue can be analyzed through the relationship among value, needs, rationality, financial capacity, proportionality, and the limits of waste.

Table 2. Dimensions of virtual goods consumption from an Islamic economic perspective

Dimension	Characteristics of virtual goods	Islamic economic concept	Consumption criteria
Value	Functional, experiential, social, and symbolic value	<i>Maṣlaḥah</i>	Value must generate relevant benefits
Needs	Used for functions, experiences, identity, and status	<i>Ḍarūriyyāt-ḥājīyyāt-taḥsīniyyāt</i>	Consumption is adjusted to the level of need
Rationality	Consumers pursue utility, enjoyment, and status	<i>Islamic rationality</i>	Utility is considered alongside moral values
Financial capacity	Acquired with real money	<i>I'tidāl/wasatiyyah</i>	Expenditure is consistent with financial capacity
Proportionality	Scarcity and exclusivity can encourage purchases	Moderation	Expenditure does not exceed reasonable limits

Waste	The value of an item is not always proportional to its cost	<i>Isrāf</i> and <i>tabdhīr</i>	Avoid excessive and futile consumption
Orientation	Provides enjoyment and experience	<i>Falāḥ</i>	Consumption is directed toward well-being
Outcome	Economic value can encourage expenditure	Responsible consumption	Benefits, financial capacity, and proportionality serve as the basis for decisions

Source: Adapted from Al-Ghazali (2005), Al-Shatibi (1997), Ibn Khaldun (2005), Al-Qaradawi (1995), Mannan (1993), Kahf (1992), Chapra (2000), Siddiqi (1979), Al-Sadr (1982), and Zarqa (1980).

Virtual goods cannot be placed into a single category of needs because the function of each item differs. Al-Ghazali (2005) classifies needs into *ḍarūriyyāt*, *ḥājīyyāt*, and *taḥsīniyyāt*, indicating that consumption should be assessed according to the level of importance of the benefits obtained. In the context of virtual goods, a *battle pass* that provides access to game features serves a different function from a cosmetic *skin*, while a *limited-edition skin* purchased primarily because of its scarcity and status has yet another character. Ibn Khaldun (2005) explains that increasing prosperity can shift consumption from necessities toward comfort and luxury. Research by Koul and Jasrotia (2025) on virtual goods consumer behavior found that purchasing decisions are influenced not only by item functionality but also by impulsive tendencies, irrational purchasing, and wastefulness. This finding reinforces the argument that virtual consumption cannot be addressed through a simple classification of what is “useful” and “not useful.” An item that is functionally useful can still constitute problematic consumption if it is purchased repeatedly without a clear need. Conversely, a cosmetic item should not automatically be considered inappropriate consumption merely because it does not provide a gameplay advantage. Thus, the level of need associated with virtual goods should be determined based on function, purpose, frequency of use, and the position of the expenditure within the user's overall spending, rather than on whether the item is physical or virtual.

The economic value possessed by virtual goods is also not automatically identical to *maṣlaḥah*. Al-Ghazali (2005) places benefit as an important foundation of human activity, while Al-Shatibi (1997) develops the concept of *maṣlaḥah* within the framework of *maqāṣid al-sharī‘ah*. Therefore, the assessment of consumption does not stop at whether an item provides enjoyment but also considers whether the benefit is commensurate with the resources expended. Consistent with Musfiqoh (2023), research on Islamic consumption behavior emphasizes that the purpose of consumption is not merely to achieve maximum satisfaction but to direct the use of resources toward *maṣlaḥah*. In the context of virtual goods, this principle creates a clear distinction between *perceived value* and *Islamic value*. A *skin* priced at IDR 100,000 may have high *perceived value* because of its exclusive design and its ability to enhance users'

sense of pride, but such value alone is insufficient to establish that the consumption generates *maṣlahah*. If the purchase provides an experience that is repeatedly used, strengthens social interaction, or constitutes an important part of the user's digital activities, its benefits are more defensible. Conversely, if an item is purchased merely because it is trending and then abandoned after a few days, its benefit becomes weak relative to the cost incurred. Thus, *maṣlahah* in virtual consumption should be understood as a proportional relationship among actual benefits, costs, and continuity of use, rather than merely as the satisfaction experienced after a transaction.

This issue is directly related to consumer rationality. Kahf (1992) positions *Islamic rationalism* and *falāḥ* as orientations of economic decision-making, while Mannan (1993) rejects the separation of consumption from moral considerations. Siddiqi (1979) likewise argues that economic behavior cannot be adequately explained solely by individual material interests, while Zarqa (1980) relates economic choices to human welfare. In contrast to Rita et al. (2024), who show that shopping enjoyment can encourage impulse purchases among gamers, the Islamic economic framework does not stop at the fact that consumers obtain *enjoyment*. A study of 220 Generation Z gamers in Indonesia found that *shopping enjoyment* was associated with impulse buying of virtual goods and that *self-control* played a role in regulating this tendency. This means that enjoyment is indeed part of the value of virtual goods, but high levels of enjoyment can also become a starting point for unplanned decisions when not accompanied by self-control. Within Kahf's framework, a rational virtual consumer is not one who rejects enjoyment but one who can distinguish legitimate utility from purchasing impulses that arise merely from momentary pleasure. Accordingly, purchasing a *rare skin* using a predetermined entertainment budget differs economically and morally from repeatedly making *top-up* purchases after seeing new items without considering one's financial circumstances.

Consumption impulses become increasingly problematic when the characteristics of virtual goods, such as scarcity, exclusivity, and status, are used to encourage repeated purchases. Al-Qaradawi (1995) places *isrāf* and *tabdhīr* as limits on the use of resources, while Al-Ghazali (2005) emphasizes the control of desires. Ibn Khaldun (2005) demonstrates that luxury can expand desires and encourage increasingly greater expenditure. A study by Rifai and Qomariah (2026) on Robux *top-ups* among Generation Z found that *fear of missing out* and *hedonic motivation* were associated with *impulsive buying*, while *self-control* functioned as a regulatory mechanism. This finding reinforces the argument that digital scarcity does not necessarily remain merely a marketing strategy but can alter users' perceptions of the urgency of a purchase: an item that is not actually needed may be perceived as something that must be obtained immediately because the opportunity to acquire it is considered limited. This is where *isrāf* becomes relevant. Purchasing a single *limited item* within a reasonable budget cannot be considered *isrāf*, but repeatedly purchasing items out of fear of missing an

opportunity, while the expenditure begins to interfere with other needs, indicates a shift from proportionate consumption toward excessive consumption. *Tabdhīr* is more appropriate when resources are spent on objects that provide very little benefit or are no longer used. Thus, the primary indicator is not the quantity of virtual goods alone but the imbalance among benefits, purchase frequency, financial capacity, and the motivations underlying the purchase.

The principle of moderation then becomes an instrument for establishing concrete boundaries for consumption. Mannan (1993) emphasizes balance and simplicity in consumption, Al-Qaradawi (1995) positions moderation as a middle path between fulfilling needs and wastefulness, while Chapra (2000) connects economic activity with *falāḥ* and *ḥayāḥ ṭayyibah*. Al-Sadr (1982) reinforces the importance of considering resource limitations in addressing the expanding needs of human beings. Consistent with Istiqomah and Wahyudi (2024), research on preventing *isrāf* in the digital consumption of Generation Z found that FOMO did not always produce significant purchasing decisions, indicating that consumers can still control consumptive impulses when they have adequate economic considerations and behavioral control. This finding is important because it demonstrates that the presence of digital pressure does not automatically make consumers wasteful. In the context of virtual goods, *wasatiyyah* can be translated operationally: users may purchase *skins*, avatars, *battle passes*, or digital items as long as the expenditure comes from available funds, does not sacrifice priority needs, and provides benefits commensurate with the cost. Conversely, consumption becomes disproportionate when users reduce spending on essential needs, use resources that should be allocated to more important purposes, or continue making *top-up* purchases merely to maintain digital status. Thus, *wasatiyyah* does not mean eliminating virtual consumption but placing it within a reasonable position in the user's expenditure structure.

This construction demonstrates that the consumption of virtual goods in Islamic economics cannot be reduced to the question of whether purchasing digital goods is permissible or impermissible. Such consumption is a process of resource allocation that must be assessed through the level of need, benefits, rationality, financial capacity, and proportionality of expenditure. Al-Ghazali (2005) provides a basis for distinguishing needs from desires, Al-Shatibi (1997) provides an orientation toward *maṣlaḥah*, Ibn Khaldun (2005) explains the development of consumption toward luxury, while Al-Qaradawi (1995) establishes boundaries through *isrāf* and *tabdhīr*. At the level of contemporary economics, Mannan (1993), Kahf (1992), Chapra (2000), Siddiqi (1979), Al-Sadr (1982), and Zarqa (1980) reinforce the view that consumption should be situated within a framework of morality, resource limitations, and well-being. In contrast to Ariansyah et al. (2025), who empirically examine the factors shaping virtual goods purchasing behavior, this construction does not stop at explaining why users purchase but instead offers criteria for assessing the quality of

such consumption decisions. In other words, virtual goods are not considered negative merely because they are nonphysical or provide enjoyment. Consumption becomes consistent with Islamic economic principles when the benefits obtained are clear, expenditure remains within one's financial capacity, the purpose of the purchase can be justified, and its use does not exceed reasonable limits. Conversely, consumption moves toward *isrāf* and *tabdhīr* when purchases are driven by limitless desire, digital status pressure, or expenditure disproportionate to the benefits obtained. On this basis, *responsible virtual consumption* can be constructed as a pattern of virtual consumption that brings together *utility* and *maṣlaḥah*, freedom of choice and responsibility, and digital enjoyment with the principle of *wasatiyyah*.

Conclusion

This study shows that *virtual goods* have developed into digital economic commodities with functional, experiential, social, and symbolic value, but such economic value is not necessarily proportional to full ownership or the appropriateness of their consumption. The main conceptual finding is that the status of *virtual goods* as economic objects is not determined by their physical existence but by the benefits, exchange value, scarcity, and functions constructed within digital ecosystems. From an Islamic economic perspective, the consumption of *virtual goods* therefore should not be assessed solely based on the existence of a transaction or consumer satisfaction. Instead, it should be evaluated through the relationship among the level of need, *maṣlaḥah*, rationality, financial capacity, and expenditure proportionality. This is important because intangible objects still involve real economic resources and can encourage excessive consumption through mechanisms of scarcity, exclusivity, status, and social pressure. Such consumption should be guided by the principle of *wasatiyyah*, namely maintaining virtual consumption within one's financial capacity, providing proportionate benefits, avoiding the sacrifice of higher-priority needs, and preventing *isrāf* and *tabdhīr*. On this basis, this study proposes the concept of *responsible virtual consumption*, namely virtual consumption that brings together *utility* and *maṣlaḥah*, freedom of choice and responsibility, and digital enjoyment and moderation.

The contribution of this study lies in reconstructing the relationship between economic value, consumption, and Islamic economic principles in the context of *virtual goods*. The study does not merely position *virtual goods* as valuable digital objects but demonstrates that their characteristics require an expanded understanding of consumption because the benefits obtained are nonphysical, while the resources expended are real. Theoretically, the construction of *responsible virtual consumption* extends Islamic consumption discourse into the digital sphere by connecting *maṣlaḥah*, *Islamic rationality*, *falāḥ*, *wasatiyyah*, *isrāf*, and *tabdhīr* to consumption objects that have previously been discussed primarily in the context of conventional goods. Practically, this framework can be used by Muslim consumers and digital platform operators to

evaluate virtual consumption based on benefits, financial capacity, and proportionality rather than merely on the nominal value of transactions. However, this study is limited by its conceptual nature and does not directly test the proposed construction using consumer behavioral data. In addition, the characteristics of *virtual goods* depend heavily on the design and policies of individual platforms, meaning that their application may not be uniform. Future research should empirically test the concept of *responsible virtual consumption* through surveys or *behavioral experiments* involving users of platforms such as Roblox, Mobile Legends, or other virtual platforms, particularly by examining the relationships among *perceived value*, FOMO, *self-control*, financial capacity, *maṣlahah*, and tendencies toward *isrāf* in the purchase of *virtual goods*.

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