

Sharia Economic Literacy in Preventing Generation Z's Involvement in Online Gambling

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Abstract: The rapid advancement of digital technology has facilitated digital access, including to online gambling (*maysir*) among Generation Z, which triggers serious financial and psychological risks. The main problem is the low Sharia financial literacy index in Indonesia, which has only reached 39.11%. This makes Generation Z vulnerable to in-depth financial decision-making. This study aims to analyze the role of Sharia economic literacy as a preventative tool for Generation Z in dealing with the temptation of online gambling. The research method used was qualitative, descriptive, and analytical library research through a systematic literature search. The results indicate that a deep understanding of Sharia principles, such as the prohibition of usury, *gharar*, and *maysir*, can foster ethical and logical financial thinking, aimed at reducing interest in gambling among Generation Z.

Abstrak: Berkembang pesatnya kemajuan teknologi digital telah mempermudah akses digital salah satunya terhadap judi online (*maysir*) di kalangan Generasi Z, yang memicu risiko finansial dan psikologis yang serius. Masalah utama yang terjadi adalah rendahnya indeks literasi keuangan syariah di Indonesia yang baru mencapai 39,11%. Hal inilah yang membuat kalangan Generasi Z rentan terhadap pengambilan keputusan finansial yang mendalam. Penelitian ini bertujuan untuk menganalisis peran literasi ekonomi syariah sebagai alat pencegahan bagi Generasi Z dalam menghadapi godaan judi online. Metode penelitian yang digunakan adalah kualitatif studi pustaka (*library research*) yang bersifat deskriptif analisis melalui penelusuran literatur secara sistematis. Hasil kajian

The study's conclusions confirm that sharia literacy plays a crucial role as a preventative measure when integrated with moral strengthening and social environmental monitoring. The implication of this research are the need to strengthen a structured Sharia financial education curriculum and utilize monitoring technology to protect Generation Z from digital financial crime.

Keywords: Sharia Financial Literacy; Generation Z; Online Gambling; Prevention.

menunjukkan bahwa pemahaman mendalam mengenai prinsip syariah seperti larangan riba, *gharar*, dan *maysir* mampu untuk membentuk pola pikir keuangan yang etis dan logis yang bertujuan untuk mengurangi minat berjudi pada kalangan generasi Z. Simpulan penelitian menegaskan bahwa literasi syariah ini memiliki peran penting sebagai benteng pencegahan dengan mengintegrasikan penguatan moral serta pengawasan lingkungan sosial yang baik. Penelitian ini mengimplementasikan penguatan kurikulum pendidikan keuangan syariah yang terstruktur serta pemanfaatan teknologi monitoring untuk melindungi Generasi Z dari kejahatan finansial digital.

Kata Kunci: Literasi Keuangan Syariah; Generasi Z; Judi Online; Pencegahan.

A. Introduction

The transformation of information and digital technology has fundamentally reconstructed the structure of human life by providing seamless access to online financial services, however this phenomenon simultaneously carries negative implications, specifically the rampant spread of digital *maysir* activities that now pose a serious threat to the financial integrity of Generation Z. Although this innovation has made access to information more inclusive, it has also stimulated the growth off the online gambling phenomenon (Permatasari & Rizqi, 2026) digitalization facilities unrestricted accessibility trough mobile device, which linearly correlates with a significant increase in the volume of online gambling transaction in Indonesia. Referring to data from Financial Transaction Reports and Analysis Center (PPATK) ,

the value of online gambling transaction in Indonesia significant cumulative total of IDR 327 trillion throughout 2023 (PPATK, 2023). This phenomenon poses an existential challenge to social and economic stability, particularly among communities with high levels of digital vulnerability (Widiantari & Aryacahyani, 2025).

The exploitation of social media through the insertion of gambling-related content wrapped in narratives of digital entertainment (gamification) has positioned Generation Z as the most vulnerable demographic segment (Sari et al., 2024). The impact of this phenomenon is multidimensional, extending beyond financial degradation to include psychological dysfunction, declining academic integrity, and the escalation of delinquent behavior to obtain gambling capital (Anggara & Fauzia, 2024). In addition, this is also influenced by Psychological factors, where this cohort is characterized by a cognitive orientation that is highly dependent on the digital ecosystem, with a tendency toward accelerated decision-making and expectations of instant gratification (Widiantari & Aryacahyani, 2025).

From the perspective of sharia economics, online gambling is definitively classified as *maysir*, a form of transaction containing elements of uncertainty (*gharar*) and speculation (*qimar*). Such practices are explicitly prohibited (*haram*) because they contradict the essence of justice in transaction. The Qur'an explicitly forbids gambling as destructive behavior that has the potential to degrade moral order and trigger social disintegration. Although this prohibition is absolute in Islamic doctrine in reality, many young Muslims are still involved in such practices due to weak intellectual and spiritual capacity amid the rapid dynamics of the digital economy.

The low level of sharia economic literacy is a significant determinant behind Generation Z's high vulnerability to distortive economic activities, such as speculative online gambling. The 2024 National Survey of Financial Literacy and Inclusion (SNLIK) shows that the Islamic financial literacy index in Indonesia stands at 39,11%.

This figure indicates a wide gap compared to the achievement of conventional financial literacy in Indonesia (Statistik, 2024).

The limited internalization of the concept of *Hifz Al-Mal* (protection of wealth) leads to distorted perceptions among young individuals, making it difficult for them to differentiate between legitimate investment instruments and manipulative gambling schemes (E. M. Putri et al., 2025). Fundamentally, comprehensive sharia economic literacy serves as a strategic preventive instrument that enhances individuals' capability to make ethical and rational economic decisions. A review of contemporary literature confirms the existence of a significant research gap. Although the discourse on gambling has been widely discussed, the penetration of analysis based on sharia economics remains very limited (Suviani et al., 2025). Most previous studies have tended to focus on formal juridical analysis or macro-level sociological impacts (Suviani et al., 2025).

In response to these limitations, this study seeks to construct sharia economic literacy as a cognitive defense mechanism for Generation Z by instilling sharia values into financial intelligence. This research is expected to formulate a more comprehensive educational paradigm to mitigate the risk of digital economic crimes.

B. Research Method

This study employs a qualitative library research method with a descriptive-analytical approach through systematic literature searching and review. The findings indicate that the interest in gambling can be reduced, among other factors, through a comprehensive understanding of sharia principles such as the prohibition of *riba* (usury), *gharar* (uncertainty), and *masyir* (gambling), which can shape an ethical and rational financial perspective.

C. Result and Discussion

1 The Phenomenon of Online Gambling and the Vulnerability of Generation Z

The phenomenon of online gambling (*maysir*) has developed into a serious issue that threatens social and economic stability in Indonesia. Based on data from the Financial Transaction Reports and Analysis Center (PPATK), online gambling transactions experienced a drastic increase, reaching IDR 327 trillion in 2023 (PPATK, 2023). This figure demonstrates the widespread nature of digital gambling activities and their significant impact on the economic condition of society.

From the perspective of sharia economics, gambling practices (*maysir*) are strictly prohibited because they contain elements of speculation and uncertainty that may harm oneself and others. This is explicitly emphasized in the Qur'an:

“O you who believe! Indeed, intoxicants, gambling, sacrificing to stones, and divination by arrows are but defilement from the work of Satan, so avoid them so that you may be successful.” (QS. Al-Ma'idah: 90).

Generations Z, born between 1997 and 2012, is the group most vulnerable to the phenomenon of online gambling due to their status as digital natives with greater internet access compared to previous generations (Nasution et al., 2024).

The involvement of Generation Z is often triggered by various aggressive marketing strategies through social media exposure that disguises gambling as entertainment or gaming (gamification). Furthermore, the urge to gain instant profits (instant gratification) and the “influencer” phenomenon showcasing luxurious lifestyles shape individual perceptions that gambling is the fastest way to earn money (Permatasari & Rizqi, 2026). This phenomenon aligns with sharia economic studies, which affirm that gambling can disrupt the balance of both individual and societal economic systems (Ajidin, 2024).

2 The Role of sharia economic Literacy a Preventive Instrument

Sharia economic literacy as a preventive instrument in reducing generations Z's involvement in online gambling practices. However, the level of Islamic financial

literacy in Indonesia remains relatively low, significantly lagging behind conventional financial literacy, standing at only 39.11% in 2024 according to data from the financial services Authority (Statistik, 2024). This low literacy rate indicates that public understanding of sharia economic principles remains very limited.

An understanding of basic sharia principles such as the prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) provides an ethical and rational foundation for adolescents in evaluating the risks of their financial activities (Haryanti & Azmi, 2021; Muhtar et al., 2025).

Various studies indicate that a good level of financial literacy negatively correlates with interest in online gambling. Individuals who understand the concept of wealth management in islam (*hifz al-mal*) tend to be more cautious in managing money and are less easily tempted by instant profits (Sugiarti, 2023; Wangi & Susanto, 2025). In addition, financial literacy contributes to improving the quality of Generation Z's financial decision-making in a rational and directed manner, enabling them to distinguish between productive and halal investments and harmful gambling practices (V. A. Putri et al., 2025). Thus, sharia economic literacy offers various benefits not only as knowledge but also as a protective mechanism against risk economic behavior (Anggara & Fauzia, 2024).

3 The Literacy Paradox and the Importance of Social Control

Although literacy plays an important role, there is a phenomenon known as the “Literacy Paradox”, a condition in which individuals possess adequate theoretical knowledge yet remain involved in risky behavior. This indicates that knowledge is not always directly proportional to behavior (Bakhtiar & Adilah, 2024).

Psychological factors such as the illusion of control and overconfidence often cause individuals to feel capable of controlling outcomes in activities that are inherently random, such as gambling. As a result, these factors frequently override logic in making

irrational decisions (Permatasari & Rizqi, 2026). Therefore, sharia economic literacy must be reinforced through stronger self-control and religiosity. As explained in previous studies, the level of religiosity influences individuals' attitudes in avoiding economic activities that are inconsistent with sharia principles (Yanti et al., 2024).

The family environment and peer groups also play an important role in preventing adolescents' involvement in online gambling. Families play a crucial role in shaping money management habits from an early age, so individuals do not perceive money as "free money" to be wagered (Sari et al., 2024). On the other hand, peers are also a significant factor influencing economic activities. Peer groups that consider gambling as a trend or something normal can increase interest in such activities (Nasution et al., 2024).

4 Holistic Strategies and the utilization of technology

Efforts to prevent online gambling require a holistic approach, meaning that the issue cannot be addressed from only one perspective. There needs to be an integrated combination that incorporates regulatory, educational, and preventive aspects simultaneously (Suviani et al., 2025). This approach shows that mitigation efforts should not only be reactive but also preventive and sustainable.

In today's digital era, the utilization of technology has become one of the strategic solutions. For example, the use of Artificial Intelligence (AI) can function as a monitoring system capable of detecting suspicious behavior at an early stage. In addition, AI can be used as a more personalized medium for sharia education for users (Mustika et al., 2025). Beyond AI, Blockchain technology has significant potential to improve the transparency and accountability of financial transactions, thereby facilitating the tracking of fund flows related to illegal activities such as gambling.

By combining sharia economic education, the strengthening of values, and the utilization of digital technology, efforts to prevent online gambling are expected to

become more effective. Such measures can protect Generation Z from the negative impacts of online gambling and help build behavior that aligns with sharia principles (Azizah et al., 2025).

5 Analysis of Cognitive Bias and the Role of Religiosity in Gambling

Although sharia economic literacy provides a conceptual foundation, practical decision-making among Generation Z is often diminished by the presence of cognitive biases. The existence of the illusion of control triggers individuals' subjective belief that they have authority over the outcomes of gambling systems, whereas in reality such systems are entirely controlled by a Random Number Generator (RNG) algorithm, making personal control merely illusory (Widiantari & Aryacahyani, 2025). In this context, Generation Z gamblers are often trapped in the belief that betting patterns and specific playing periods can guarantee positive outcomes, a premise that contradicts the objective logic of mathematics in a random system (Widiantari & Aryacahyani, 2025). In addition, there is also a tendency toward excessive self-efficacy (overconfidence), in which individuals possess excessive confidence and perceive themselves as smarter than the system, encouraging them to ignore the accumulation of continuous losses and persist in repetitive gambling transactions (Widiantari & Aryacahyani, 2025).

From another perspective, the dimension of religiosity serves as a significant moderating variable. The internalization of religious values acts as an ethical boundary capable of reducing the intensity of individuals' involvement in speculative activities (Sumar'In et al., 2025). Faith-based awareness strengthens the consistency of attitudes rejecting gambling, as individuals conceptualize *maysir* not merely as a legal offense but also as a form of spiritual degradation. Nevertheless, religiosity does not automatically correlate positively with the use of Islamic financial instruments, as adequate product literacy remains a crucial determinant in such decisions (Yanti et al., 2024). These findings underline the urgency of integrating religious value

internalization and sharia economic literacy as an effective preventive effort against online gambling activities (Yanti et al., 2024).

6. The Impact of Consumerist Lifestyles and Digital Financial Traps

Generation Z's vulnerability to online gambling is influenced by consumerist lifestyles oriented toward achieving social image and instant satisfaction. The emergence of features such as Buy Now Pay Later (BNPL), commonly referred to as "paylater," encourages less controlled consumption behavior, where individuals make purchases beyond their financial capacity (V. A. Putri et al., 2025). When bills accumulate and economic pressure begins to arise, some individuals view online gambling as the quickest "shortcut" to obtain additional funds to pay off debt or maintain their luxurious lifestyle standards (V. A. Putri et al., 2025). This condition creates a recurring cycle of *dharar* (harm/loss) that is difficult to break, especially for young people who have not yet developed stability in self-control (E. M. Putri et al., 2025)

Furthermore, Generation Z's high digital capability is not always accompanied by critical awareness in the use of technology. Their proficiency in accessing various digital platforms actually creates greater opportunities to be exposed to gambling sites that are often disguised as entertainment applications (Permatasari & Rizqi, 2026). A lifestyle oriented toward digital trends and speculation-based entertainment further strengthens the urge to engage in gambling activities, such as online slot games, which ultimately have a negative impact on long-term financial planning (Permatasari & Rizqi, 2026). Therefore, islamic financial literacy should be directed not only toward knowledge enhancement but also toward behavioral change toward more rational, productive, and needs-based consumption patterns (Mustika et al., 2025).

7 The Implementation of Blockchain and AI in Monitoring

In responding to the increasingly developing online gambling ecosystem, sharia economics is required to adopt solutions through modern technology. Integrating technological innovations such as Blockchain and Artificial Intelligence (AI) is considered a strategic step in addressing online gambling issues. Blockchain technology offers a transparent, distributed, and difficult-to-manipulate transaction recording system, which aligns with the Islamic principles of honesty and transparency (Suviani et al., 2025). The implementation of this technology in digital financial systems enables accurate tracking of fund flows, including the detection of transactions potentially linked to illegal activities such as online gambling (Suviani et al., 2025). The transparency generated by blockchain also contributes to increased accountability in financial management, both for individuals and institutions (Suviani et al., 2025).

Meanwhile, AI can be utilized to support the development of preventive monitoring systems through the analysis of risky behavioral patterns among adolescents (Suviani et al., 2025). This technology is capable of identifying early indications of an individual's involvement in risky activities and providing interventions in the form of Islamic financial education tailored to the user's risk profile (Suviani et al., 2025). The use of this technology reflects the principle of *sadd al-dzari'ah*, namely preventive efforts to avoid potential harm before it occurs (Suviani et al., 2025). Without adaptive technological support, conventional regulations tend to lag behind the rapidly evolving dynamics of online gambling platforms. Therefore, these technology-based innovations are necessary to enhance the effectiveness of monitoring and prevention efforts (Bakhtiar & Adilah, 2024).

8 The Synergy of Family Education and the Academic Environment

The family is the smallest social unit from which effective prevention can begin. Research shows that the increasing risk of adolescents' participation in slot gambling is

caused by the lack of financial discussions between parents and children (Sari et al., 2024). Working parents, such as migrant workers, often simply provide “free money” without supervision or financial management education, thereby encouraging children to use the money for instant gratifications such as gambling (Sari et al., 2024). Children are driven to imitate the financial behavior of adults in their environment through observation and imitation (Sari et al., 2024). Therefore, family based Islamic financial literacy must be strengthened because it has high urgency for personality development from an early age (Sari et al., 2024).

In the academic context, strengthening financial morality is part of the role of educational institutions as agents of change. Programs such as “Fintech Syariah Goes to Campus” have proven effective in increasing students’ understanding of the dangers of illegal platforms and the risks of *riba* (Mustika et al., 2025). Students are helped to build critical thinking through education involving real case analysis regarding the psychological and legal consequences of online gambling (Nasution et al., 2024). Islamic digital financial literacy training shows that structured educational interventions have a significant impact on Generation Z, with average understanding increasing from 98% to 91% (Nasution et al., 2024). Through collaboration among families, schools, and the government, it is expected that a cleaner digital environment aligned with sharia values can be established (Pratika et al., 2025).

9 Analysis of Online Gambling within the Framework of Maqasid al-shariah

The integration of sharia economic in preventing online gambling represents the implementation of a fundamental preventive measure oriented toward the preservation of *al-Daruriyat Al-Khams* (the five essential protections) in human life. From the perspective of sharia economics, the exploitative characteristics and zero-sum nature of this digital activity threaten the integrity of *Hifz Al-Mal* (protection of wealth), as value

accumulation occurs only through the transfer of wealth that harms the opposing party and prioritizes unilateral gain (Ajidin, 2024).

The phenomenon of online gambling not only causes economic harm but also affects the aspect of *Hifz Al-'Aql* (protection of intellect), where it may disrupt the brain's executive functions, thereby hindering adolescents from acting based on logic and rationality in decision-making (Suviani et al., 2025). From this perspective, the prohibition of gambling is essentially a protective mechanism for the integrity and future of the younger generation, serving as a preventive effort to preserve their dignity from the destructive influence of false hopes that may threaten the stability of the social order (Ajidin, 2024). A holistic understanding of *Maqashid al-shariah* directs Generation Z to recognize that avoiding gambling is not merely an obligation, but also an essential step toward achieving long-term stability and welfare (*falah*) (Ajidin, 2024).

10 Islamic Financial Planning as a Productive Alternative

Sharia economic literacy functions not only as guidance to avoid negative practices such as gambling, but also as a positive approach to implementing Islamic financial planning. Generation Z needs to be equipped with wealth management skills through seven main aspects: how to acquire, accumulate, develop, preserve, protect, purify, and distribute wealth (E. M. Putri et al., 2025). Understanding the concept of wealth purification through *zakat* and *sadaqah* helps individuals build a more ethical financial orientation, so that they do not merely focus on instant profits that are considered *haram* (Haryanti & Azmi, 2021).

In addition, increasing awareness of halal investment instruments such as Sukuk and sharia Mutala Funds opportunities for them to place their funds in legal and productive instruments (E. M. Putri et al., 2025). With well planned and structured

financial management, the level of financial anxiety that often drives someone to try online gambling can be reduced (Nasution et al., 2024).

11 The ambiguity of technological Knowledge and the Meditation of Religiosity

The risk of participation in online gambling may increase if technological knowledge is not accompanied by moral values. This occurs partly because of the phenomenon of inconsistency in having a high technical understanding of new technologies, such as Blockchain. Online Gambling Platforms often misuse the characteristics of blockchain, which offers anonymity and transaction security (Sumar'In et al., 2025).

Therefore, technological literacy without adequate religious and ethical mediation can become a double-edge sword. On one hand, technological knowledge can empower individuals to utilize digital innovations productively: on the other hand, without proper moral guidance, it may facilitate access to illegal and speculative activities such as online gambling. In this context, religiosity acts as a mediating factor that directs individuals to use technology responsibly and in accordance with sharia principles. The integration of technological understanding, islamic economy literacy, and religiosity is therefore crucial in minimizing the misuse of digital technology among Generation Z.

D. Conclusion

The study concludes that sharia economic literacy is a multifaceted instrument that not only provides theoretical knowledge regarding the prohibition of *maysir* but also helps shape an ethical framework of thinking based on *Maqashid al-shariah* to preserve wealth and intellect. A profound understanding of Islamic financial planning serves as a practical solution for Generation Z to shift from speculative behavior toward more productive and *barakah-oriented* economic activities. However, challenges such as the ease of access to digital literacy with strong religiosity. Collaboration among formal education, family guidance, and technology regulations

that are responsive to shariah principles is highly necessary to create a clean digital ecosystem and protect the nation's economic future from the destructive impacts of online gambling.

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