

**BALANCING FAITH AND GAMING: EXPLORING ZAKAT, IN-GAME PURCHASES
AND ETHICAL CONSIDERATIONS**

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ABSTRACT

This study explores the intricate connection between Zakat, in-game transactions and the related ethical issues in the realm of Islamic law specifically in the contemporary digital age. This study reassesses traditional religious commitments in response to the rising issues presented by the gaming industry. This study employs a dual methodological approach. First, it relies on intensive library research. This action serves as the basis for gathering a wide range of scholarly materials, historical texts and contemporary publications. This methodology guarantees a comprehensive comprehension of the established tenets of Islamic jurisprudence, their historical backdrop and their pertinence to contemporary matters. This study employs a comprehensive investigation guided by Islamic jurisprudence. The ethical framework devised by Imam Shafi'e, which prioritises factors such as purpose, benefit and the greater good is employed to evaluate the ethical ramifications of in-game transactions. This entails analysing the parallels between them and gambling as well as the possibility of manipulating players. The research also employs talfiq, a flexible approach that enables the harmonisation of different jurisprudential viewpoints. It is important to consider whether virtual assets should be included in Zakat calculations as this allows for a detailed and thorough examination. This study highlights the significance of well defined concepts in Islamic law and the advancement of financial literacy within the gaming community. Furthermore, it emphasises the necessity for ongoing academic dialogues in order to establish a connection between religious convictions and gaming behaviours. The primary objective of this research is to promote the concepts of Zakat while advocating for ethical gaming practises. Its objective is to ensure the continued relevance and efficacy of Islamic traditions in solving modern difficulties in the digital age. This comprehensive approach intends to make a substantial contribution to the discussion on combining religious obligations with digital consumption.

Keywords: Zakat, In-game purchases, Islamic ethics, Talfiq, Contemporary jurisprudence

KESEIMBANGAN IMAN DAN PERMAINAN VIDEO: KAJIAN TERHADAP ZAKAT, PEMBELIAN DALAM PERMAINAN VIDEO DAN PERTIMBANGAN ETIKA

ABSTRAK

Kajian ini melihat kaitan yang rumit antara zakat, transaksi dalam permainan video dan isu etika yang dikaitkan dalam bidang perundangan Islam khususnya dalam era digital kontemporari. Kajian ini menilai semula bagaimana agama Islam bertindak balas kepada isu yang berlaku dalam industri permainan. Kajian ini menggunakan beberapa metodologi yang bersesuaian. Pertama, kajian ini menggunakan kaedah kajian perpustakaan yang intensif. Kaedah ini menjadi asas untuk mengumpulkan pelbagai bahan ilmiah, teks sejarah dan penerbitan kontemporari. Metodologi ini membawa kefahaman yang menyeluruh tentang prinsip-prinsip perundangan Islam, latar belakang sejarahnya dan kaitannya dengan perkara-perkara kontemporari. Kajian ini menggunakan kaedah analisis berpandukan perundangan Islam iaitu rangka kerja etika Imam Syafi'e. Ia dilihat mengutamakan faktor-faktor seperti tujuan, faedah dan kebaikan yang lebih besar dan boleh diaplikasikan untuk menilai kesan etika transaksi dalam permainan video. Hal ini memerlukan pengkaji menganalisis persamaan antara permainan video dan perjudian serta risiko manipulasi terhadap para pemain. Kajian ini juga menggunakan talfiq iaitu pendekatan fleksibel yang membenarkan penyelarasan pada aspek pandangan perundangan yang berbeza. Ia dilihat sebagai penting untuk mempertimbangkan sama ada aset maya perlu dimasukkan dalam pengiraan zakat kerana hal ini membolehkan kajian terperinci dan menyeluruh dilaksanakan. Kajian ini menyerlahkan kepentingan konsep yang jelas dalam undang-undang Islam dan kemajuan tentang kecekapan kewangan dalam komuniti permainan video. Tambahan pula, ia menekankan keperluan untuk wacana akademik yang berterusan demi mewujudkan hubungan antara ajaran agama Islam dan tingkah laku dalam permainan video. Objektif utama kajian ini adalah untuk mempromosikan konsep zakat di samping menyokong amalan permainan video yang beretika. Hal ini adalah untuk memastikan keberkaitan dan keberkesanan ajaran Islam dalam menyelesaikan cabaran moden dalam era digital kekal berterusan. Oleh itu, kajian ini berhasrat untuk memberi sumbangan yang besar kepada literatur mengenai gabungan tuntutan agama dengan penggunaan digital.

Kata kunci: *Zakat, Pembelian dalam Permainan Video, Etika Islam, Talfiq, Perundangan Moden.*

INTRODUCTION

The incorporation of traditional Islamic values into current technical breakthroughs presents a distinct ethical dilemma within Malaysia's fast changing digital environment (Suroso, 2018). This research aims to address the fundamental issue of reconciling the traditional Islamic practise of Zakat, which focuses on redistributing wealth and promoting social justice with the modern phenomena of in-game transactions in the Malaysian gaming industry. Zakat as a fundamental tenet of the Islamic religion requires Muslims to donate a percentage of their money to assist others who are less fortunate (Nanji, 2012). This action is reflecting the compassionate and communal principles of Islam. In contrast, the gaming industry's heavy dependence on in-game transactions which incorporate gambling components carry the potential for addiction and employ psychological manipulation for financial gain (Liu, 2019). This could creates a clear ethical dichotomy.

This distinction is especially evident in Malaysia where the ideas of Islam have a substantial impact on society standards and practises. This research aims to analyse and examine the ethical consequences of combining Zakat principles with the digital gaming

industry. This study seeks to investigate and resolve the ethical dilemmas presented by in-game purchases in relation to Zakat where it is drawing inspiration from the ethical principles of Imam Shafi'e and the adaptable methodology of talfiq. Through this approach, the aim is to give a deeper understanding of how Islamic ethical principles might influence and perhaps transform digital gaming practises in Malaysia. This provides a solution to the main challenge of reconciling religious obligations with contemporary digital consumerism (Richards, 2004).

CONTEMPORARY GAMING AND IN-GAME PURCHASES

The digital gaming business has had a profound change. It is becoming as a substantial component of contemporary culture and economics. This industry is distinguished by its exponential expansion, technical advancement and the growing incidence of in-game transactions (Davidovici-Nora, 2013). These transactions sometimes come in the form of microtransactions. This enable gamers to get virtual items or perks therefore boosting their gaming experience. Although these transactions have proven to be a profitable source of income for game producers, they also give rise to significant ethical concerns (Arsad, 2020). These concerns encompass the possibility of cultivating compulsive behaviours, the employment of psychological strategies to promote expenditure and the indistinct boundaries between gaming and gambling (Kerr, 2021). Therefore, in-game purchases embody an intricate convergence of amusement, trade and ethics. This study of a thorough comprehension of the mechanics of these transactions is essential for effectively tackling the ethical dilemmas they present. This is in the context of both modern consumer culture and established religious principles for example in Islam which promote ethical consumption and financial accountability (Sharif, 2016).

ANALYZING THE ISSUES

For this study, we thoroughly examine the complex connection between Islamic jurisprudence and the changing dynamics of the digital gaming business. This study starts with the examination of 'Zakat in Virtual Economies,' exploring the convergence of conventional Islamic principles about income redistribution and the modern domain of virtual economies. Next, we go into the topic of 'Ethics in In-Game Purchases,' This is where we look to the moral implications and ethical aspects associated with digital transactions from an Islamic perspective. Then, we would go to 'Talfiq as A Dispute Resolution Mechanism' to explore the use of this legal technique in harmonising varied religious viewpoints on contemporary digital matters. 'Intersection of Faith and Gaming' provides a comprehensive examination of how Islamic beliefs and principles might be integrated with the activities and customs of digital gaming. Together, these parts seek to offer a comprehensive comprehension of how Islamic tradition and digital innovation may coexist and mutually influence each other in the current fast changing technology environment.

ZAKAT IN VIRTUAL ECONOMIES

Zakat, a fundamental tenet of the Islamic faith, encompasses the core principles of empathy, equitable distribution of resources and personal spiritual growth. The practise of mandated almsgiving which is required of Muslims who satisfy certain wealth criteria, acts as a demonstration of loyalty to Allah and functions as a mechanism for redistributing wealth to ease the difficulties faced by those who are less fortunate. The concept of Zakat carries great importance, serving not only as a monetary transaction but also as a spiritual endeavour that

serves to cleanse both material wealth and the inner self. It fosters a sense of empathy and unity with individuals who are in a state of need (Kashif, 2018). This statement highlights the concept that wealth is considered a communal asset that should be distributed fairly among individuals. Furthermore, the act of sharing wealth is seen as a means to deepen the connection between individuals and the divine, so reflecting the fundamental principles of Islamic faith and social obligation.

ETHICS IN IN-GAME PURCHASES

The realm of modern gaming has experienced a profound metamorphosis, transitioning from a mere pastime to a lucrative sector of significant economic magnitude that spans throughout the globe. One prominent feature of the current gaming environment is the widespread occurrence of in-game transactions, whereby gamers utilise real-world money to obtain virtual assets, enhancements or aesthetic elements that augment their overall gaming engagement. Microtransactions have emerged as a fundamental aspect of contemporary gaming, satisfying players' inclination for personalization and advancement, while simultaneously functioning as a principal source of income for game producers (Abubakar, 2019). The emergence of in-game transactions has given rise to ethical considerations, namely pertaining to their similarity to gambling mechanisms, the possibility of player dependency and the commodification of psychological manipulation. Consequently, these issues have sparked conversations about the need for regulatory measures within the industry and safeguards for consumer welfare. Within this particular framework, the convergence of modern gaming and in-game transactions gives rise to a dual prospect of enhanced immersive gaming encounters and obstacles that demand meticulous contemplation within the ever-evolving realm of digital entertainment (Castillo, 2019).

The gaming business has witnessed the emergence of ethical concerns pertaining to in-game purchases, which has been a subject of intense debate and controversy. One of the primary concerns revolves with the similarity between certain in-game mechanics, such as treasure boxes and gambling activities. This similarity has prompted inquiries into the potential effects on susceptible players, particularly minors. The microtransaction model, which is frequently developed with the aim of optimising revenue generation by promoting player involvement, has the potential to encourage impulsive spending and lead to the development of addictive tendencies (Chambers, 2011). Moreover, the utilisation of psychological manipulation techniques, such as the implementation of incentive systems and the creation of artificial scarcity, has given rise to ethical discussions concerning player autonomy and the ethical implications of profit generating within the domain of gaming (Derevensky, 2019). The aforementioned challenges highlight the necessity of industry transparency, responsible design practises and regulatory measures to safeguard the ethical and psychological welfare of those engaged in digital activities.

The ethical quandary arises when considering the incorporation of virtual assets within the framework of Zakat, which is a kind of Islamic almsgiving. Virtual assets, which are frequently obtained through in-game transactions, can contain tangible value in the real world when exchanged in secondary marketplaces. This prompts inquiries over the inclusion of cryptocurrencies in one's total assets and consequently, their eligibility for Zakat computations. There exists a debate about the categorization of digital possessions as investments or assets with some proponents asserting their similarity to traditional forms of wealth (Christopher, 2014). Conversely, opponents claim that the intangible character and volatile value of these

possessions introduce uncertainty when determining their eligibility for inclusion in Zakat calculations. The convergence of conventional religious duties with the era of digital technology underscores the importance of thoughtful deliberation and academic expertise in effectively managing the convergence of Zakat and virtual assets, all the while upholding the fundamental ideals of benevolence and equitable distribution embedded within the Islamic heritage.

The lack of comprehensive scholarly literature on the convergence of Zakat and virtual assets in the contemporary digital era is a notable deficiency within the current academic discussion (Kim, 2016). The Islamic tradition provides extensive instruction on the concept of Zakat in relation to tangible forms of wealth, including money, gold and agricultural output. However, it has not kept pace with the tremendous advancements in virtual assets within contemporary gaming. The lack of definitive rulings or consensus among religious scholars regarding the inclusion and evaluation of virtual assets in Zakat calculations creates a knowledge gap, causing Muslims involved in gaming activities to experience uncertainty regarding their religious responsibilities. The absence of scholarly guidance highlights the urgent necessity for Islamic scholars and religious authorities to tackle the intricacies of modern financial transactions and assets, thereby guaranteeing the continued relevance and applicability of Islamic principles of charity and social justice in the digital age.

The ethical framework of Imam Shafi'e, which is grounded in Islamic jurisprudence, offers a systematic perspective for the examination of intricate ethical quandaries. This framework facilitates a methodical assessment of moral and ethical dilemmas within the framework of Islamic principles, incorporating essential elements such as purpose (*niyyah*), advantage (*maslahah*), harm (*mafsadah*), analogy (*qiyas*) and consideration of the greater good (*istislah*). The significance of genuine intention, the advancement of advantageous outcomes, the prevention of detrimental consequences, the use of analogical thinking and the pursuit of the overarching welfare are underscored as fundamental components in the process of ethical decision-making (Outka, 2021). The ethical framework developed by Imam Shafi'e offers a valuable resource for addressing present-day ethical challenges, particularly those that emerge at the convergence of Islamic principles and modern digital realms like gaming and virtual assets. This framework facilitates a systematic approach to conducting thoughtful analysis and considering ethical implications in intricate situations.

TALFIQ AS A DISPUTE RESOLUTION MECHANISM

The utilisation of talfiq, a technique that seeks to reconcile different legal perspectives without rigidly adhering to a specific school of thought (Jamaludin, 2016), plays a significant part within the scope of this study concerning Zakat and in-game transactions. The ongoing evolution of the gaming business gives rise to distinct ethical concerns that may not be immediately addressed by conventional legal principles. In this context, talfiq develops as a pragmatic instrument for resolving disputes. Contemporary scholars are afforded the opportunity to access the accumulated knowledge of diverse madhhabs, hence facilitating the integration of traditional Islamic concepts with the intricate nature of virtual assets obtained through in-game transactions. The concept of talfiq allows for a sophisticated assessment of whether digital possessions should be regarded as part of an individual's acquired wealth and thus be subject to computations for Zakat. By including the concept of talfiq into our research, we are able to effectively address the inherent uncertainty surrounding this matter. Furthermore, this integration serves to enhance the adaptability and resilience of Islamic

jurisprudence in effectively tackling contemporary issues, all while upholding the fundamental principles of charity and social justice that are deeply ingrained in the practise of Zakat.

INTERSECTION OF FAITH AND GAMING

The developing dynamics of ethics and technology within the Muslim gaming community are reflected in the emerging conversations and activities pertaining to the junction of Zakat and in-game purchases. Certain gaming communities have initiated the organisation of charitable events, fundraisers or in-game projects that adhere to the principles of Zakat. This enables players to make contributions towards philanthropic endeavours while still indulging in their gaming activities. The aforementioned endeavours exemplify an increasing recognition of the ethical ramifications associated with in-game transactions, as well as a prevailing inclination among those adhering to the Islamic faith to reconcile the disparity between their engagement in digital entertainment and their religious responsibilities. These conversations also highlight the importance of ethical gaming practises, the appropriate utilisation of digital assets and the examination of novel approaches to incorporating Islamic ideas into the gaming experience. The ongoing transformation of technology has significantly influenced our interactions with the world. In light of this, the current dialogues and endeavours that are arising demonstrate the potential of Islamic tradition to effectively respond to modern-day obstacles, showcasing its adaptability and resilience (Powell, 2009).

The persistence of important concerns is seen in the challenges and unsolved questions that arise at the intersection of Zakat and in-game purchases. The accurate valuation of virtual assets obtained through gaming transactions poses a significant obstacle due to their intangible character and sometimes fluctuating market conditions. Furthermore, the absence of standardised methodologies or globally acknowledged principles for integrating virtual assets into Zakat computations remains a source of confusion for Muslims involved in gaming activities. Furthermore, the ethical implications surrounding the possible addictive qualities of in-game transactions and the utilisation of psychological manipulation by the gaming industry continue to be topics of continuous discourse. The resolution of these challenges and the facilitation of Muslims in fulfilling their religious obligations within the modern gaming landscape necessitate comprehensive scholarly guidance, the adaptation of traditional Islamic principles to digital contexts and the recognition of the complexities inherent in the gaming industry (Wulan, 2018).

PRACTICAL GUIDANCE AND RECOMMENDATIONS

This study seeks to offer a detailed examination of the ethical intricacies that arise when considering the relationship between Zakat and in-game purchases specifically within the dynamic environment of the Malaysian digital gaming industry. The analysis is organised around four crucial inquiries:

i. Harmonising Religious Convictions with Gaming:

How can individuals reconcile their dedication to Zakat with engaging in gaming and making in-game transactions? This facet of the study investigates the possible tensions and harmonies between the religious duty of redistributing riches and the consumerist characteristics of contemporary gaming.

ii. Ethical Considerations for Gamers:

What moral principles should gamers take into account when participating in in-game commerce considering their religious beliefs? This inquiry examines the ethical aspects of these transactions and their conformity with Islamic principles. This is on investigating how gamers might make choices that uphold their religious convictions.

iii. Intersection of Zakat and Virtual Economy:

How does Zakat relate to the virtual economy of in-game transactions and what techniques may be used to ensure this balance is maintained? This research explores the application and adaptation of Islamic concepts of wealth distribution to virtual economies. This is providing insights into reconciling religious obligations with digital consumption.

iv. Religious recommendations on In-Game Purchases:

Do different faiths have explicit recommendations about the ethical implications of in-game purchases. How do these guidelines correspond to or clash with current gaming norms? This comprehensive comparative investigation examines many theological viewpoints about the ethical ramifications of in-game transactions aiming to comprehend the varying approaches of different faiths towards these contemporary moral predicaments.

This study carefully evaluates these concerns using the ethical framework of Imam Shafi'e, which prioritises purpose, benefit, injury, analogy and the greater good (Kamali, 1999). This approach facilitates the analysis of the ethical aspects of the intersection between Zakat and in-game transactions, emphasising concerns such as the similarities to gambling and the significance of matching player behaviours with Islamic principles.

Moreover, the utilisation of *talfiq* which allows for the harmonisation of different legal perspectives is relevant in resolving uncertainties over the inclusion of virtual assets in Zakat calculations (Jamaludin, 2016). This methodology enables a thorough assessment using a wider range of Islamic jurisprudential perspectives to tackle the intricate ethical dilemmas posed by the digital gaming sector.

This study provides practical guidelines and recommendations for navigating the growing terrain of the complicated interaction between Zakat, in-game purchases and ethical considerations. The primary focus is on advocating for the establishment of explicit and flexible principles within Islamic legal theory to facilitate the integration of virtual assets into the computation of Zakat (Iqbal, 2011). The promotion of financial literacy and the cultivation of responsible spending habits among members of the gaming community are imperative in order to address potential ethical issues associated with in-game transactions, hence underscoring the need of making informed decisions. In addition, advocating for Muslims to direct their contributions towards philanthropic efforts and gaming-related charity events exemplifies a proactive strategy aimed at reconciling gaming activities with Islamic responsibilities (Cattelino, 2008). In conclusion, the cultivation of continuous academic dialogue and cooperation among respected experts in the subject is crucial in order to attain a deeper understanding of the idea of *talfiq*, facilitating accurate assessments of its acceptance or just plain rejection. The primary objective of this comprehensive strategy is to promote ethical involvement with in-game transactions while simultaneously adhering to the principles of Zakat and maintaining the compatibility of Islamic tradition within the context of the digital era.

CONCLUSION

In summary, the complex interplay between Zakat, in-game purchases and ethical considerations exemplifies the adaptive character of Islamic tradition in addressing present-day complexities. This study has shed light on the ethical quandaries linked to in-game transactions, including their resemblance to gambling and the possibility for player manipulation, through the use of Imam Shafi'e's ethical framework and the flexible method of *talfiq*. Although conventional law may lack definitive guidelines, the concept of *talfiq* offers a means to reconcile various perspectives within jurisprudence. This enables for a comprehensive evaluation of whether virtual assets might be considered eligible for Zakat. The practical proposals underscore the importance of establishing explicit norms within the framework of Islamic law, promoting financial literacy among members of the gaming community and fostering intellectual discourse to facilitate the convergence of religious beliefs and the realm of gaming. The overarching objective of this holistic strategy is to protect the principles of Zakat, foster ethical gaming practises and ensure the applicability of Islamic tradition in effectively tackling contemporary difficulties in the digital era.

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