Monetizing Religious Engagement: A Sharia Perspective On Live Streaming, Digital Donations, And The Emerging Islamic Creator Economy

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Abstract

The rapid growth of social media has enabled Islamic content creators to transform religious engagement into digital economic value through live streaming, virtual gifts, and digital donations. This study aims to examine how Islamic content creators monetize religious engagement through live streaming and to analyze these practices from the perspective of Islamic economic principles and maqashid al-shariah. This qualitative study employs digital observation and qualitative content analysis of publicly available Islamic live-streaming content on TikTok in Indonesia. Data were obtained from selected live-streaming sessions and related content produced by Islamic content creators through purposive sampling. The analysis examines patterns of religious engagement, monetization mechanisms, digital donations, virtual gifts, audience interaction, transparency, reciprocity, and the potential commercialization of religious activities. The findings indicate that monetization occurs through voluntary digital donations and virtual gifts facilitated by interactive religious content and audience participation. From an Islamic economic perspective, these practices can be considered permissible when conducted transparently, voluntarily, fairly, and without exploitation or excessive uncertainty (gharar). The findings also highlight the importance of maintaining religious integrity and ensuring that monetization contributes to social benefit in accordance with maqashid al-shariah. This study concludes that digital monetization of religious engagement presents both economic opportunities and ethical challenges for the Islamic creator economy.
Keywords: digital donations, Islamic creator economy, live streaming, maqashid al-shariah, religious engagement

Introduction

The rapid development of digital technology has transformed the ways in which religious knowledge is produced, distributed, and consumed. Social media platforms have increasingly become important spaces for religious communication, allowing religious actors to reach audiences beyond conventional institutional and geographical boundaries. In Indonesia, this transformation has contributed to the emergence of digital religion, in which religious practices, identities, authority, and interactions are increasingly mediated by digital platforms. Social media does not merely function as a communication channel but also creates hybrid spaces in which online and offline religious practices interact and influence one another (Rohmawati et al., 2025). The development of digital religious practices has consequently changed the

relationship between religious communicators and their audiences, particularly as users increasingly participate in religious discourse through comments, sharing, reactions, and other forms of digital engagement.

The transformation is particularly visible among Muslim communities in Indonesia, where platforms such as TikTok, Instagram, YouTube, and other social media applications have become important channels for Islamic communication and da'wah. The platformization of religious communication has enabled religious figures and content creators to construct visibility and credibility through digital interaction. Religious authority is consequently no longer produced exclusively through formal religious institutions but can also emerge through audience recognition, digital visibility, communication styles, and perceived authenticity (Sulfikar & Yasmine, 2026). This development creates a new environment in which religious content creators simultaneously function as communicators, community builders, and digital entrepreneurs. The increasing importance of social media in Islamic communication therefore creates a significant intersection between religious engagement and economic activity.

Live streaming represents one of the most important manifestations of this transformation. Unlike conventional recorded content, live streaming enables creators and audiences to interact synchronously through comments, reactions, questions, and financial contributions. The interactive nature of live streaming allows audiences to develop stronger perceptions of social presence and proximity to content creators. Research on live-streaming platforms has demonstrated that social perceptions, interaction, responsiveness, and a sense of belonging can influence viewers' intentions to purchase virtual gifts (Guan et al., 2022). Virtual gifts have consequently become an important component of the platform economy because they allow audiences to transform their appreciation and participation into monetary value for streamers. Recent evidence further demonstrates that virtual gifting constitutes a significant form of affective monetization in live-streaming environments, connecting emotional, social, and economic motivations among viewers and creators (Chokpaisan et al., 2026).

In the context of religious live streaming, however, monetization presents a more complex phenomenon than monetization in entertainment or gaming. Islamic live streams may combine religious education, spiritual guidance, community interaction, and economic transactions within the same digital environment. Audiences may provide voluntary donations or virtual gifts as expressions of appreciation, support, or participation. At the same time, the visibility of financial contributions may influence subsequent audience behavior and interaction. Research on live-streaming monetization shows that virtual gifts can function as publicly observable forms of payment, making financial contributions part of the social interaction occurring during a live stream (Yao et al., 2025). This characteristic raises important questions when the content being monetized is religious rather than purely entertainment-oriented. The economic value generated from religious engagement must therefore be considered alongside questions of religious integrity, audience autonomy, transparency, and potential exploitation. The emergence of the creator economy provides an additional framework for understanding this phenomenon.

The creator economy refers to a digital economic environment in which individuals produce content, develop audiences, and generate income through relationships with digital platforms, followers, advertisers, and other economic actors. Influencers and creators do not simply produce content; they participate in value chains in which audience attention and engagement become economically valuable resources (Lanz et al., 2024). In religious contexts,

this process produces a distinctive form of Islamic creator economy in which religious identity, Islamic knowledge, audience trust, and digital visibility can become interconnected with monetization. The combination of religious communication and commercial mechanisms may provide creators with economic resources to sustain their activities, but it may also create tensions between religious objectives and commercial incentives.

The relationship between religion and economic value is particularly important because religious content possesses symbolic and moral significance that differs from ordinary commercial content. The use of religious symbols, messages, and authority for economic purposes may lead to processes of religious commodification when religious value becomes increasingly associated with popularity, visibility, and monetary exchange. Research on social media and Islamic religious education has highlighted the emergence of economic dimensions in digital religious content, demonstrating that new media can become a space where Islamic knowledge and economic interests intersect (Fathurahman et al., 2021). Similarly, recent research on religious influencers argues that digital platforms have contributed to the transformation of religious authority through visibility, audience participation, and platform-based forms of legitimacy (Sulfikar & Yasmine, 2026). These developments suggest that monetization should not automatically be interpreted as commercialization that is either entirely legitimate or illegitimate; rather, its ethical character depends on the mechanisms, intentions, transparency, and consequences of the economic activity.

From the perspective of Islamic economics, digital monetization should be assessed according to principles governing legitimate economic exchange. Islamic economic principles emphasize justice, transparency, mutual consent, and the avoidance of harmful practices, deception, exploitation, and excessive uncertainty. These principles become particularly relevant when evaluating digital donations and virtual gifts. A financial contribution may be voluntary, but the circumstances under which it is requested, encouraged, displayed, and received may affect its ethical status. For example, excessive pressure on audiences to send gifts, the use of religious authority to encourage financial contributions, or a lack of transparency regarding the destination and use of donations may create ethical concerns. Conversely, transparent and voluntary contributions that support beneficial religious education may potentially generate economic and social benefits.

The framework of maqashid al-shariah provides a broader normative perspective for evaluating these practices. Rather than focusing exclusively on the formal validity of an economic transaction, maqashid al-shariah considers the realization of benefit (maslahah) and the prevention of harm (mafsadah) as central considerations in Islamic legal and economic reasoning. In the context of the digital economy, the application of maqashid al-shariah has increasingly been discussed as a framework for ensuring that technological transformation remains consistent with Islamic ethical objectives. Recent research on Islamic digital economy transformation emphasizes the importance of integrating Islamic values into digital economic development while addressing challenges such as digital literacy, regulation, technological development, and financial inclusion (Wahyudi et al., 2026). Similarly, the application of maqashid al-shariah to digital business practices highlights the importance of protecting religion, human welfare, intellect, family, and property while maintaining sustainable economic activity (Albar et al., 2025).

The Indonesian context is particularly significant for examining this issue. Social media has become an important instrument for disseminating Islamic economic knowledge and

increasing public access to information concerning Islamic finance and halal lifestyles. Research on the utilization of social media for Islamic economic development in Indonesia indicates that digital platforms can increase the accessibility and inclusivity of Islamic economic literacy (Muwaffaq et al., 2024). At the same time, the increasing use of social media for Islamic communication creates challenges related to religious authority, content authenticity, commercialization, and regulation. Digital da'wah can therefore be understood as an evolving ecosystem in which religious communication, audience participation, platform algorithms, and economic incentives interact.

Despite the growing literature on digital religion, social media-based da'wah, influencer culture, and live-streaming monetization, the specific intersection between religious engagement and monetization within an Islamic creator economy remains underexplored. Existing research has largely examined digital religious authority and communication on the one hand and monetization mechanisms in entertainment-oriented live streaming on the other. The ethical implications of combining these two dimensions—particularly through digital donations and virtual gifts in Islamic live streaming—have received comparatively limited attention. This creates a research gap concerning how religious engagement is transformed into digital economic value and how such practices can be evaluated according to Islamic economic principles and maqashid al-shariah.

Therefore, this study aims to examine how Islamic content creators monetize religious engagement through live streaming, particularly through digital donations and virtual gifts, and to analyze these practices from the perspective of Islamic economic principles and maqashid al-shariah. The study employs a qualitative approach based on digital observation and qualitative content analysis of publicly available Islamic live-streaming content on TikTok in Indonesia. The analysis focuses on the forms of religious engagement, monetization mechanisms, audience–creator interaction, transparency, reciprocity, voluntary exchange, and potential commercialization of religious activities. These practices are subsequently evaluated according to principles of fairness, transparency, avoidance of gharar and exploitation, and the achievement of social benefit. By connecting digital religion studies with Islamic economic analysis, this study seeks to contribute to the emerging literature on the Islamic creator economy and provide a more nuanced understanding of the ethical boundaries between religious communication, audience engagement, and digital monetization.

The literature on Islamic creator economy and religious monetization in digital platforms can be understood through three interconnected perspectives: digital religion and the transformation of religious authority, live-streaming and virtual gifting as mechanisms of digital monetization, and Islamic economic principles and maqashid al-shariah as normative frameworks for evaluating digital economic practices. Previous studies have generally examined these dimensions separately. Studies of digital religion have focused on the transformation of religious communication, authority, identity, and audience participation, while research on live streaming has primarily examined virtual gifting, social interaction, and monetization behavior. Meanwhile, Islamic economics literature has increasingly discussed the application of maqashid al-shariah to digital economic transformation. The intersection of these three dimensions provides an important theoretical foundation for examining the monetization of religious engagement through Islamic live streaming.

Digital religion refers to the ways in which religious beliefs, practices, identities, communities, and authority are mediated through digital technologies. Rather than treating

digital media merely as a technical channel for transmitting religious messages, the digital religion perspective emphasizes the interaction between online and offline religious practices. Campbell and Evolvi (2019) explain that digital religion provides a framework for examining how religious practices are shaped by digital cultures and how online and offline religious experiences become interconnected. In the Indonesian context, this perspective is particularly relevant because social media has become an important source of religious information and Islamic learning. Nisa (2020) demonstrates that internet-based Islamic learning in Indonesia has created new spaces for religious discussion and participation while simultaneously contributing to the emergence of new forms of religious authority and religious populism.

The expansion of social media has also transformed the structure of religious authority. Traditionally, religious authority has been closely associated with formal education, institutional affiliation, scholarly credentials, and recognition by established religious organizations. Digital platforms introduce additional mechanisms through which authority can be constructed and recognized. Visibility, audience engagement, communication style, perceived authenticity, and algorithmic exposure increasingly influence how religious actors are perceived by audiences. In this environment, religious figures can acquire influence not only through formal theological credentials but also through their ability to communicate effectively and maintain continuous interaction with followers.

Research on Islamic communication in Indonesia supports this transformation. Studies of TikTok and digital da'wah indicate that social media has enabled new da'wah actors and influencers to participate in religious communication. Muzayana (2023), for example, shows that TikTok-based da'wah creates new forms of religious communication in which influencers can complement rather than completely replace traditional religious authorities. Similarly, research on digital Islamic learning argues that social media provides a productive space for the formation of religious identity, community, and authority.

More recent scholarship conceptualizes this transformation as platformized religious authority. Sulfikar and Yasmine (2026) argue that religious legitimacy in the social media era is increasingly shaped by the interaction between knowledge-based authority, charismatic performance, and platform-based visibility. In other words, religious authority is increasingly negotiated through the logic of digital platforms, where engagement metrics, visibility, and audience recognition become relevant to the construction of legitimacy. This transformation is particularly important for understanding Islamic content creators because the same digital visibility that increases religious influence can also create opportunities for economic monetization.

The Indonesian digital religion literature therefore indicates that religious communication is increasingly embedded in an ecosystem consisting of content creators, audiences, platforms, algorithms, and digital interactions. Rohmawati et al. (2025) emphasize that social media contributes to the mediatization and hypermediation of Indonesian Muslim religious practices. Religious communication is consequently no longer restricted to conventional face-to-face settings but becomes integrated with digital participation, sharing, commenting, and other interactive practices. This development creates an important foundation for examining religious engagement as a potential source of economic value.

Live streaming represents a particularly important form of digital interaction because it enables synchronous communication between creators and audiences. Unlike recorded social media content, live streaming allows viewers to comment, react, ask questions, and provide

financial contributions while the content is being delivered. This immediacy can create stronger perceptions of social presence, proximity, and interpersonal connection between streamers and viewers.

The economic dimension of live streaming is strongly associated with virtual gifting. Virtual gifts are digital items purchased by users through platform-based currencies and transferred to streamers during live broadcasts. Although the transaction has a monetary dimension, previous research demonstrates that virtual gifting also contains social and emotional dimensions. Guan et al. (2022) find that perceived proximity to streamers, sense of belonging, responsiveness, two-way communication, and social presence contribute to viewers' purchase intentions for virtual gifts. Their findings indicate that gifting behavior cannot be understood solely as an economic transaction because social interaction and emotional connection play important roles in motivating viewers.

Similar findings are reported by Lin et al. (2021), who examine virtual gift donation in live-streaming applications. Their study indicates that enjoyment, loyalty, and trust positively influence virtual gift donation intention, while social presence moderates relationships between viewers and streamers. These findings suggest that financial contributions in live streaming may emerge from relationships and perceptions of connection developed during digital interaction.

The relationship between interaction and virtual gifting is also demonstrated by Cao et al. (2022). Their research shows that immediate interaction anxiety, verbal intimacy, and virtual physical intimacy can influence users' decisions to purchase more expensive virtual gifts, whereas perceived financial risk can reduce such intentions. These findings are relevant because they demonstrate that platform features and interpersonal strategies can influence the intensity of monetary contributions made by viewers.

More recent evidence strengthens the argument that virtual gifting should be understood as a multidimensional form of monetization. Chokpaisan et al. (2026), through a meta-analysis of research on virtual gifting, identify social, psychological, relational, and platform-related factors associated with gifting behavior. The study concludes that gifting is associated with activated engagement, streamer-related cues, social acceptance, perceived value, and awareness of needs rather than passive viewing alone.

The public visibility of digital contributions is another important characteristic. Yao et al. (2025) demonstrate that payment activities and sender identities can be publicly observable in live-streaming environments. Consequently, virtual gifts can become part of the social interaction itself rather than functioning merely as private payments. This characteristic can generate recognition, reciprocity, and social signaling among viewers.

Research on social interaction further demonstrates that gifting can be influenced by interactions among viewers themselves. Studies of live-streaming platforms indicate that comments, social competition, emotional stimuli, and the perceived presence of other viewers may stimulate paid gifting behavior. Therefore, monetization can emerge from a combination of creator–audience interaction and audience–audience interaction.

The creator economy provides a broader framework for interpreting these mechanisms. Lanz et al. (2024) explain that creators participate in value chains in which audience attention and engagement become economically valuable resources. The creator economy therefore transforms audiences from passive recipients into important components of value creation. More recent research on influencer marketing similarly conceptualizes the creator economy as

an ecosystem involving creators, followers, platforms, and other economic actors, with value being created and extracted through relationships with audiences.

Within an Islamic context, however, the monetization of audience engagement presents a distinctive problem. Religious creators do not simply offer entertainment or commercial information; they may provide religious knowledge, spiritual guidance, moral advice, and community interaction. Consequently, the economic value generated from audience engagement may become connected to religious trust and authority. This creates the possibility of tension between religious objectives and commercial incentives.

The emergence of monetized Islamic content can be understood through the concept of the Islamic creator economy. In this context, creators combine religious communication with digital content production, audience development, and monetization mechanisms. Religious knowledge, personal religious identity, audience trust, and digital visibility may therefore become interconnected economic resources.

The concept of commodification is important for understanding this phenomenon. Fathurahman et al. (2021) demonstrate that social media can become a space where Islamic religious education intersects with economic perspectives. Religious content may consequently acquire economic dimensions when knowledge, visibility, audience attention, and platform participation become connected with monetary value.

Religious commodification does not necessarily mean that every form of monetization is inherently problematic. The ethical character of monetization depends on how economic exchange is constructed and practiced. A voluntary contribution intended to support religious education, for example, is conceptually different from a financial contribution obtained through manipulation, excessive pressure, misleading claims, or exploitation of religious authority.

This distinction is particularly relevant to live streaming because virtual gifts can be publicly displayed and immediately acknowledged. When a religious creator thanks, highlights, or gives special attention to viewers who provide financial contributions, the interaction can create a relationship between economic contribution and social recognition. Such practices do not automatically constitute exploitation, but they raise questions regarding voluntariness, fairness, transparency, and the possibility of unequal treatment among audiences.

The literature on religious authority further suggests that digital visibility itself can become a form of symbolic capital. When religious authority is increasingly influenced by engagement metrics and algorithmic visibility, monetization may become integrated into the same platform mechanisms that determine religious reach. Sulfikar and Yasmine (2026) argue that platformized religious authority can produce tensions because algorithmic visibility may privilege content that is emotionally resonant, performative, and commercially attractive.

Therefore, Islamic creator economy should not be understood merely as the application of conventional influencer monetization to religious content. It represents a distinct form of digital economic activity in which religious trust and moral authority may constitute part of the value-generating mechanism. This characteristic makes ethical and normative evaluation particularly important.

From the perspective of Islamic economics, digital monetization should be evaluated according to principles of justice, transparency, mutual consent, avoidance of deception, avoidance of exploitation, and the prevention of excessive uncertainty or gharar. These principles are particularly relevant to digital donations and virtual gifts because the voluntary

character of a contribution may be affected by the circumstances in which the contribution is requested, displayed, or rewarded.

The principle of mutual consent requires that economic exchange occurs without coercion or undue pressure. In the context of religious live streaming, voluntary donations should therefore not be generated through excessive emotional pressure or through the misuse of religious authority. Transparency is similarly important because audiences should have sufficient information concerning the nature and purpose of their contributions.

The concept of gharar is also relevant to digital monetization. Although virtual gifting is generally straightforward as a platform transaction, uncertainty may emerge regarding the expectations surrounding the contribution, the benefits promised to donors, or the use of donated resources. Therefore, Islamic evaluation should consider not only whether the digital transaction technically occurs, but also whether the broader circumstances surrounding the transaction create deception, ambiguity, or exploitation.

Maqashid al-shariah provides a broader framework for evaluating these practices. Rather than focusing exclusively on the formal validity of individual transactions, maqashid al-shariah emphasizes the realization of maslahah and prevention of mafsadah. In the context of digital economic transformation, this framework can be used to evaluate whether technological and economic innovations contribute to human welfare while remaining consistent with Islamic ethical objectives.

Wahyudi et al. (2026) propose a maqashid-based framework for Islamic digital economy transformation in Indonesia and emphasize the importance of integrating Islamic values with digital economic development while addressing issues such as digital literacy, regulation, infrastructure, and financial inclusion. Albar et al. (2025) similarly emphasize the relevance of maqashid al-shariah for sustainable digital business practices, particularly in relation to the protection of religion, human welfare, intellect, family, and property.

Accordingly, the monetization of religious engagement can be evaluated through several interconnected dimensions: protection of religious integrity, protection of audience welfare and autonomy, protection of property, transparency of financial practices, fairness in the creator–audience relationship, and the social benefits generated by monetization. A practice that generates income for religious creators while supporting beneficial religious education may potentially produce maslahah. Conversely, monetization that exploits religious trust, pressures vulnerable audiences, creates deception, or prioritizes financial gain over religious integrity may generate mafsadah.

Previous research can therefore be grouped into three major streams. The first stream concerns digital religion and demonstrates that social media transforms religious communication, audience participation, and religious authority. The second stream concerns live-streaming monetization and demonstrates that virtual gifting is influenced by social presence, trust, interaction, emotional attachment, and audience participation. The third stream concerns Islamic economics and maqashid al-shariah, which provides normative principles for assessing whether digital economic activities generate benefit and avoid harm.

Despite the development of these three research streams, their intersection remains relatively underexplored. Existing studies on digital religion generally focus on religious authority, identity, communication, and participation, while studies of virtual gifting largely examine entertainment, gaming, or general live-streaming environments. At the same time, Islamic digital economy studies have discussed fintech, halal industries, digital business, and

financial inclusion but have paid comparatively limited attention to monetization generated directly from religious engagement.

This gap is particularly significant in Indonesia, where social media has become an important channel for Islamic communication and Islamic economic literacy. Muwaffaq et al. (2024) demonstrate that social media can contribute to the accessibility and inclusivity of Islamic economic information in Indonesia. At the same time, the increasing role of social media in religious communication creates new challenges concerning authenticity, authority, commercialization, and regulation.

Based on the synthesis of previous studies, this research proposes that religious engagement in live-streaming environments can become a form of digital economic value through the interaction of three elements: religious content and authority, audience engagement, and platform-based monetization mechanisms. Religious content creates the basis for audience trust and participation; live-streaming features facilitate synchronous interaction and social presence; and virtual gifts or digital donations transform participation into monetary value.

However, the transformation of religious engagement into economic value should not be evaluated solely according to the existence of financial transactions. Its ethical character depends on whether monetization is voluntary, transparent, fair, non-exploitative, and oriented toward beneficial outcomes. Accordingly, the present study focuses on how Islamic content creators monetize religious engagement through live streaming and how these practices can be evaluated according to Islamic economic principles and maqashid al-shariah.

The analytical proposition derived from the literature is that the monetization of Islamic religious engagement can be considered ethically acceptable when digital donations and virtual gifts arise from voluntary participation, transparent exchange, fair creator–audience relationships, and beneficial religious activities; conversely, monetization becomes ethically problematic when religious authority is used to create excessive financial pressure, misleading expectations, exploitation, or other forms of harm. This proposition provides the conceptual bridge between the literature on digital religion, live-streaming monetization, creator economy, and Islamic economics and guides the qualitative analysis of Islamic live-streaming content on TikTok in Indonesia.

Methods

This study employs a qualitative research design using qualitative content analysis to examine the monetization of religious engagement through Islamic live-streaming content on TikTok in Indonesia. Qualitative content analysis is selected because the study focuses on identifying, interpreting, and categorizing patterns of religious communication, audience engagement, digital donations, virtual gifts, creator–audience interactions, transparency, reciprocity, and potential commercialization within publicly available digital content. Rather than measuring the frequency of monetization statistically, the analysis seeks to understand how monetization is constructed and practiced within religious live-streaming interactions and how these practices can be evaluated from the perspective of Islamic economic principles and maqashid al-shariah.

Research Design and Setting

The research is designed as a qualitative digital content analysis. The research setting is the TikTok platform, particularly publicly accessible live-streaming content produced by Islamic content creators in Indonesia. TikTok is selected because its live-streaming features facilitate simultaneous religious communication, audience interaction, and monetary

transactions through virtual gifts and other platform-supported mechanisms. This setting is consistent with the research objective of examining the intersection between religious engagement and digital economic activity.

The unit of analysis consists of publicly available Islamic live-streaming sessions and relevant digital content associated with those sessions. The analysis focuses on observable communication and interaction rather than attempting to access private information about creators or audiences. The main analytical dimensions include religious content, audience engagement, monetization mechanisms, virtual gifts, digital donations, creator–audience interaction, transparency, reciprocity, voluntariness, and indicators of potential commercialization.

Research Time Frame

The research is conducted through systematic observation and documentation of publicly accessible TikTok content during the research period. The observation period covers [insert month and year] to [insert month and year]. Content published or observed outside the predetermined research period is excluded unless it is directly necessary to provide contextual information for interpreting the selected live-streaming sessions.

The time frame is established to ensure that the collected data represent contemporary practices of Islamic live streaming and digital monetization. Because digital content may change, disappear, or become inaccessible, relevant observations are documented systematically during the predetermined research period.

Population and Sample

The population of the study consists of publicly accessible TikTok live-streaming content produced by Islamic content creators in Indonesia that contains religious communication, audience interaction, and/or mechanisms of digital monetization. Because the total population of relevant live-streaming sessions is continuously changing and cannot be determined precisely, the study does not attempt to establish a statistical population size.

The sample consists of selected Islamic live-streaming sessions that meet predetermined inclusion criteria. A live-streaming session is included when it: (1) contains Islamic religious content or religious discussion; (2) is publicly accessible on TikTok; (3) demonstrates interaction between the creator and audience; and/or (4) contains observable references to digital donations, virtual gifts, financial support, or other monetization practices. Content that is unrelated to Islamic religious communication, inaccessible to the public, duplicated, or lacking sufficient information for analysis is excluded.

Sampling Technique

The study applies purposive sampling. Purposive sampling is appropriate because the research requires content that contains specific characteristics relevant to the research questions. The sample is therefore selected based on its ability to provide information about the relationship between religious engagement and digital monetization rather than on statistical representativeness.

The selection process considers several criteria, including the relevance of the religious content, evidence of creator–audience interaction, the presence of virtual gifts or digital donation mechanisms, observable responses to financial contributions, and sufficient contextual information for ethical and sharia analysis. The final number of analyzed live-streaming

sessions is determined by the availability and richness of relevant data and by the point at which additional observations no longer provide substantially new analytical categories.

Data Collection Instrument

The primary research instrument is a qualitative content analysis coding sheet developed from the theoretical framework and research objectives. The coding framework is used to systematically document relevant textual, visual, and interactive elements of the selected live-streaming content. The coding categories include: (1) type of Islamic religious content; (2) form of religious engagement; (3) audience participation; (4) creator–audience interaction; (5) digital donation mechanisms; (6) virtual gifts; (7) creator responses to financial contributions; (8) expressions of appreciation or reciprocity; (9) transparency concerning financial contributions; (10) indications of voluntariness or financial pressure; (11) potential exploitation of religious authority; (12) potential religious commodification; and (13) potential maslahah and mafsadah.

The coding framework is developed deductively from the literature on digital religion, creator economy, live-streaming monetization, Islamic economic principles, and maqashid al-shariah. At the same time, the analysis allows new categories to emerge when relevant patterns are identified during the observation process.

Data Analysis

The collected data are analyzed using qualitative content analysis through several stages. First, the researcher identifies and documents relevant publicly available live-streaming sessions according to the predetermined sampling criteria. Second, the selected content is observed repeatedly to obtain a comprehensive understanding of the religious messages, interaction patterns, and monetization practices. Third, relevant data segments are coded according to the established coding categories. The fourth stage involves categorizing the coded data into broader analytical themes. For example, digital donations and virtual gifts can be categorized under monetization mechanisms; comments, questions, responses, and audience participation can be categorized under religious engagement; and requests for financial contributions, public recognition of donors, and expressions of gratitude can be analyzed under reciprocity and monetization dynamics.

The fifth stage involves interpreting the emerging themes by connecting them with the theoretical framework. The findings concerning digital engagement and monetization are subsequently evaluated according to Islamic economic principles, particularly justice, transparency, mutual consent, avoidance of gharar, avoidance of exploitation, and the realization of social benefit.Finally, the findings are interpreted using the maqashid al-shariah framework. The analysis considers whether the observed monetization practices contribute to maslahah or potentially produce mafsadah. Particular attention is given to the protection of religion, human welfare, intellect, and property, as well as the preservation of religious integrity and audience autonomy.

Data Trustworthiness

To strengthen the credibility of the findings, the research applies systematic coding procedures and maintains an audit trail of the selected content, coding categories, analytical decisions, and interpretation process. Relevant observations are documented using the date of observation, content characteristics, creator–audience interaction, monetization mechanisms, and analytical notes.

Where possible, the researcher compares patterns across multiple live-streaming sessions rather than relying on a single creator or single observation. The use of multiple content

examples enables the researcher to identify recurring patterns and distinguish individual practices from broader tendencies in Islamic live-streaming monetization.

Theoretical triangulation is also applied by interpreting the findings through multiple perspectives, including digital religion, creator economy, live-streaming monetization, Islamic economic principles, and maqashid al-shariah. This approach allows the research to avoid evaluating digital monetization solely from an economic or technological perspective.

Ethical Considerations

The study uses only publicly accessible digital content and does not seek access to private messages, private accounts, confidential financial information, or other restricted data. The research does not intentionally collect sensitive personal information from audiences or creators. When individual users appear in the observed content, the analysis focuses on communication patterns and relevant content rather than on personal identification. Usernames, account identifiers, personal contact information, and other unnecessary identifying information are not reproduced in the research unless they are essential for scholarly verification and ethically appropriate. Screenshots or quotations, if used, should be limited to material necessary to support the analysis and should be anonymized where appropriate.

Because the research uses publicly available social media content and does not involve direct interaction with human participants, formal participant recruitment is not conducted. Nevertheless, ethical considerations concerning privacy, contextual integrity, responsible representation, and potential harm are maintained throughout the research process. If required by the affiliated institution or journal, the researcher should obtain or report the appropriate ethical clearance or exemption before publication.

Result

The analysis of Islamic live-streaming content on TikTok is organized according to the theoretical framework developed in the literature review. The analysis focuses on the relationship between religious engagement, digital religious authority, audience participation, virtual gifting, and the ethical dimensions of monetization. In particular, the analysis considers the principles of 'an-taradhin (mutual consent), justice (al-'adl), avoidance of excessive uncertainty (gharar), and maqashid al-shariah. The latter is examined particularly through the protection of religion (hifz al-din) and property (hifz al-mal), which are directly relevant to the monetization of religious content.

The initial observation identified five TikTok accounts relevant to the study: @abizakakiaa, @irfanrizkihaas, @syam_elmarusy, @munawar.rifadi, and @rooez.rokbana. The accounts have different levels of audience reach, ranging from 136.6 thousand to 3.9 million followers. The difference in audience size indicates that Islamic communication on TikTok operates within a creator-based media environment in which religious content can reach audiences beyond conventional religious institutions and physical communities.

The large number of followers observed among several selected accounts also provides an important context for examining religious authority in digital environments. Audience size does not automatically demonstrate religious legitimacy or expertise. However, high visibility can increase the potential reach of religious messages and strengthen the interaction between creators and audiences. This is consistent with the literature on the creator economy, which conceptualizes followers and audience engagement as resources that can generate value within digital platforms. Lanz et al. (2025) emphasize that the creator economy involves interactions

among creators, followers, and platforms in the formation and extraction of digital value. Therefore, the number of followers in this study is treated as contextual information rather than as a direct indicator of religious authority. The analytical focus remains on how religious communication, audience engagement, and monetization mechanisms interact within the TikTok environment.

Table 1. Data Content Creator

No	TikTok Account	Followers	Relevance to Study
1.	@abizakakiaa	1.3 million	Islamic/religious content
2.	@irfanrizkihaas	3.9 million	Islamic/religious content
3.	@syam_elmarusy	3.2 million	Islamic/religious content
4.	@munawar.rifadi	259.8 thousand	Islamic/religious content
5.	@rooez.rokbana	136.6 thousand	Islamic/religious content

The analysis of Islamic live-streaming practices is organized according to the theoretical framework developed in the literature review. The findings are discussed through six interconnected dimensions: religious engagement and digital religious authority, digital donations and virtual gifting, creator–audience interaction and reciprocity, transparency and voluntariness, religious commodification and the Islamic creator economy, and the assessment of monetization through maqashid al-shariah. This structure allows the empirical observations to be interpreted in relation to previous studies rather than being presented as isolated descriptions of digital content.

Forms of Religious Engagement and Digital Religious Authority

Islamic live streaming represents a transformation from conventional one-way religious communication toward a more interactive form of digital religious engagement. Through live-streaming features, Islamic content creators can communicate religious messages while simultaneously responding to audience comments, questions, reactions, and other forms of participation. The observed TikTok environment demonstrates that religious communication can be integrated with interactive platform features. Unlike conventional religious communication that is predominantly characterized by one-way transmission, social media enables audiences to participate through comments, reactions, questions, sharing, and other forms of interaction. The research framework therefore treats audiences not merely as recipients of religious messages but as participants in digital religious engagement.

This development is important because audience participation can contribute to the visibility and sustainability of religious creators. Religious content may initially attract audiences because of its informational or spiritual value, while repeated interaction can subsequently create familiarity, trust, and a sense of community. In this environment, religious authority may become intertwined with digital visibility and audience recognition.

The relationship between audience engagement and digital value is also supported by research on live streaming. Guan et al. (2022) found that perceived proximity to streamers, sense of belonging, responsiveness, two-way communication, and social presence can influence viewers' intention to purchase virtual gifts. These findings suggest that engagement in live-streaming environments is not merely communicative but can also have economic consequences.

In the context of Islamic content, however, this process requires greater ethical attention because the relationship between creator and audience may involve religious trust. The audience may perceive the creator not only as an entertainer or influencer but also as a source

of religious knowledge. Consequently, digital visibility and audience engagement may contribute simultaneously to communicative authority and economic opportunities.

This finding is consistent with the concept of digital religion discussed in the literature review. Rohmawati et al. (2025) explained that social media contributes to the mediatization and hypermediation of Indonesian Muslim religious practices, allowing religious activities to be increasingly shaped by digital platforms. Religious communication consequently extends beyond conventional physical settings and becomes integrated with digital interaction, participation, and audience engagement.

The interactive nature of live streaming also contributes to the transformation of religious authority. In conventional religious settings, authority is commonly associated with formal religious education, institutional affiliation, and scholarly recognition. On social media, however, visibility, communication style, audience recognition, perceived authenticity, and interaction can also contribute to the construction of religious legitimacy. Sulfikar and Yasmine (2026) conceptualized this development as platformized religious authority, in which religious legitimacy is increasingly negotiated through the relationship between religious knowledge, digital visibility, and audience recognition.

This transformation is important for understanding the emergence of the Islamic creator economy. Religious creators operate simultaneously as religious communicators, community builders, and digital content producers. Their ability to attract and maintain audience engagement creates a form of digital visibility that may subsequently acquire economic value. Thus, religious authority and audience engagement become interconnected with the economic logic of social media platforms.

The significance of this finding is that religious engagement should not be viewed merely as communication activity. Within the platform environment, engagement can become a valuable resource because audience attention, interaction, and participation contribute to the creator's visibility and potentially to monetization. This observation connects the literature on digital religion with the creator economy, where audience engagement represents an important component of value creation (Lanz et al., 2024).

Digital Donations and Virtual Gifts as Monetization Mechanisms

Previous research on live-streaming monetization demonstrates that virtual gifting is strongly connected with social and relational factors. Guan et al. (2022) found that social presence, perceived proximity, responsiveness, two-way communication, and a sense of belonging influence viewers' intention to purchase virtual gifts. This indicates that financial contributions in live streaming cannot be understood exclusively as economic transactions because they are embedded in social relationships between creators and audiences. The same interpretation is supported by Chokpaisan et al. (2026), who identified affective, social, psychological, and relational factors as important antecedents of virtual gifting. Virtual gifts can therefore represent more than monetary transfers; they may function as expressions of appreciation, emotional attachment, participation, or support for the creator.

One of the important characteristics of live-streaming platforms is the possibility of transforming audience participation into economic value through virtual gifts and digital contributions. The research framework identifies virtual gifts and digital donations as important forms of platform-based monetization.

Previous research demonstrates that virtual gifting is influenced by social and relational dimensions. Guan et al. (2022) show that social perceptions of streamers and other viewers,

together with responsiveness, two-way communication, and social presence, contribute to viewers' purchase intentions. Thus, a virtual gift should not be interpreted simply as a financial transfer. It can also represent appreciation, participation, social connection, and perceived support.

This finding becomes particularly significant when applied to Islamic live streaming. Religious content may create a specific form of trust and perceived benefit that differs from entertainment-oriented content. Audiences may provide digital gifts as an expression of appreciation for religious education, advice, motivation, or spiritual content. The resulting economic value is therefore connected not only to audience attention but also to the perceived religious value of the content.

Nevertheless, the existence of monetization does not automatically indicate commercialization that is contrary to Islamic principles. Monetization can provide resources for creators to maintain content production and continue disseminating beneficial religious knowledge. Fathurahman et al. (2021), in their study of Islamic religious education and social media, demonstrate that social media content can intersect with economic interests and contribute to economic empowerment.

The important issue is therefore not whether monetization exists, but how monetization is constructed, communicated, and practiced. In Islamic live streaming, however, the meaning of virtual gifts becomes more complex because the underlying content is religious rather than purely entertainment-oriented. The audience may contribute financially after receiving religious education, spiritual advice, or other forms of perceived religious benefit. Consequently, the economic value generated through virtual gifts may be connected to religious trust and perceived authority. This finding extends the creator economy perspective. Lanz et al. (2024) explained that the creator economy is characterized by value chains in which audience attention and engagement become economically valuable resources. In the Islamic creator economy, however, the resources involved may include religious knowledge, perceived authenticity, trust, and spiritual engagement in addition to ordinary audience attention. The monetization process therefore involves a distinctive intersection between religious and economic value. The monetization mechanism should consequently be analyzed not only in terms of whether financial contributions occur but also in terms of how those contributions are generated. The social relationship between creator and audience, the nature of religious content, and the manner in which financial contributions are requested or acknowledged are all relevant to understanding the ethical character of monetization.

Creator–Audience Interaction and Reciprocity

The third dimension concerns the relationship between financial contributions and creator–audience interaction. Live streaming enables immediate responses to audience participation. Creators can acknowledge comments, respond to questions, express appreciation, and recognize financial contributions during the live session. Such interactions may strengthen the relationship between creators and audiences and create a sense of reciprocity.

Previous research supports the importance of this interaction. Guan et al. (2022) demonstrated that responsiveness and two-way communication are associated with virtual gifting behavior. Similarly, the literature on virtual gifting indicates that social presence and perceived closeness can encourage audiences to provide financial contributions.

The visibility of financial contributions is particularly important. Yao et al. (2025) demonstrated that financial contributions in live-streaming environments can become publicly

observable and consequently become part of social interaction. A virtual gift can therefore function simultaneously as a financial contribution and as a visible signal of participation within the live-streaming community. In the context of Islamic live streaming, this reciprocity creates an important ethical question. Expressions of gratitude toward audiences who voluntarily provide support can be understood as normal social interaction. However, the relationship becomes more problematic if financial contributions become directly associated with preferential religious attention, social status, or access to the creator. Therefore, the analytical distinction should be made between reciprocity as appreciation and reciprocity as financial inducement. The first may be compatible with voluntary support, while the second may create a stronger commercial orientation within religious communication. This distinction becomes particularly important because religious creators possess a form of authority that differs from ordinary entertainment creators.

Transparency, Voluntariness, and Potential Exploitation

The ethical evaluation of digital monetization should begin with the principle of voluntary participation. The concept of 'an-taradhin emphasizes mutual consent or willingness between parties. In the context of digital gifting, this principle requires that financial contributions originate from genuine willingness rather than coercion, manipulation, or misleading expectations. The research data explicitly identify 'an-taradhin as a relevant analytical framework for evaluating digital transactions.

Voluntariness, however, cannot be evaluated solely by observing whether the audience technically presses the gift button. The surrounding communication is also important. Requests for gifts, repeated reminders, public recognition of donors, or emotional appeals may influence the degree of genuine autonomy exercised by viewers.

The principle of justice (al-'adl) provides a complementary perspective. Islamic economics does not evaluate a transaction solely based on whether an exchange occurs but also considers whether the exchange is fair and does not harm one of the parties. The research framework explicitly places justice as an important criterion for evaluating monetization practices.

The concept of gharar is also relevant, particularly where there is uncertainty or ambiguity concerning the nature, purpose, or consequences of a financial contribution. The presence of a virtual gift does not automatically mean that gharar exists. Rather, the ethical concern arises when audiences do not adequately understand what they are giving, why the contribution is requested, or what expectations are attached to it. The research framework similarly identifies gharar as a relevant concept for evaluating digital economic practices. Accordingly, transparent information, voluntary participation, fair interaction, and the absence of manipulation constitute important conditions for ethically acceptable monetization.

Religious Commodification and the Islamic Creator Economy

The fifth dimension concerns the possibility of religious commodification. Religious content possesses symbolic and moral value that distinguishes it from ordinary commercial content. When religious knowledge, religious identity, authority, and audience trust become interconnected with monetary exchange, religious communication may acquire characteristics of commodification. Fathurahman et al. (2021) demonstrated that social media can create an intersection between Islamic religious education and economic interests. This suggests that digital religious content can simultaneously function as educational communication and as an economic resource. Nevertheless, monetization should not automatically be interpreted as

harmful commercialization. Islamic content creators require resources to produce content, maintain digital platforms, invest time and technological resources, and sustain their religious communication activities. Monetization can therefore support the continuity of beneficial religious content.

The critical issue is the boundary between sustainable monetization and excessive commercialization. Monetization can potentially generate maslahah when it supports religious education, improves access to Islamic knowledge, and enables creators to maintain valuable services. In contrast, it may generate mafsadah when financial incentives dominate religious objectives or when religious authority is used primarily to maximize monetary contributions. This distinction is particularly relevant because platform algorithms reward engagement and visibility. When economic returns are associated with audience engagement, creators may have incentives to prioritize content that maximizes attention and financial contributions. Religious communication may therefore become influenced by the commercial logic of the platform.

The transformation of religious authority discussed by Sulfikar and Yasmine (2026) reinforces this concern. When digital visibility becomes an important component of religious legitimacy, visibility itself can become economically valuable. Consequently, religious authority, audience engagement, platform visibility, and monetization may form an interconnected system. The Islamic creator economy should therefore be understood as a hybrid environment rather than as either purely religious or purely commercial. Its distinctive characteristic lies in the combination of religious communication, audience trust, community participation, platform technology, and economic exchange.

Maqashid al-Shariah Assessment

The final dimension evaluates the monetization process through the framework of maqashid al-shariah. This framework is important because the legitimacy of digital economic practices cannot be assessed only through the technical characteristics of a transaction. It should also be considered in terms of the benefits and harms generated by the practice. Wahyudi et al. (2026) emphasized the importance of integrating Islamic values into digital economic transformation in Indonesia. Similarly, Albar et al. (2025) highlighted the relevance of maqashid al-shariah in evaluating sustainable digital economic practices. These studies indicate that technological innovation and economic development should remain oriented toward human welfare and Islamic ethical objectives.

In the context of Islamic live streaming, the protection of religion (hifz al-din) is particularly relevant. Monetization should not undermine the integrity of religious communication or transform religious authority into an instrument of financial exploitation. Religious content should retain its educational and beneficial orientation even when financial support is received. The protection of property (hifz al-mal) is also directly relevant because digital donations and virtual gifts involve the transfer of financial resources from audiences to creators. Audiences should therefore be protected from deception, excessive pressure, and unclear financial expectations. Transparent and voluntary contributions are more consistent with the protection of property than contributions generated through manipulation. The protection of human welfare is similarly important. Audiences should be able to participate in religious communication without being placed under excessive financial pressure. This is

especially significant when the creator possesses strong religious influence or when financial contributions are publicly displayed and socially recognized.

Based on these principles, monetization can potentially produce maslahah when it supports beneficial Islamic education, increases access to religious knowledge, sustains content production, and operates through transparent and voluntary mechanisms. Conversely, monetization may produce mafsadah when it involves manipulation, excessive financial pressure, exploitation of religious authority, deception, or the prioritization of financial gain over religious objectives. The maqashid approach therefore provides a more comprehensive evaluation than simply classifying digital donations as permissible or impermissible. The ethical assessment must consider the purpose, mechanism, process, and consequences of monetization. This approach is particularly suitable for digital religious environments because the same technological feature—such as virtual gifting—can generate either benefit or harm depending on how it is used.

Synthesis of Findings and Propositional Argument

Taken together, the findings indicate that Islamic TikTok live streaming represents a hybrid communication environment in which religious communication, audience engagement, digital visibility, and economic value are interconnected. The five selected accounts demonstrate different levels of audience reach, providing a relevant context for examining how religious creators operate within the creator economy.

The literature supports the interpretation that audience engagement is an important mechanism in digital monetization. Guan et al. (2022) demonstrate the role of social proximity, belonging, responsiveness, two-way communication, and social presence in virtual gifting. Meanwhile, creator economy research explains how relationships among creators, followers, and platforms contribute to the formation of digital value.

The distinctive contribution of the present study lies in applying this framework to Islamic religious content. In this context, the value being monetized may involve not only attention and entertainment but also religious knowledge, trust, perceived authenticity, and spiritual engagement.

The analysis consequently proposes that monetization of Islamic religious engagement is ethically acceptable when it is voluntary, transparent, fair, non-exploitative, and directed toward beneficial religious or social purposes. Conversely, monetization becomes ethically problematic when financial contributions are encouraged through coercion, manipulation, misleading expectations, or the misuse of religious authority. The maqashid al-shariah perspective reinforces this proposition by shifting the assessment from the existence of monetary transactions toward their broader benefits and harms. In particular, hifz al-din requires the preservation of religious integrity, while hifz al-mal requires the protection of audience property. Thus, the sustainability of the Islamic creator economy depends not merely on its capacity to generate income but also on its ability to preserve religious values, audience autonomy, fairness, and social benefit.

Conclusion

This study concludes that Islamic live streaming on TikTok represents an emerging form of digital religious communication in which religious content, audience engagement, digital visibility, and monetization can become interconnected. The observation of five selected Islamic TikTok accounts indicates the relevance of examining religious communication within

the broader creator economy, where audience reach and engagement may contribute to the creation of digital value.

The study further finds that virtual gifts and digital donations should not be understood merely as financial transactions.

They are embedded in interactive relationships between creators and audiences, in which responsiveness, participation, trust, perceived proximity, and social presence may influence audience behavior. This finding is consistent with previous research on live-streaming monetization and extends the discussion by placing these mechanisms within the context of Islamic religious communication.

From the perspective of Islamic economics, monetization of religious engagement is not inherently incompatible with Islamic principles. Its ethical acceptability depends on the mechanism and consequences of the practice. Digital contributions are more consistent with Islamic economic principles when they are voluntary, transparent, fair, non-exploitative, and directed toward beneficial religious or social purposes. Conversely, monetization becomes ethically problematic when religious authority is used to create excessive financial pressure, manipulate audiences, provide misleading expectations, or prioritize financial gain over religious objectives.

The maqashid al-shariah perspective provides a broader framework for evaluating these practices. In particular, hifz al-din emphasizes the preservation of religious integrity, while hifz al-mal emphasizes the protection of audience property and financial autonomy. Accordingly, the same digital monetization mechanism can produce either maslahah or mafsadah depending on how it is implemented.

The main contribution of this study is therefore the conceptualization of the Islamic creator economy as a hybrid space in which religious and economic values intersect. The legitimacy of monetization cannot be determined solely by the existence of financial exchange. Rather, it should be evaluated through the purpose, mechanism, transparency, voluntariness, fairness, and social consequences of the transaction.

Future research should strengthen the empirical dimension by examining a larger number of live-streaming sessions, documenting specific forms and frequencies of virtual gifting, and incorporating audience perspectives regarding their motivations for providing digital contributions. Such research would enable a more comprehensive understanding of how religious trust, audience engagement, platform mechanisms, and Islamic ethical principles interact in the development of the Islamic creator economy.

Recommendations

For Islamic content creators, monetization should be conducted transparently and voluntarily. Creators are encouraged to communicate clearly about the purpose of financial contributions, avoid excessive pressure on audiences, and ensure that religious authority is not used as a mechanism to compel financial support. Financial support should function as a means of sustaining beneficial religious activities rather than becoming the primary objective of religious communication. For audiences, digital donations and virtual gifts should be provided based on genuine willingness and reasonable financial capacity. Audiences should critically

evaluate requests for financial contributions, understand the purpose of the contribution, and avoid making payments because of excessive emotional or religious pressure.

For digital platforms, greater transparency concerning virtual gifting and monetization mechanisms is recommended, particularly for content involving religious communication. Platform design should support responsible monetization while reducing practices that may encourage excessive financial pressure or exploitative interactions. For future researchers, further empirical research is recommended using a larger and more diverse sample of Islamic live-streaming content. Comparative studies across TikTok, YouTube, and Instagram may provide a broader understanding of how different platform mechanisms influence religious monetization. Future studies may also combine qualitative content analysis with interviews with Islamic content creators and audiences to examine the motivations, perceptions, and ethical considerations underlying digital donations and virtual gifting.

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