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THE CONCEPT OF GHARAR IN PURCHASING MOBILE LEGENDS VIRTUAL ITEMS: A STUDY OF THE CLARITY OF OBJECTS AND TRANSACTIONS

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ABSTRACT

The development of online games such as Mobile Legends has created various transaction models, including the purchase of virtual items, which raises questions regarding its suitability with the principles of Islamic economic law. This study aims to analyze the existence of the element of gharar (uncertainty) in the purchase of Mobile Legends virtual items based on the perspective of fiqh muamalah. The focus of the study includes the clarity of the transaction object (virtual item) and the payment mechanism. The method used is a qualitative approach with normative analysis of fiqh literature, related fatwas, and in-game transaction models. The results show that the purchase of virtual items in Mobile Legends has the potential to contain elements of gharar in the aspects of clarity of benefits, ownership, and continued access to items by users. In addition, the payment system based on digital currency (diamonds) that has no intrinsic value creates ambiguity in the sale and purchase contract. This study recommends improving the transaction mechanism in online games to be more transparent and in accordance with sharia principles, such as explaining the benefits of items in detail and certainty of ownership rights. This study contributes to the development of sharia regulations that are relevant to the digital economy ecosystem.

KEYWORDS

Gharar; Virtual Items; Mobile Legends; Fiqh Muamalah.

INTRODUCTION

Mobile Legends, as one of the most popular online games, has created a massive digital transaction ecosystem, especially through the purchase of virtual items such as character skins, visual effects, and diamonds. These transactions attract millions of players from all over the world, including Muslims. This phenomenon shows how technology and entertainment are now an integral part of the modern lifestyle (Arif & Aditya, 2022).

However, this in-game purchase activity is inseparable from various problems (Yulius, 2017). One of them is uncertainty regarding the benefits, ownership, and continued access to

purchased virtual items. This raises concerns regarding the existence of gharar or elements of uncertainty that are prohibited in Islamic economic law.

On the other hand, the development of the digital economy has blurred the lines between entertainment and economic activity. Games such as Mobile Legends not only serve as a means of entertainment but also become a commercial platform (Solihin, 2024). In the context of Muslim societies, it is important to ensure that all transactions that occur fulfill the principles of sharia, including clarity in the sale and purchase contract (Astuti, 2018).

The clarity of the transaction object is the main issue in purchasing virtual items. In

practice, players buy diamonds as a medium of exchange to get certain items (Al-faruq & Desta, 2024). However, the benefits and value of these items are often not clearly explained. In addition, access to items may be restricted by developer policies, raising questions about ownership rights. The absence of specific regulations governing transactions in the online gaming ecosystem makes the implementation of Shariah principles challenging. Thus, it is important to examine whether the purchase of virtual items in Mobile Legends complies with the requirements of a valid sale and purchase contract in Islam (Muslih dkk., 2023).

In Islamic economic law, a sale and purchase contract must fulfill several conditions, including clarity of the object of the transaction and the price. Uncertainty or ambiguity in these two matters can lead to gharar, which is explicitly prohibited in Islam (Arifin, 2020). Therefore, any transaction involving the Muslim community, including the purchase of virtual items, must be free from this element. To overcome the potential for gharar, transactions in online games such as Mobile Legends should ensure that each item sold has a clear description, both in terms of benefits and ownership rights. In addition, the diamond-based payment system needs to be reviewed to avoid ambiguity in pricing.

This study is relevant to the development of the Islamic digital economy, which emphasizes transparency and fairness in transactions (Djamil, 2023). With the growing popularity of online gaming, sharia-based regulation can provide clear guidance for Muslim players and game developers. In fiqh muamalah, gharar is defined as uncertainty that can harm one party in a transaction. According to Ibn Qudamah, gharar occurs when one party does not know the benefits or sustainability of the transaction object. This concept is the basis for determining whether a contract is valid or not (Mufid, 2021).

Previous research, such as by (Apani dkk., 2022) emphasize that digital transactions are often prone to gharar, especially due to the uncertainty of objects and payment systems. This research will examine whether this also applies in the context of purchasing virtual items in Mobile

Legends. Studies on online gaming from a sharia perspective are still limited.

However, research by (Mufti, 2022) shows that gacha and loot box systems in games often involve elements of *maisir* (gambling). This study extends that discussion by focusing on the gharar aspect of purchasing virtual items. Some sharia regulations, such as the DSN-MUI fatwa on digital transactions, can be used as a reference in examining transactions in online games. This study aims to provide relevant input for the development of such regulations.

Research on the purchase of virtual items in the Mobile Legends game shows various perspectives on the concept of gharar in digital transactions. Study from (Febriandika dkk., 2022) highlights the influence of consumption value, especially emotional and functional value, on players' decisions to purchase virtual items, even though the value of the benefits is often unclear. Another study from (Ekawati, 2024) developed a repurchase intention model based on purchase experience and satisfaction, which showed that uncertainty in virtual currency-based payment systems such as diamonds can be a source of gharar. Meanwhile, a study from (Rahman, 2021) relates the element of uncertainty in the benefits and ownership of virtual items to Islamic law, emphasizing the potential for gharar in such transactions.

Some other literature explores deeper aspects of consumer behavior and legal validity in the purchase of virtual items. Study (Abimanyu, 2024) illustrates how the purchase of skins in Mobile Legends is often driven by aesthetic factors, despite their limited benefits in the game, which contributes to the nature of gharar. The study of (Rani & Salleh, 2019) analyzes this transaction from the perspective of Islamic economic law, highlighting the uncertainty of the intrinsic value of the item and the implications for the legitimacy of the contract. Overall, this literature highlights the need for clarity and transparency in virtual transactions to minimize the element of gharar.

This research is different from previous research. This research aims to identify the extent to which the element of gharar exists in the purchase of virtual items in Mobile Legends, both

in terms of clarity of benefits and ownership. This research will also analyze whether the sale and purchase contract that occurs in the purchase of virtual items meets the legal requirements in fiqh muamalah. The results are expected to provide recommendations for game developers and sharia authorities to create a more transparent transaction ecosystem that complies with Islamic principles. By focusing on online games, this research contributes to expanding the literature on Islamic digital economy, particularly in the context of technology-based entertainment.

METHODS

This research uses a qualitative method with a normative-descriptive approach to analyze the concept of gharar in purchasing virtual items in Mobile Legends based on the perspective of fiqh muamalah. Data is obtained through a literature study that includes fiqh books, academic literature, and related documents, including an analysis of the transaction system in Mobile Legends. The data analysis technique is done thematically to identify elements of gharar such as uncertainty of benefits, ownership, and transaction mechanisms. Data validity is strengthened by triangulating literature sources to ensure that the results of the analysis are in line with the principles of Islamic economic law. This approach aims to provide a comprehensive understanding and provide recommendations for digital transaction practices that are more in line with sharia.

RESULT AND DISCUSSION

Unclear Benefits of Virtual Items as an Element of Gharar

Gharar in language means doubt, deception or actions that aim to harm other parties (Khairunisa, 2019). A contract contains elements of fraud, because there is no certainty either about the existence or absence of the object of the contract, the size of the amount or the delivery of the object of the contract.

The definition of gharar according to fiqh scholars Imam al-Qarafi, Imam Sarakhsi, Ibn

Taymiyah, Ibn Qayyim al-Jauziyah, Ibn Hazam, as quoted by M. Ali Hasan is as follows: Imam al-Qarafi argued that gharar is a contract that is not clearly known, whether the effect of the contract is carried out or not, such as buying and selling fish that are still in water (ponds). This opinion of al-Qarafi is in line with the opinion of Imam Sarakhsi and Ibn Taymiyyah who view gharar from the uncertainty of the consequences arising from a contract. Ibn Qayyim al-Jauziyah said that gharar is a contract object that cannot be delivered, whether the object exists or does not exist, such as selling a cow that is on the loose. Ibn Hazam views gharar in terms of the ignorance of one of the parties to the contract about what the contract is about (Tona, 2022).

There are several models of gharar resulting from not knowing the goods being purchased. These models of gharar due to ignorance are as follows:

الجهل جهة من المبيعات في يوجد والغرر، عليه المعقود بتعيين الجهل جهة من إما: أوجه على الثمن بوصف الجهل جهة من أو، العقد تعيين أو هنالك كان إن بأجله أو بقدره أو، المبيع والمثمنون القدرة تعذر أو بوجوده الجهل جهة من وإما، أجل جهة من وإما، التسليم تعذر إلى راجع وهذا، عليه أكثر تجمع بيوع وههنا، بقاءه أعني: بسلامته الجهل هذه فيها توجد التي البيوع ومن، بعضها أو هذه مسكوت وبيوع بها منطوق بيوع الغرر من الضروب عليه متفق أكثره به والمنطوق، عنها

Meaning: "Gharar that is found in a sale and purchase transaction with the cause of not knowing the buyer (juhâlatu al-ba-i') takes several forms:

- Sometimes it is due to not knowing the goods being sold,
- not knowing the terms of the contract
- not knowing the classification of prices and goods, or

- d) not knowing the rate,
- e) It is not known what the period will be, if there is a stipulated period in the contract.
- f) Sometimes it is also due to not knowing the form of the goods,
- g) difficult to control the goods, making it difficult to hand over.
- h) Gharar is also sometimes caused by not knowing the nature of the safety of the goods, i.e. the integrity of the goods.

Virtual items in online games, such as Mobile Legends, include character skins, visual effects and other supporting items. The main function of such items is usually to enhance aesthetics or provide a strategic advantage in the game. However, the clarity of the benefits of these items is often not explicitly explained to players prior to the transaction (Rahiem & Fitrananda, 2021).

In the perspective of *fiqh muamalah*, uncertainty or *gharar* is defined as an element of uncertainty that can cause harm to one party. According to Ibn Qudamah, *gharar* occurs when one party to a transaction does not clearly understand the benefits or conditions of the object of the transaction. In the context of virtual items, the benefits are often not explained in detail to the buyer, so these transactions can be considered to contain *gharar* (Gunariah dkk., 2024). For example, players buy certain character skins with the hope of improving performance in the game. However, the benefits provided by the skin are only visual changes with no significant effect on gameplay. Players who do not realize this feel disadvantaged because their expectations are not met.

In sharia economic law, every sale and purchase contract must be based on the principles of transparency and clarity (Hidayatullah, 2020). According to Al-Ghazali, one of the conditions for the validity of buying and selling is the clarity of the object of the transaction, including the benefits that will be obtained by the buyer. Uncertainty about the benefits of virtual items can cause the contract to be considered invalid. Several fatwas of scholars, such as those issued by the Indonesian Ulama Council (MUI), emphasize the importance of avoiding the element of *gharar* in all types of

transactions, including in the digital context. In the purchase of virtual items, the uncertainty of benefits can create unfair conditions for buyers (Sari dkk., 2024).

Studies of Mobile Legends show that descriptions of the benefits of virtual items are often ambiguous. Players are only given general information about the usefulness of items without in-depth technical explanations. This can lead to an information imbalance between the seller (game developer) and the buyer. The vagueness of virtual item benefits is not only a legal issue but can also be considered a form of exploitation. Game developers take advantage of players' ignorance to encourage purchases without providing value for money.

The concept of *gharar* has strong relevance in the digital era, especially in transactions involving non-physical goods or services. The uncertainty of benefits in purchasing virtual items in Mobile Legends shows the need for adjustments to sharia principles in the context of the digital economy. In physical goods transactions, buyers can directly assess the benefits of the goods purchased. In contrast, in digital transactions such as the purchase of virtual items, buyers do not have access to evaluate the benefits of goods before the transaction is carried out (Maulana dkk., 2024).

In *maqashid sharia*, one of the main objectives of Islamic law is to protect property (*hifz al-mal*). Transactions that contain *gharar*, such as the purchase of virtual items with unclear benefits, can harm the buyer and contradict the principle of protecting wealth. Muslim players who do not understand the principle of *gharar* may be trapped in unfair transactions (Saroh dkk., 2023). It is important to educate the Muslim community on the importance of understanding the clarity of benefits in digital transactions.

Mobile Legends uses an information system that tends to tempt players to buy without providing full details of the benefits. This creates uncertainty in violation of Shariah principles. Game developers often benefit unilaterally from this uncertainty, while buyers face the risk of not getting the appropriate benefits.

One solution that can be implemented is to require game developers to provide detailed

item benefit information before a purchase is made. Stricter policies are needed to regulate transactions in the online gaming ecosystem, particularly in ensuring that there is no gharar in the purchase of virtual items. The concept of salam contracts in fiqh muamalah can be used as a reference in digital transactions. In a salam contract, the specifications of the goods must be explained in detail to avoid gharar.

Other games like PUBG and Free Fire also face similar issues. Comparative studies can help understand how sharia principles can be applied universally. The unclear benefits of virtual items are not only a problem for Muslim players but also for non-Muslim players, who want transparency in transactions. A global fatwa governing digital transactions in online gaming could help provide more comprehensive guidance for Muslims. The ambiguity of the benefits of virtual items in Mobile Legends points to the importance of developing sharia regulations that are relevant to the digital age. Education and regulation can help reduce the potential for gharar in digital transactions.

Ambiguity of Virtual Item Ownership in Mobile Legends

Ownership is one of the fundamental aspects in economic transactions, including in Islamic law (Shafira dkk., 2024). In digital transactions such as the purchase of virtual items in Mobile Legends, ownership is often ambiguous, raising questions about the validity of the contract from a sharia law perspective. Ownership (milk) in Islamic law is defined as a person's right to an item that allows him to utilize the item according to sharia. This ownership right must be clear, transferable, and not involve uncertainty (Aziz dkk., 2023).

Virtual items, such as skins or characters in Mobile Legends, are non-physical digital products that players can access through certain platforms. However, these items do not grant full rights to the buyer as they are only temporary licenses that are subject to the developer's discretion. When players purchase virtual items, they are actually only acquiring access rights, not

full ownership. The developer retains control over the item, including the right to revoke access at any time in accordance with the terms and conditions (Istiyani dkk., 2023).

In muamalah fiqh, ownership must include the right to manage, utilize, or transfer goods to other parties (Sa'diyah, 2019). If the ownership of virtual items is limited and cannot be transferred, the sale and purchase contract may be considered invalid according to Islamic law. In a sale and purchase contract, the goods being traded must have clear ownership status. This is stipulated in the fiqh rule, "Al-Bay' la yan'aqidu illa bi malika" (a sale is not valid unless the goods belong to the buyer). Ambiguity in the ownership of virtual items contradicts this principle (Mahfudhoh & Santoso, 2020).

Mobile Legends uses a license system for virtual items, which means that players only "rent" access to the items. This system prevents players from having full rights to the items they purchase, such as reselling them or utilizing them outside of the game platform (Sitorus dkk., 2022). In a physical goods transaction, the buyer gets full ownership once the transaction is completed. However, in digital transactions, such as the purchase of virtual items, this right is not fully granted, creating injustice for the buyer.

This ambiguity of ownership opens up opportunities for game developers to exploit players. By limiting ownership rights, developers can continue to control the market and maximize profits. One of the objectives of Islamic law is to protect property (hifz al-mal). Transactions that contain ambiguity of ownership are not in line with maqashid sharia because they have the potential to harm the buyer (Murtiningsih, 2021).

In Shariah law, legal ownership includes the right to transfer goods to another party, such as selling or inheriting them. In the case of virtual items, this right is not granted, thus contradicting the principle of legal ownership. Players can only use virtual items within the game environment provided by the developer. This creates an unfair restriction for the buyer, who has paid full price for the item.

Game developers have full authority to change, restrict, or even revoke access to virtual items that players have purchased. This policy adds to the ambiguity of ownership and puts buyers at a disadvantage. Some modern scholars have addressed the issue of digital ownership and emphasized the importance of clarity of rights in online transactions. They suggest that every digital transaction adhere to the principles of clear and fair ownership.

There are many cases where player accounts are banned by developers, which automatically revokes access to virtual items that have been purchased. This indicates that the player's ownership of the virtual item is temporary and unreliable. This ambiguity of ownership leads to an imbalance in the sale and purchase contract. According to Islamic law, contracts that do not grant full rights to the buyer can be considered void.

To address this issue, virtual item transactions can be categorized as *ijarah* (rental) contracts rather than sale and purchase. In an *ijarah* contract, the buyer rents the benefit of the item without gaining full ownership. Governments and Islamic organizations need to develop specific regulations for digital transactions that ensure buyers' ownership rights are respected and protected. Consumers need to be educated about their rights in digital transactions, including understanding the limits of ownership of the virtual items they purchase.

Game developers should be transparent about the rights granted to buyers, including usage restrictions and the risk of losing access. Digital products such as e-books or apps often provide clearer usage rights than virtual items in games. This study can serve as a reference to improve the standard of virtual item transactions.

Modern law also faces challenges in defining digital ownership. Many countries recognize that digital ownership requires a different legal approach than physical ownership. Ambiguity of ownership can undermine consumer confidence in game developers and the digital industry in general. Contemporary Shariah principles emphasize the need for transparency in digital transactions to protect all parties involved.

Ambiguity of ownership is often a source of dispute between players and developers. Resolving these disputes requires a fair and sharia-compliant legal approach. Blockchain technology can be used to create clearer and more transparent ownership of virtual items, by recording the owner's rights on an immutable digital ledger.

From a digital economy perspective, ownership ambiguity allows developers to control the market, but also creates risks for consumers. Further research is needed to explore how sharia law can be applied more effectively in digital transactions, particularly regarding ownership.

The ambiguity of virtual item ownership in Mobile Legends contradicts the principles of Islamic law that prioritize clarity and fairness in transactions. The government, scholars, and game developers should work together to create a more equitable, transparent, and sharia-compliant digital transaction ecosystem.

Diamond-Based Payment Systems and the Potential for Gharar

The "Diamond" based payment system is a mechanism where players use virtual currency (diamonds) to purchase items or features in the Mobile Legends game (Dewantara & Rizka, 2022). Diamonds are obtained by purchasing using real money, thus becoming an intermediary between real money and virtual items. Diamonds have no intrinsic value outside of the game and only function within the Mobile Legends ecosystem. Therefore, diamonds are categorized as a virtual currency that depends entirely on game systems and *Gharar* in Islamic law refers to uncertainty or vagueness in transactions. Diamond-based payment systems may contain *gharar* due to uncertainty regarding the benefits, amount, and usage limits of diamonds. When players purchase diamonds, the exchange rate is not completely stable. For example, developers often provide bonus diamonds or discounts in purchase packages, which makes their true value difficult to determine (Muslihin dkk., 2023).

Once diamonds are purchased, players use them to obtain virtual items. However, this system often creates uncertainty, such as when

the amount of diamonds required for a particular item changes due to promotions or updates. Diamonds can only be used within the Mobile Legends game and have no value outside of this ecosystem. This makes diamonds similar to non-fungible tokens in a closed system, whose value depends on the developer's unilateral discretion (Indirwan dkk., 2024).

In *fiqh muamalah*, transactions that contain *gharar* are not valid because they can harm one party. The uncertainty of the value, benefits, or limitations on the use of diamonds is a relevant element to study. Players often purchase items with diamonds without a full understanding of the actual benefits of the item, especially if the developer provides ambiguous or exaggerated descriptions. In some cases, diamonds are used to open loot boxes, where players do not know the specific item they will get. This adds a significant element of uncertainty to the transaction (Baihaqqi & Nuzula, 2022).

In conventional buying and selling, the item purchased must be clear in form, benefit, and ownership. The diamond system violates some of these principles because of the uncertainty regarding the exchange rate and the benefits of the items obtained. The lack of clarity in the diamond system can undermine players' trust in the developer. Consumers feel aggrieved if they do not get the benefits that match the money they spend.

Shariah *maqashid* aims to protect wealth (*hifz al-mal*) and prevent exploitation. The non-transparent diamond system potentially violates this principle, as players may lose money without getting clear benefits. From a commercial perspective, the diamond system benefits developers because it creates a closed ecosystem that maximizes profits. However, this is often done at the expense of clarity of rights and benefits for consumers.

Unlike real money, diamonds cannot be returned or converted back into money. This creates an imbalance in the transaction and increases the risk of *gharar*. The value of diamonds is highly subjective and depends on the player's perception of the benefits they will get.

This uncertainty exacerbates the risk of *gharar* in the transaction.

Developers have full authority over the diamond system, including changing exchange rates or usage policies. This creates additional uncertainty for players. Discounts or promotions on diamond purchases are often designed to encourage players to buy in bulk. However, players are often unaware of the limitations or risks of using these diamonds.

Diamond transactions are subject to developer terms and conditions, which are often non-transparent and difficult for players to understand. This adds to the risk of uncertainty in transactions. If a player's account is banned or deleted, the diamonds that have been purchased become useless. These risks suggest that diamonds are not an asset that is fully owned by the player.

From a *fiqh* perspective, diamond transactions are closer to *ijarah* (benefit rental) contracts than sale and purchase contracts, as players do not get full rights to the goods or benefits they are buying (Ali, 2020). Some modern scholars assert that digital transactions must fulfill the principles of clarity and fairness to be considered valid. The diamond system needs to be evaluated to ensure its compliance with these principles.

Other games like Fortnite or PUBG also use virtual currencies, but some of them provide better transparency in usage and benefits. Mobile Legends can learn from this model. Children are often the main target of the diamond system. Their lack of understanding of the uncertainties in these transactions increases the risk of exploitation. Regulators need to set standards for digital transactions, including the use of virtual currencies such as diamonds, to protect consumers from *gharar*.

Players need to be educated about the risks and limitations of the diamond system so that they can make more informed decisions. Game developers should be transparent about the exchange rate, benefits, and limitations of diamond usage to reduce *gharar* and increase consumer trust.

Blockchain technology can be used to create a more transparent and auditable virtual currency, reducing the risk of gharar in transactions. Developers may consider alternative business models that are more compliant with sharia principles, such as selling items directly without using intermediaries like diamonds.

The issue of gharar in the diamond system reflects broader challenges in the gaming industry, where transparency and fairness are often overlooked in favor of commercial gain. The diamond-based payment system in Mobile Legends has significant gharar potential due to unclear value, benefits, and usage policies. To address this issue, developers need to improve transparency, regulators should set clear standards, and players should be educated about the risks involved in these transactions.

In the ever-evolving digital economy ecosystem, the phenomenon of purchasing virtual items in games such as Mobile Legends has become an integral part of consumer activity. However, this kind of transaction raises various questions from the perspective of Islamic law, especially regarding the concept of gharar. Gharar, etymologically, refers to uncertainty, ambiguity, or vagueness in a transaction, which is principally avoided in Islamic muamalah. This discussion examines how the element of gharar arises in the purchase of virtual items in Mobile Legends, focusing on three main aspects: clarity of object, ambiguity of ownership, and diamond-based payment system.

In Islamic law, gharar includes any form of transaction that is not transparent, full of risk, or uncertain in the benefits, price, or object of the contract (Pardiansyah, 2017). According to Al-Qaradawi, gharar can be divided into two categories: minor gharar (which is still tolerated) and major gharar (which invalidates the contract). Transactions that involve elements of major gharar are considered invalid because they violate the principles of justice and protection of consumers (hifz al-mal). In the context of purchasing virtual items, the three dimensions analyzed-Benefit of the item, ownership, and payment system-often exhibit significant gharar potential.

1. Unclear Benefits of Virtual Items

Virtual items in Mobile Legends, such as skins, emotes, or heroes, only have aesthetic benefits or temporary gameplay advantages. These benefits have no material value in the real world and often depend on players' subjective preferences. In Islamic law, the contract must ensure the clarity of the benefits of the goods so that the transaction does not involve major gharar. When the buyer does not fully understand the benefits to be obtained, the transaction becomes ambiguous. Some literature states that this unclear value of benefits creates injustice, as the buyer may spend money without getting the benefits that match his expectations. According to research by Yogyakarta State University, purchases of virtual items are often made without a full understanding of the actual benefits, thus increasing the element of uncertainty (Kurniawan dkk., 2024).

2. Ownership Ambiguity

Ownership of virtual items is an often-overlooked aspect of digital transactions. In games like Mobile Legends, the buyer does not actually acquire full ownership of the purchased item, but rather only a usage license subject to the platform's policies. This means that the item can be removed, or access revoked at any time by the game developer, such as Moonton, without the buyer's consent. In Islamic muamalah law, ownership of goods must be clear and transferable to the buyer as one of the conditions of a valid contract. Ambiguity of ownership in virtual item transactions has the potential to violate this principle, as buyers do not have full control over the goods they purchase. ITS research suggests that this ambiguity creates great uncertainty for consumers, especially in terms of their rights and obligations towards the items they have purchased.

3. Diamond-based Payment System

Mobile Legends uses diamonds as a virtual currency to purchase in-game items (Hutabarat & Nugroho, 2024). This system creates an additional layer of transactions, where players must first purchase diamonds using real money before they can obtain the desired items. This system often leads to confusion regarding the diamond exchange rate and the actual price of

virtual items. This ambiguity in the payment system is a major source of gharar in digital transactions. When the real value of an item is unclear or difficult to calculate, the buyer is in a weak position. From the perspective of Islamic law, this can be considered a violation of the principle of clarity (*bai' al-musamma*). Research from Academia Edu shows that diamond-based systems are often designed to encourage impulse buying, which contributes to unfairness and uncertainty in transactions.

Based on the three dimensions that have been explained, it can be concluded that virtual item transactions in Mobile Legends have significant elements of gharar (Siswadi & Soemitra, 2022). The uncertainty of benefits, ambiguity of ownership, and complex payment systems pose risks to consumers and potentially violate the principles of Islamic law. However, it should be noted that not all transactions of this kind are automatically considered haram. In some cases, minor gharar may be tolerated if the perceived benefits outweigh the risks. Therefore, it is important to conduct a thorough evaluation of each element of the transaction to determine the level of gharar involved. Virtual item transactions in the Mobile Legends game reflect new challenges in the application of Islamic law in the digital age. While these transactions offer convenience and a richer gaming experience, the potential gharar involved needs to be seriously addressed. By increasing transparency and improving transaction structures, virtual item purchases can be aligned with Shariah principles, thus creating a fair and sustainable digital ecosystem.

CONCLUSION

The concept of gharar, which refers to uncertainty, ambiguity, or vagueness in transactions, is a relevant element in the purchase of virtual items in the Mobile Legends game. This analysis highlights three main dimensions related to gharar in that context: unclear benefits of virtual items, ambiguity of ownership, and diamond-based payment systems. The unclear benefits of virtual items,

such as skins or additional features that have only aesthetic value in the game, reflect the mismatch between perceived and real value. This potentially creates gharar as the benefits cannot be fully understood or objectively measured by the buyer.

The ambiguity of ownership is an important issue, as the purchase of virtual items essentially grants only temporary usage rights, with no guarantee of permanent ownership. In addition, the diamond-based payment system, which often obscures the real value of the money spent, adds to the complexity of the transaction. From the perspective of Islamic economic law, this lack of clarity raises serious questions regarding the validity of the contract and the potential for gharar. Therefore, a regulatory and educational approach is needed to increase transparency in virtual item transactions, to ensure that these activities comply with the Islamic principles of fairness and clarity.

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