

THE PERMISSIBILITY OF SELLING VIDEO GAME ACCOUNTS: A JURISTIC ANALYTICAL STUDY

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ABSTRACT

This study examines the Islamic jurisprudential perspective on the sale of video game accounts, a practice that has emerged from the burgeoning online gaming industry and its concomitant secondary markets. Employing a qualitative methodology grounded in library research, the study scrutinizes contemporary Islamic scholarly works and fiqh literature to elucidate the concepts of ownership, contractual obligations, and the potential elements of gambling (maysir) and excessive risk (gharar) in these digital transactions. The findings reveal a nuanced conceptualization of ownership in virtual assets, recognizing players' rights as a form of usufruct rather than absolute proprietorship. The research underscores the critical importance of adherence to game developers' terms of service in determining the permissibility of account sales, while also highlighting the inherent risks of gharar, particularly concerning the longevity of game services, and maysir in games featuring chance-based mechanics. Ultimately, the study proposes a framework for case-by-case evaluation of such transactions, emphasizing transparency, equitable pricing, and the avoidance of gambling elements. This approach demonstrates the adaptability of Islamic jurisprudence in addressing contemporary digital economy issues, concluding that while the sale of video game accounts can be permissible under specific conditions, it necessitates meticulous consideration to ensure alignment with Islamic principles.

Keywords: Video Game Accounts; Islamic Jurisprudence; Virtual Property Rights; Gambling (Maysir), Risk (Gharar)

1. INTRODUCTION

The online gaming industry has experienced explosive growth in recent years, with mobile games in particular gaining immense popularity. This surge has given rise to a secondary market for game accounts and virtual assets, presenting both opportunities and challenges. As the digital landscape evolves, there is an increasing need to examine the legal, ethical, and economic

implications of these emerging practices, especially from an Islamic perspective.

The buying and selling of game accounts has become a widespread phenomenon, with players engaging in transactions for various reasons. Yuliasutik (2016) noted that such transactions are common in popular games like Clash of Clans, where accounts are traded through online platforms and social media groups. This trend extends to other games as well, such as Mobile Legends: Bang Bang, where account trading has become a significant aspect of the gaming ecosystem (Hidayat, 2020; Ermawati et al., 2021).

The motivations behind these transactions are diverse. Some players sell their accounts due to financial needs or a desire to quit the game, while others see it as a business opportunity. On the buyer's side, the desire to quickly access advanced features, participate in tournaments, or simply enjoy a higher-level account drives the demand (Ermawati et al., 2021). This market dynamic has led to the emergence of dedicated platforms facilitating these transactions, such as itemku.com, which provides a marketplace for buying and selling game accounts and virtual items (Hidayat, 2020).

However, the legality and ethical implications of these practices are subjects of debate, particularly from an Islamic perspective. Fauzian et al. (2022) highlight that such transactions may violate the terms of service set by game publishers and potentially contain elements of *gharar* (uncertainty) regarding the long-term existence of the virtual assets. This raises questions about the compatibility of these practices with Islamic business ethics and consumer protection laws.

The valuation of virtual assets within game accounts presents another complex issue. Maulana et al. (2024) identified ten components that contribute to the value of a Mobile Legends account, including rank, level, heroes, skins, and various in-game attributes. The study also noted that market-based approaches are commonly used for valuation, though challenges exist in applying traditional cost-based methods to these digital assets.

From an Islamic jurisprudence standpoint, there are differing opinions on the permissibility of these transactions. While some scholars argue that the practice aligns with the principles of Islamic economics if conducted transparently and with mutual consent (Ermawati et al., 2021), others caution against potential harm and addiction associated with excessive gaming (Rif'ah, 2022). The application of *Maqāṣid al-Sharī'ah* (objectives of Islamic law) to this modern context is crucial in determining the appropriate Islamic ruling.

The legal framework surrounding these transactions is still evolving. Abidin et al. (2024) point out that the validity of such transactions often depends on the game's Terms of Service and whether the game developer explicitly prohibits third-party sales. Moreover, issues of consumer protection arise, particularly concerning account security and the potential for fraud.

As the online gaming industry continues to grow and evolve, with projections indicating further expansion, the need for clear guidelines and regulations becomes increasingly apparent. The intersection of Islamic finance principles, modern technology, and digital entertainment presents a unique challenge for scholars, regulators, and industry stakeholders alike.

This research aims to address the gap in comprehensive Islamic legal analysis specifically addressing the nuances of online game account transactions. While existing literature covers general principles of digital transactions in Islamic finance, it often fails to address the unique aspects of virtual goods and services within gaming ecosystems. By examining this issue through the lens of established principles of Islamic jurisprudence, this study seeks to provide much-needed guidance and clarity for Muslim gamers, game developers, and the wider Islamic community in navigating this rapidly evolving digital landscape.

This study addresses the growing intersection of Islamic jurisprudence and digital gaming economies, specifically examining how Islamic legal principles apply to the emerging practice of video game account trading. While existing literature covers general principles of digital transactions in Islamic finance, there remains a significant gap in understanding how these principles specifically apply to virtual gaming assets. This research aims to analyze how Islamic jurisprudence conceptualizes ownership and contractual obligations in virtual asset transactions, with particular focus on identifying the conditions under which video game account sales may be considered Shariah-compliant. The study examines key considerations including property rights, transparency requirements, and the potential presence of prohibited elements such as excessive risk (*gharar*) or gambling (*maysir*), ultimately seeking to develop a comprehensive framework for evaluating the permissibility of such transactions within Islamic law.

2. METHODOLOGY

This study will employ a qualitative methodology based on library research, which is well-suited for analyzing complex issues in Islamic jurisprudence and their application to contemporary topics (Fink, 2019). The research will primarily rely on textual analysis of relevant Islamic legal sources,

scholarly works, and contemporary studies on digital economies and online gaming.

This methodology involves a systematic review and analysis of existing literature and documents relevant to the research questions. It is particularly suitable for this study as it allows for an in-depth exploration of Islamic jurisprudence and its application to contemporary issues without the need for field data collection.

This methodology allows for a thorough exploration of how contemporary Islamic scholars and researchers are addressing the challenges posed by digital economies. It provides insights into the most current thinking on the application of Islamic principles to novel financial instruments and transactions. By relying on recent studies, the research can offer relevant and applicable guidance for Muslims navigating the modern digital landscape while adhering to their faith principles.

3. LITERATURE REVIEW

The rapid growth of the online gaming industry has given rise to a secondary market for virtual assets, including the buying and selling of game accounts. This phenomenon has prompted scholars and researchers to examine its permissibility from an Islamic juristic perspective. A review of several recent studies conducted between 2016 and 2024 reveals a complex and evolving discourse on this issue, reflecting the challenges of applying traditional Islamic legal principles to modern digital transactions.

3.1. *Evolution of Juristic Opinion*

The chronological analysis of these studies demonstrates a clear evolution in Islamic juristic thought regarding the sale of game accounts. Early research, such as Yuliasutik's 2016 study on Clash of Clans accounts, took a more conservative stance. Consulting with MUI (Majelis Ulama Indonesia) clerics in Malang City, Yuliasutik concluded that selling game accounts was not valid under Islamic law. The primary concern was the fundamental issue of ownership – the study argued that players do not truly "own" their game accounts, as the ultimate ownership lies with the game developers.

However, subsequent studies have presented more nuanced views, reflecting a growing understanding of digital economies and an attempt to reconcile traditional fiqh principles with contemporary realities. Notably, Hidayat's 2020 research on Mobile Legends accounts marked a significant shift in this discourse by applying the concepts of *bai' salam* contract to virtual transactions,

suggesting their permissibility under certain conditions. Payment is made when the contract is agreed upon, and the transaction must be conducted transparently with both parties entering into it willingly - if either party feels forced or coerced, the transaction becomes invalid and the money can be refunded. This approach demonstrated an effort to find Islamic legal frameworks that could accommodate new forms of commercial activity.

The trend towards a more permissive stance culminated in studies like Birry and Rajaby's 2023 research, which applied the higher objectives of Islamic law (*Maqāṣid al-Sharī'ah*) to argue for the permissibility of game account sales. This represents a significant development in Islamic jurisprudence, showcasing how scholars are increasingly considering broader principles and societal benefits when addressing novel issues.

3.2. Key Fiqh Considerations

Across these studies, several recurring fiqh (Islamic jurisprudence) considerations emerge as central to the debate on game account sales:

a) *Ownership (Milkiyyah)*: The question of whether players truly "own" their game accounts in a manner recognized by Islamic law is fundamental. Yuliasutik's 2016 study highlighted this as a primary obstacle to permissibility. Later studies, while not fully resolving this issue, have attempted to reframe it within the context of digital assets and user rights.

b) *Gharar (Uncertainty)*: The potential for excessive uncertainty in these transactions is a consistent concern. Fauzian et al.'s 2022 study on Rising Force Remastered accounts emphasized the risks to buyers, particularly if game services are discontinued. This aligns with the Islamic prohibition on excessively uncertain transactions.

c) *Maysir (Gambling)*: The element of chance in some games, particularly those with randomized rewards or "loot box" systems, raises concerns about gambling. Saputra & Andika's 2023 study on slot game chips directly addressed this, concluding that such transactions are impermissible due to gambling elements.

d) *Contractual Obligations*: Several studies, including Fauzian et al. (2022) and Abidin et al. (2024), highlight the importance of adhering to game developers' terms of service. Violating these terms could potentially render the transactions impermissible from an Islamic standpoint, as it involves breaching a prior agreement.

e) *Maslahah* (Public Interest): More recent studies, such as Birry and Rajaby (2023) and Ridwan et al. (2023), have emphasized the consideration of public interest and societal benefit in determining permissibility. This approach represents a more flexible application of Islamic legal principles to contemporary issues.

3.3. *Methodological Approaches*

The studies reviewed employ a variety of methodological approaches, reflecting the complex nature of the issue:

a) *Qualitative Analysis*: Most studies, including Ermawati et al. (2021) and Maulana et al. (2022), use qualitative methods, often involving interviews with players, sellers, and Islamic scholars. This approach provides rich, contextual data but may be limited in its generalizability.

b) *Case Studies*: Several researchers, such as Maulana et al. (2022) with the Lunar Eclipses Squad, use specific case studies to ground their analysis in real-world practices. This method offers detailed insights into contexts but may not capture the full diversity of game account transactions.

c) *Legal Analysis*: Studies like Abidin et al. (2024) incorporate analysis of both Islamic law and secular legal frameworks, particularly consumer protection laws. This interdisciplinary approach reflects the complex regulatory environment in which these transactions occur.

d) *Economic Analysis*: Suroyya et al. (2024) and Maulana et al. (2024) contribute valuable insights into the economic aspects of virtual assets, including valuation methods. While not directly addressing Islamic legal perspectives, these studies provide crucial context for understanding the nature of the assets being traded.

3.4. *Emerging Consensus and Ongoing Debates*

While there is no uniform consensus across all studies, some patterns and areas of agreement emerge:

a) *Conditional Permissibility*: Most recent studies suggest that selling game accounts can be permissible under certain conditions. These typically include transparency, mutual consent, absence of gambling elements, and adherence to contractual obligations.

b) Importance of Context: There's a growing recognition that blanket rulings may not be appropriate, and that each case should be evaluated based on its specific circumstances. This is evident in studies like Ridwan et al. (2023), which emphasize the need for ongoing *ijtihad* (independent reasoning) considering changing social and technological contexts.

c) Need for Regulation: Several studies, including Abidin et al. (2024), highlight the need for specific regulations governing online game account transactions. This suggests that scholars see a role for both Islamic guidance and secular law in managing these new forms of commerce.

However, significant debates and unresolved issues remain:

a) Nature of Digital Ownership: There's ongoing discussion about how Islamic concepts of ownership apply to digital assets. While later studies have attempted to accommodate digital goods within traditional frameworks, this remains a contentious area.

b) Balancing Tradition and Innovation: The studies reveal an ongoing tension between adhering to traditional fiqh principles and adapting to new economic realities. This is particularly evident in the contrasting conclusions of earlier and later studies.

c) Scope of Application: There's debate about whether different types of games and virtual assets should be treated differently under Islamic law. For instance, the permissibility of selling accounts in skill-based games might differ from those with more chance-based elements.

4. RESULTS AND DISCUSSION

The fiqh analysis examines the Islamic legal perspective on selling video game accounts, offering a nuanced framework for evaluating its permissibility. The analysis categorizes games as either halal (permissible) or haram (forbidden), then considers various scenarios based on subscription models and agreements. It applies classical Islamic contractual concepts like *al-Ijārah* (leasing) and *al-ʿAriyyah* (lending) to the modern context of digital assets. Key considerations include the certainty of the usufruct (right to use), fairness in pricing, and existing agreements. The analysis demonstrates the flexibility of Islamic jurisprudence in addressing contemporary issues, providing Muslims with guidance on navigating the complexities of digital transactions in the gaming industry.

4.1 *Rulings on Playing Video Game*

Islamic jurisprudence classifies actions as halal (permissible) or haram (forbidden). Understanding the ruling on playing video games is crucial, as it forms the foundation for analyzing the permissibility of selling game accounts. This classification directly impacts the legitimacy of subsequent transactions.

The permissibility of playing video games in Islamic jurisprudence is a complex issue that has evolved with technological advancements. While some scholars view video games as a form of entertainment that can be permissible within certain limits, others express concerns about their potential harmful effects. Rif'ah (2022) applied the concept of Maqasid Al-Shariah to this issue, concluding that video games can be classified as either haram (forbidden) or *mubāh* (permissible) depending on their usage. Excessive use that leads to addiction or neglect of religious duties is considered haram, while moderate use for entertainment purposes is deemed permissible. This perspective aligns with the broader Islamic principle of moderation in all aspects of life.

This view is supported by the *Dā'irat al-Iftā' al-Urdunīyah* (2018), which considers electronic games as permissible means of entertainment, citing a hadith where the Prophet (peace be upon him) approved of amusement. However, they warn against severe addiction and neglect of duties, echoing Rif'ah's concerns.

However, the nature of the game itself is also a crucial factor in determining its permissibility. Saputra and Andika (2023) highlighted that games containing elements of *maysir* (gambling) are explicitly forbidden in Islamic law, referencing Qur'anic verses (Al-Maidah: 90-91) that prohibit gambling. This ruling extends to online slot games and similar formats where real money is at stake. The challenge lies in distinguishing between games that are purely for entertainment and those that incorporate gambling-like mechanics, such as loot boxes or gacha systems, which may fall into a grey area requiring further scholarly examination.

The Pejabat Mufti Wilayah Persekutuan (2021) addressed this issue specifically in the context of PUBG Mobile, ruling that purchasing Unknown Cash (UC) to open crates is haram due to its gambling-like nature. However, they deemed using UC for direct purchases permissible, highlighting the importance of distinguishing between different types of in-game transactions.

4.2 *Contract Between Owner and Seller*

The relationship between game developers and players is governed by

agreements that define ownership and usage rights. These contracts, whether explicit or implied, shape the nature of the player's claim to their account, influencing the Islamic perspective on account transfers and sales.

The contractual relationship between game developers (owners) and players (potential sellers) is a critical aspect in determining the legitimacy of account sales from an Islamic perspective. Fauzian et al. (2022) emphasized that the terms of service (ToS) set by game publishers play a crucial role in this context. Violating these terms by selling accounts when explicitly prohibited is considered a breach of Islamic business ethics. This view is supported by the principle of honoring contracts in Islamic law, as mentioned in the Qur'an (Al-Maidah: 1).

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ

“O you who believe! Fulfill your contracts”

Abidin et al. (2024) further elaborated on this point, noting that the legality of account sales under Indonesian law (and by extension, Islamic law in Indonesia) depends on whether the game's ToS explicitly prohibits such transactions. This legal perspective aligns with the Islamic principle of respecting mutual agreements, if they do not contradict Shariah principles. However, the study also highlighted the need for clearer regulations specifically addressing online game accounts to protect both buyers and sellers in these transactions.

The concept of *gharar* (excessive uncertainty) also comes into play in these contracts. Fauzian et al. (2022) pointed out that the potential closure of game services introduces an element of uncertainty that could invalidate the sale from an Islamic perspective, as it may violate the principle of willingness (*al-Tarāḍī*) between parties.

4.3 *Usufruct in Video Game Account*

In Islamic finance, usufruct refers to the right to use and benefit from property. Applying this concept to video game accounts helps determine what rights players possess. This understanding is essential for evaluating the permissibility of selling these rights under Islamic law.

The concept of usufruct in video game accounts is crucial for understanding their status in Islamic finance. Maulana et al. (2024) identified ten components that contribute to the value of a Mobile Legends account, including rank, level, heroes, skins, and various in-game attributes. These elements can be considered

as forms of usufruct or rights to benefit from the account. The study's finding that market-based approaches are commonly used for valuation aligns with Islamic finance principles of fair market value determination.

However, the nature of ownership in digital assets presents unique challenges. Yuliasutik (2016) pointed out that in games like Clash of Clans, the account technically belongs to the game master (developer) rather than the player. This raises questions about what rights players have over their accounts and whether these rights can be transferred or sold under Islamic law.

The Jabatan Mufti Negeri Selangor (2020) provided a more lenient view on selling game accounts, stating that it is permissible and halal if it fulfills the pillars and conditions of sale in Islamic law. However, they cautioned against sales involving *gharar* or deception. This fatwa also addressed the permissibility of selling game levelling services, categorizing it under rental contracts, which aligns with the concept of usufruct in Islamic finance.

Birry and Rajaby (2023) approached this issue through the lens of *Maqāṣid al-Sharī'ah*, categorizing the sale of game accounts as a form of *maṣlaḥah juz'īyyah* (partial benefit) within *mu'āmalah* (transactions). This perspective suggests that the usufruct in game accounts can be considered a valid subject of sale, if it brings benefit to both parties and does not contradict higher principles of Islamic law.

4.4 Selling Video Game Account

Building on the previous subtopics, this section examines the act of selling game accounts through an Islamic lens. It considers the game's permissibility, contractual obligations, and the nature of usufruct in accounts to determine whether such sales align with Islamic principles of trade.

The sale of video game accounts presents a complex issue in Islamic jurisprudence, with scholars offering varying perspectives. Ermawati et al. (2021) concluded that the sale of Mobile Legends accounts aligns with Islamic economic principles, with their study focusing particularly on transactions conducted through cash-on-marketplace platforms. Their research found that these digital transactions fulfil the essential pillars and conditions of Islamic trade law, primarily due to several key factors: the clear establishment of mutual consent between parties, transparent ownership transfer, and the implementation of secure transaction protocols. They likened these transactions to *al-salam* contracts, which are permissible in Islamic finance, noting that the careful approach taken by both sellers and buyers in verifying account details and ensuring secure transfers mirrors the traditional safeguards

found in Islamic commercial law. The researchers emphasized that when conducted properly through established marketplaces, these transactions maintain both the security requirements and religious compliance necessary for valid trades, with both parties having clear understanding of the terms and conditions, thus preventing future disputes and maintaining the integrity of the transaction within Islamic economic frameworks.

Conversely, Yuliasutik (2016) reported that ulama from MUI Malang City deemed the sale of Clash of Clans accounts invalid, arguing that it doesn't uphold the principle of benefit in sales contracts. This divergence in opinions highlights the complexity of applying traditional Islamic principles to modern digital transactions.

Hidayat (2020) proposed viewing Mobile Legends: Bang Bang account sales through the lens of *al-salam* contract, where the seller and buyer meet to discuss the account's specifications, with the seller providing detailed information about the account's level, heroes, skins, and other features. Under this framework, while the account transfer isn't immediate, payment is made at the time of contract formation, and the transaction must maintain complete transparency. Both parties must enter the agreement willingly without coercion, as any form of pressure would invalidate the transaction and warrant a refund under Islamic law principles.

The issue of *gharar* (uncertainty) remains a significant concern. Fauzian et al. (2022) noted that the potential closure of game services introduces an element of uncertainty that could invalidate these sales from an Islamic perspective. Additionally, Saputra and Andika (2023) emphasized that games containing elements of *maysir* (gambling) are explicitly forbidden, which could extend to the sale of accounts in such games.

The *Dār al-Iftā' al-Miṣrīyah* (2022) offered a comprehensive set of guidelines for evaluating the permissibility of electronic games and related transactions. They permit the purchase of in-game items and the sale of game accounts, provided these transactions adhere to Islamic principles and do not involve extravagance. This aligns with the more permissive views in the field.

However, the *Dār al-Iftā' al-Lībīyah* (2021) focused on the time-wasting aspect of video games, advising against preoccupation with such activities. While they did not explicitly forbid selling game accounts, they expressed concern about contributing to others' time waste through such transactions. This perspective adds another ethical dimension to consider when evaluating the permissibility of game account sales.

Al-Islām Su'āl wa Jawāb (2016) provided a nuanced view, stating that if a game is free from Islamic prohibitions, selling its account is permissible even if the company prohibits it. They based this on the principle that ownership of benefits allows for their sale, citing classical Islamic jurisprudence to support their position. This view challenges the notion that game developers' terms of service should be the primary determinant of permissibility.

Ultimately, the permissibility of selling video game accounts seems to depend on various factors, including the nature of the game, the terms of service, and the specific characteristics of the transaction. A case-by-case evaluation, as suggested by several studies, may be necessary to determine the Islamic ruling on each transaction.

The analysis of video game account sales in Islamic jurisprudence begins by categorizing the act of playing video games into halal (permissible) and haram (forbidden). This fundamental distinction serves as the foundation for further analysis of selling game accounts, recognizing that the permissibility of the game itself directly impacts the legitimacy of related transactions.

For games considered halal, the analysis examines three scenarios regarding account sales agreements. The first scenario, agreement on selling, is further divided based on subscription types. For subscriptions with payment, the analysis likens this to *al-Ijārah* (leasing contract) in Islamic finance, where the game account is viewed as a usufruct being exchanged. Two sub-scenarios are considered: if the usufruct is definite, the permissibility hinges on price reasonableness, with exorbitant pricing leading to a haram classification due to *ghabn* (unfair pricing). If the usufruct is uncertain, the sale is deemed haram due to *gharar* (excessive uncertainty).

For subscriptions without payment, the analysis draws parallels to *al-ʿĀriyah* (lending contract), considering the game account as a gifted usufruct. Selling such a gifted usufruct is then classified under *al-Ijārah*. In cases where there's no explicit agreement, the permissibility is determined by *ʿurf* (custom) and prevailing practices. However, if there's an explicit agreement prohibiting account sales, such transactions are considered haram.

Regarding games deemed haram, the analysis is straightforward: selling accounts for such games is automatically considered haram. This approach demonstrates the application of Islamic contractual concepts to the modern context of video game accounts, considering various scenarios and contractual arrangements while incorporating key Islamic finance principles such as *al-Ijārah*, *al-ʿĀriyah*, *Ghabn*, *Gharar*, and *ʿUrf*.

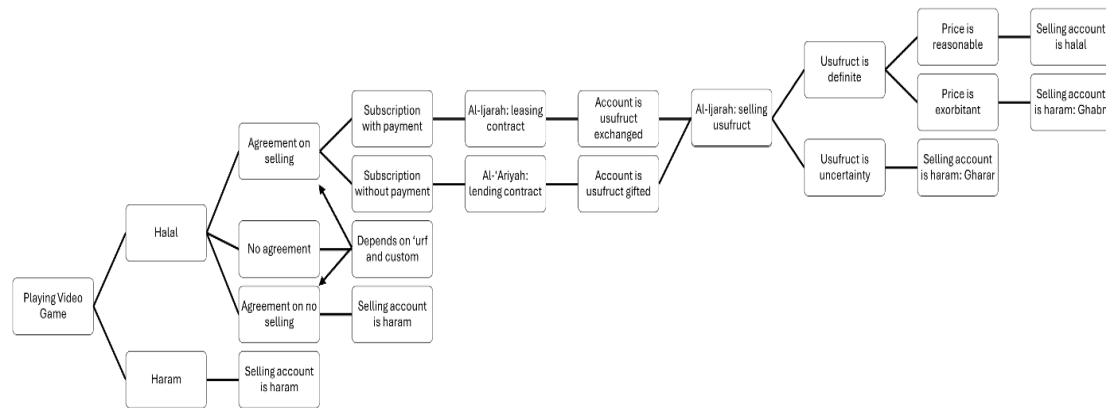


Figure 1. Summary for Fiqh analysis

The analysis showcases a nuanced approach, acknowledging that the permissibility of selling game accounts can vary based on game specifics, subscription models, and existing agreements. It emphasizes the importance of fair pricing and certainty in the object of sale, aligning with fundamental principles of Islamic finance. This framework provides Muslims with a basis for evaluating the permissibility of selling game accounts on a case-by-case basis, considering factors such as the nature of the game, terms of service, and specific transaction arrangements.

4.5 Guidelines and Parameters

These Shariah guidelines and parameters have been developed to address the complexities of video game account sales from an Islamic perspective. They aim to provide a framework that balances the realities of modern digital entertainment with the principles of Islamic finance and ethics. By considering factors such as game content, contractual obligations, ownership rights, and ethical implications, these guidelines seek to assist Muslims in navigating this emerging market while adhering to their religious values. The following points offer practical guidance for those involved in or considering the sale of video game accounts, ensuring that such transactions align with Shariah principles.

Game Permissibility: This guideline emphasizes the importance of ensuring that the game itself aligns with Islamic values. It advises Muslims to engage only with games that are free from elements forbidden in Islam, such as gambling, explicit content, or themes that promote un-Islamic values. Additionally, it cautions against games that may lead to addiction or interfere with religious obligations, highlighting the importance of maintaining a balance between entertainment and spiritual duties.

Contractual Agreement: This point stresses the significance of respecting and adhering to the game's Terms of Service (ToS). It underscores that if the ToS explicitly prohibits the sale of accounts, such transactions should be considered haram (forbidden) from an Islamic perspective. This guideline emphasizes the Islamic principle of honoring contracts and agreements.

Usufruct and Ownership: This guideline clarifies the nature of ownership in digital gaming assets. It explains that players typically have rights to use (usufruct) the game account rather than full ownership. It emphasizes the importance of clearly understanding and communicating what exactly is being transferred in the sale to avoid misunderstandings or disputes.

Pricing and Fairness: This point addresses the ethical aspects of pricing in account sales. It advises setting reasonable prices to avoid *ghabn* (unfair pricing or exploitation), which is prohibited in Islamic finance. It also stresses the importance of full disclosure about the account to prevent *gharar* (uncertainty or deception), ensuring transparency in the transaction.

Transaction Method: This guideline recommends using transparent and Shariah-compliant payment methods for the transaction. It also suggests considering the use of a trusted third party to facilitate the transaction, which can add an extra layer of security and compliance with Islamic principles.

Intention and Purpose: This point emphasizes the importance of the seller's and buyer's intentions in the transaction. It advises ensuring that the sale is for legitimate purposes and not to support or engage in any activities that would be considered haram (forbidden) in Islam.

Custom and Practice: This guideline recognizes the role of *'urf* (custom) in Islamic jurisprudence. It suggests considering prevailing customs and practices in situations where explicit guidelines are absent, acknowledging the flexibility of Islamic law in adapting to new contexts.

Risk and Uncertainty: This point cautions against transactions involving high levels of *gharar* (excessive risk or uncertainty). It specifically warns against selling accounts in games that are at risk of imminent closure, as this could lead to significant loss for the buyer.

Mutual Consent: This guideline stresses the fundamental Islamic principle of mutual consent in transactions. It emphasizes that both parties should enter the transaction willingly and with a full understanding of its terms and conditions.

Ethical Considerations: This final point encourages reflection on the broader ethical implications of the transaction. It advises considering whether the sale aligns with Islamic ethical principles and promotes *maṣlaḥah* (public good), emphasizing that transactions should not only be technically permissible but also beneficial in a broader social and ethical context.

These guidelines aim to provide a framework for Muslims to navigate the complexities of video game account sales while adhering to Shariah principles.

5. CONCLUSION

The study on the permissibility of selling video game accounts from an Islamic jurisprudence perspective reveals a complex interplay between traditional fiqh principles and modern digital transactions. The research findings, aligned with the study's objectives, provide valuable insights into this emerging issue.

Regarding ownership and property rights, the analysis shows that Islamic jurisprudence recognizes a form of usufruct in video game accounts, rather than full ownership. This distinction is crucial in determining the legitimacy of account sales. The research highlights that while players have rights to use and benefit from their accounts, ultimate ownership often resides with game developers, complicating the application of traditional property concepts.

In examining contractual obligations and transparency, the study emphasizes the importance of adhering to game developers' terms of service. Violating these agreements can render transactions impermissible from an Islamic standpoint. Transparency in disclosing account details emerges as a critical factor in ensuring compliance with Islamic ethical standards and avoiding *gharar* (excessive uncertainty).

The evaluation of gambling (*maysir*) and excessive risk (*gharar*) elements reveals that games incorporating chance-based mechanics or loot box systems may fall into questionable territory under Islamic law. The research suggests that transactions involving accounts from such games require scrutiny and may be deemed impermissible if gambling elements are prevalent.

Finally, the study articulates conditions under which video game account sales may be considered permissible according to Islamic jurisprudence. These include ensuring the game itself is halal, adhering to contractual agreements, fair pricing, transparency in transactions, and avoiding excessive uncertainty or gambling elements. The research proposes a framework for case-by-case evaluation, recognizing the diverse nature of video games and their economies.

In conclusion, while the sale of video game accounts can be permissible under certain conditions, it requires careful consideration of multiple factors to ensure compliance with Islamic principles. This nuanced approach reflects the adaptability of Islamic jurisprudence in addressing contemporary issues while maintaining core ethical and legal standards.

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