

UNDERSTANDING THE SHARIAH PERSPECTIVE ON MICROTRANSACTIONS IN ONLINE GAMES: IDENTIFYING ELEMENTS OF *BATIL*

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ABSTRACT

The rapid expansion of microtransactions in online gaming has transformed digital entertainment into a multibillion-dollar industry. However, probability-based monetization systems such as loot boxes, gacha mechanics, and pay-to-win features raise significant Shariah concerns, particularly regarding Gharar (uncertainty), Maysir (gambling), and unjust wealth transfer. Despite growing academic attention, limited research systematically evaluates diverse gaming models through a comprehensive Islamic jurisprudential framework. This study aims to identify elements of Batil in contemporary microtransactions, evaluate selected online games using principles of fiqh mu'āmalāt, and assess these mechanisms through the lens of Maqāsid al-Sharī'ah. Methodologically, the study adopts a qualitative doctrinal-empirical approach. It combines textual analysis of primary Islamic legal sources with case studies of four major online games: Fortnite, FIFA Ultimate Team, Mobile Legends, and Dota 2. Direct in-application observation was conducted on the Magic Wheel feature in Mobile Legends, which discloses a 2% probability rate for premium skins. Additionally, semi-structured interviews with three Islamic finance professionals were undertaken to support the jurisprudential analysis. The findings indicate that fixed-price cosmetic purchases may align with Shariah principles, whereas randomized reward systems involving monetary payment prior to outcome realization exhibit structural similarities to classical definitions of Maysir. Although probability disclosure reduces informational ambiguity, it does not eliminate speculative wealth transfer based on chance. From a Maqāsid perspective, such mechanisms may undermine the protection of wealth, intellect, and justice. The study concludes that permissibility of microtransactions depends on structural design and proposes a Batil-based evaluative framework for Shariah-compliant digital gaming models.

Keywords: Microtransactions, Online Gaming, Islamic Finance, Batil, Shariah Compliance.

1. INTRODUCTION

In the modern era of entertainment, online gaming has emerged as a dominant form of recreation, transforming how individuals engage with digital content. The widespread adoption of online gaming, often referred to as electronic gaming, has drawn significant academic attention since the 1980s (Király et al., 2022). Beyond serving as a leisure activity, online games have evolved into a multibillion-dollar industry, particularly within the electronic sports (eSports) sector (Seo, 2013). The integration of microtransactions has played a crucial role in the financial sustainability of the industry, allowing developers to generate revenue through in-game purchases (Tang et al., 2023).

Online gaming is not only a recreational activity but also a viable source of income for certain individuals. A notable example is the Malaysian eSports player who secured second place globally at The International 8 Dota 2 event, earning RM 16.8 million (Hanif, 2018). Such instances highlight the profitability and economic impact of online gaming. According to the World Economic Forum (2023), in-game spending is projected to surpass \$321 billion by 2026, further solidifying the role of microtransactions in shaping the gaming industry's economic landscape.

Despite their financial benefits, microtransactions raise ethical and religious concerns, particularly from an Islamic perspective. Many modern online games employ loot boxes, pay-to-win mechanics, and randomized in-game purchases, which often involve elements of uncertainty (*Gharar*) and gambling (*Maysir*). These transactions blur the lines between gaming and gambling, posing moral and financial risks to players, particularly young consumers. Furthermore, deceptive marketing strategies and psychological tactics used in microtransactions encourage excessive spending, contradicting Islamic financial ethics (Drummond & Sauer, 2018).

Several recent studies have begun exploring the Shariah implications of digital gaming transactions, particularly focusing on loot box mechanics and gacha systems. However, existing research often concentrates on individual game features or adopts a purely conceptual analysis without incorporating empirical observations from actual game systems. Moreover, limited studies have examined multiple gaming platforms simultaneously while integrating doctrinal analysis with real-world digital practices.

To address this gap, the present study aims to provide a comprehensive Shariah evaluation of contemporary microtransaction systems within online games. Specifically, the study pursues three main objectives: first, to identify the presence of Batil elements in modern gaming monetization models; second, to analyse selected online games through the framework of Islamic jurisprudence; and third, to evaluate these systems using the broader objectives of Shariah (Maqāṣid al-Sharī‘ah), particularly the protection of wealth (ḥifẓ al-māl), intellect (ḥifẓ al-‘aql), and justice (‘adl).

To achieve these objectives, the study combines doctrinal analysis with case study evaluation and empirical observation. Four major online games were selected as case studies to represent different monetization structures. In addition, direct in-application observation was conducted on the Magic Wheel feature in Mobile Legends, which publicly discloses probability rates such as a 2% drop rate for premium skins. Semi-structured interviews were also conducted with Islamic finance professionals to obtain informed perspectives on the application of Maysir within probability-based gaming systems.

By integrating classical Islamic jurisprudence with contemporary digital gaming practices, this research seeks to contribute to the emerging field of Islamic digital ethics. The study further proposes a structured evaluative framework for identifying Batil elements in online gaming transactions and offers insights for the development of more Shariah-compliant digital entertainment models.

2. LITERATURE REVIEW

2.1 *Microtransactions in Online Games*

Microtransactions have become a central monetization strategy within the modern gaming industry. These transactions refer to small digital payments made by players to obtain virtual items, in-game currency, or gameplay enhancements (Tomić, 2017). Unlike traditional game purchases, microtransactions enable developers to generate continuous revenue throughout a game’s lifecycle, particularly in free-to-play models where the base game is provided at no cost (King & Delfabbro, 2018).

Microtransactions can take several forms, including in-game currencies, loot boxes, cosmetic items, downloadable content (DLC), and battle passes (Behuria, 2023). Examples include V-Bucks in Fortnite and FUT Coins in FIFA Ultimate Team, which allow players to purchase various virtual items within

the game environment. While some purchases are purely cosmetic, others may influence gameplay progression or competitive outcomes. As a result, the growing reliance on microtransactions has transformed online gaming into a complex digital economy (Goh et al., 2023).

Despite their economic importance, these monetization models have raised ethical concerns regarding consumer protection and exploitative game design. Scholars note that certain microtransaction systems encourage repeated spending through reward-based incentives and psychological engagement strategies (McCaffrey, 2019).

2.2 Loot Boxes and Gambling-Like Mechanics

One of the most debated forms of microtransactions is the loot box system. Loot boxes provide randomized rewards in which players pay for an item without knowing the exact outcome of the purchase. Due to this probabilistic structure, researchers have increasingly compared loot boxes to gambling mechanisms (Drummond & Sauer, 2018).

Studies indicate that the uncertainty of rewards can encourage repeated purchasing behavior, particularly when rare items are involved (Zendle & Cairns, 2018). This mechanism often resembles gambling environments where players continue spending money in pursuit of desirable outcomes. As a result, concerns have emerged regarding the potential financial risks associated with these systems, especially for younger players.

Regulatory responses have also begun to emerge in several jurisdictions. Some governments have introduced restrictions on loot box systems after classifying them as forms of gambling-like activity (King et al., 2020). These regulatory debates highlight the broader ethical challenges posed by modern gaming monetization models.

2.3 Islamic Perspectives on Digital Gaming Transactions

Islamic commercial jurisprudence (fiqh mu‘āmalāt) establishes ethical principles governing financial transactions, emphasizing fairness, transparency, and the prevention of exploitation. Transactions involving excessive uncertainty (gharar), gambling (maysir), or deception (tadlīs) are generally considered impermissible (Abdullah, 2011; Febriandika et al., 2022). Classical jurists describe gharar as a condition where the outcome or subject matter of a transaction is uncertain (Al-Sarakhsi, 1993). Similarly, maysir refers to wealth acquisition based on games of chance or speculative risk rather than

productive effort (Yusoff & Razak, 2023). These principles have increasingly been applied to modern digital transactions.

Recent studies examining gaming systems highlight that probability-based reward mechanisms may contain elements of both *gharar* and *maysir*. For instance, Febriandika et al., (2022) analyze the gacha system in online games and argue that the combination of monetary payment and uncertain rewards raises significant Shariah concerns. Similarly, Yusoff and Razak (2023) identify similarities between loot box systems and gambling structures within esports environments. These findings demonstrate that classical Islamic legal principles remain relevant in evaluating contemporary gaming monetization practices.

2.4 Fairness and Justice in Online Gaming

Beyond contractual validity, Islamic ethics also emphasizes fairness (*‘adl*) and justice in economic and social interactions. These values are closely connected to the broader objectives of Shariah (*Maqāṣid al-Sharī‘ah*), particularly the protection of wealth (*ḥifẓ al-māl*) and the prevention of exploitation. Recent research by Muiz and Setiyawan (2025) examines fairness in esports ecosystems within Southeast Asian societies from an Islamic legal perspective. Their study highlights that monetization systems granting competitive advantages through financial expenditure may undermine equitable gameplay and create structural inequality among players. When gameplay success becomes dependent on financial capacity rather than skill, such systems raise ethical concerns related to justice and fair competition.

This issue is particularly relevant in Southeast Asia, where the popularity of online gaming continues to grow among Muslim youth. Muiz and Setiyawan (2025) therefore emphasize the need for ethical gaming frameworks that align digital entertainment with Islamic legal principles and social responsibility. Although existing studies have explored microtransactions and loot box mechanics, several limitations remain. Much of the literature focuses primarily on gambling analogies without examining multiple gaming platforms simultaneously. In addition, many studies rely largely on theoretical discussions without incorporating direct observations of actual game systems.

Furthermore, limited research integrates Islamic jurisprudential analysis with broader ethical frameworks such as *Maqāṣid al-Sharī‘ah* when evaluating digital gaming economies. Consequently, a more comprehensive approach is required to assess the ethical implications of contemporary gaming monetization models. Building upon the existing literature, the present study extends prior discussions by examining how these theoretical concerns

manifest within actual gaming environments. While previous research has largely focused on conceptual analyses of loot boxes and gacha mechanics, limited attention has been given to direct observation of in-game monetization systems and expert evaluations from Islamic finance practitioners.

For instance, probability-based reward mechanisms such as the Magic Wheel feature in Mobile Legends publicly disclose drop rates for virtual items, including rare rewards with extremely low probability. Although such disclosure may reduce informational ambiguity, the transaction still requires players to commit monetary value before knowing the outcome. From a Shariah perspective, this raises important questions regarding the presence of *gharar* and *maysir* within contemporary gaming economies. Therefore, by combining doctrinal analysis, case study evaluation, direct in-application observation, and expert interviews, this study seeks to provide a more comprehensive understanding of *Batil* elements in online gaming microtransactions.

3. METHODOLOGY

This study adopts a qualitative research approach to examine the ethical implications of microtransactions in online games from an Islamic perspective. The research integrates doctrinal analysis of Islamic jurisprudence (*fiqh mu'āmalāt*) with empirical observation of contemporary gaming practices in order to identify elements of *Batil*, particularly *Gharar* (uncertainty) and *Maysir* (gambling), within modern gaming monetization systems.

The study begins with a review of existing literature on microtransactions, digital gaming economies, and Islamic financial ethics. Academic sources were collected from scholarly databases such as Scopus and Google Scholar, including peer-reviewed journal articles, books, and regulatory reports. In addition, primary Islamic legal sources, including the Qur'an, Hadith, and classical juristic writings discussing *Gharar* and *Maysir*, were examined to establish the Shariah framework used in the analysis.

To illustrate how microtransactions operate in practice, the study employs a case study approach by analysing four popular online games: Fortnite, FIFA Ultimate Team, Mobile Legends, and Dota 2. These games were selected because they represent different monetization systems commonly used in the gaming industry, including in-game currencies, loot boxes, cosmetic purchases, and randomized reward mechanisms.

To strengthen the empirical dimension of the research, direct observation of in-game monetization systems was conducted. One example analysed in detail is the Magic Wheel feature in Mobile Legends, where players spin a reward wheel using in-game currency purchased with real money. The system publicly discloses probability rates for rewards, including a 2% drop rate for premium skins. Although these probabilities are disclosed, the final outcome remains uncertain and depends on chance, which raises potential Shariah concerns regarding Gharar and Maysir.

In addition, to obtain expert perspectives on the Shariah implications of probability-based reward systems in online games, semi-structured interviews were conducted with three professionals working in the Islamic finance sector. For confidentiality and ethical considerations, the identities of the participants are anonymized and referred to as Respondent A, Respondent B, and Respondent C. The identities of the interview participants were anonymized to ensure confidentiality and ethical compliance in qualitative research. These respondents were selected because of their familiarity with Islamic financial principles and their ability to evaluate the presence of Gharar and Maysir in contemporary digital transactions.

The data were analysed using qualitative thematic analysis. Jurisprudential principles related to Gharar and Maysir were first identified from Islamic legal sources and then applied to the microtransaction mechanisms observed in the selected case studies. Insights from expert interviews were subsequently integrated with the doctrinal analysis to provide a comprehensive evaluation of Batil elements in gaming microtransactions.

Although the study combines doctrinal analysis, case studies, and expert interviews, several limitations remain. The number of interview participants is limited, and the selected case studies may not represent all monetization systems used in the gaming industry. Future research could expand this analysis by incorporating larger surveys of Muslim gamers or examining additional gaming platforms.

This methodological approach contributes to the existing literature by combining doctrinal analysis of Islamic jurisprudence with direct observation of contemporary gaming systems and expert insights from Islamic finance practitioners. While previous studies have primarily relied on theoretical discussions of loot boxes or gambling analogies, this study incorporates empirical examination of in-game mechanisms, such as the Magic Wheel feature in Mobile Legends, together with professional Shariah perspectives. By integrating jurisprudential analysis, case study evaluation, and qualitative interviews, the study provides a more comprehensive framework for

identifying elements of Batil in modern gaming microtransactions.

4. RESULTS & DISCUSSION

4.1 Rising Internet Usage in Malaysia and Gaming Trends

The number of people using the internet in Malaysia has been steadily increasing over the years:

2016	2018	2020	2022
76.9%	87.4%	88.7%	92.7%

Figure 1. Percentage of rising internet usage in Malaysia (%) from Malaysian Communications and Multimedia Commission (MCMC).

This growing internet usage sets the stage for exploring online activities, especially microtransactions in games, from a Shariah perspective. Examining the figure below illustrating the percentage distribution of frequency of Internet activities by smartphone users (%) in 2021 further supplements this exploration. This statistical representation augments our understanding of digital engagement trends within the Malaysian context.

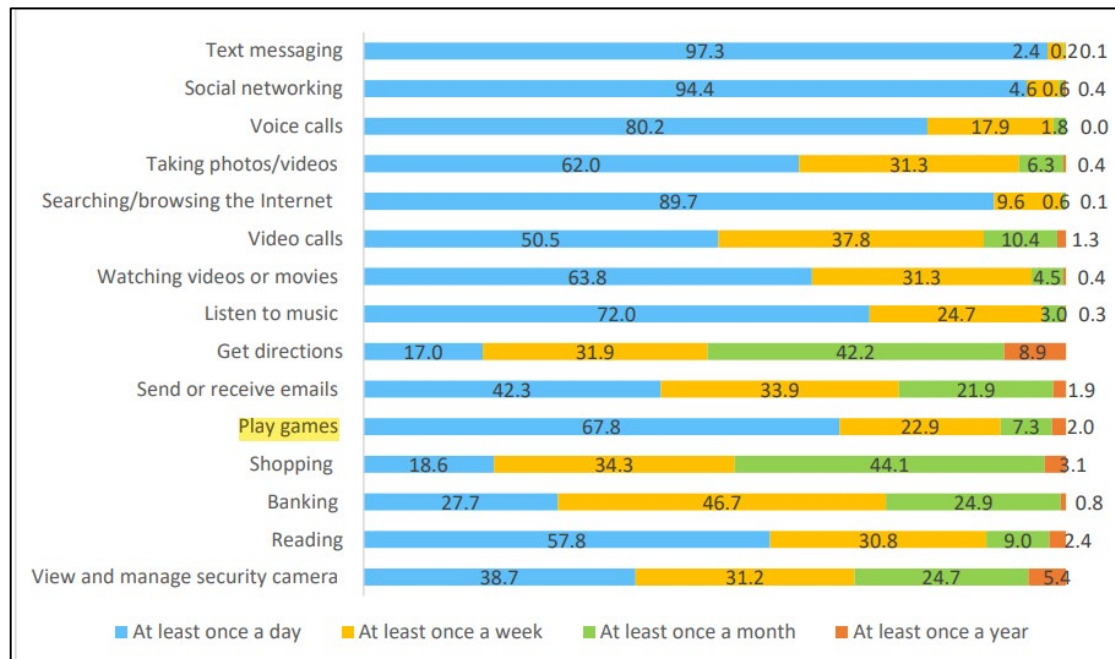


Figure 2. Percentage distribution of frequency of gaming activities by smartphone users (%). Adapted from Malaysian Communications and Multimedia Commission (MCMC).

Fadil et al., (2015) stated that a significant majority of Internet users comprise educated adults. Simultaneously, worldwide, there has been a surge in the

popularity of online gaming, particularly among younger demographics, resulting in an increase in online gaming addiction. Wan and Chiou (2006) also identified online gaming addiction as an emerging issue among adolescents.

4.2 *Microtransaction in Online Gaming*

According to Wang (2018), gaming items are items within an online game that may be purchased and exchanged. The act of purchasing and selling small products is referred to as the concept of microtransaction. Essentially, the concept pertains to the act of acquiring stuff during online gameplay, with the items being of little value when sold (Tomić, 2017).

For instance, the goods available for purchase in the Mobile Legend game for example are various tools and resources utilised to overcome adversaries, including sword accessories, power enhancements, defensive gear, fortifications, and even additional lives. During a Mobile Legend match, players have the ability to purchase and trade things in order to enhance their gameplay and bolster their offensive capabilities against the other team. The transaction also impacts the contestants' likelihood of winning the tournament (Oktaviansyah & Tutiasri, 2023).

Furthermore, the goods are categorised into two distinct kinds. The first category is the consumable type, referring to an item that lacks the long-lasting durability for permanent use. Unconsumable objects are those that can be repeatedly utilised during their ownership. According to Looi et al., (2019) this particular item typically possesses long-lasting durability and advantageous qualities. The notion of microtransactions was originally developed for free-to-play internet games. Nevertheless, once the concept was introduced, it successfully captivated the participants' attention, prompting them to engage in transactions for acquiring various things, including those found in paid games.

Moreover, microtransactions primarily entail the sale of things at a relatively modest cost. However, the price of the item now rises in accordance with both its demand and its functionality (Tomić, 2017). Goh et al., (2023) identified multiple categories of products available at varying pricing, which might significantly impact the gameplay dynamics (Goh et al., 2023). The utilisation of micro-transactions is more prevalent as it effectively produces revenue for game developers (Tomić, 2017). The concept is also employed by several official websites that facilitate the commerce of goods, such as the Steam website. Steam facilitates the purchase and sale of products by serving as an intermediary that connects participants and also functions as the manufacturer of the game item. The Steam website serves as a key market for the sale of many

types of items which is mean by functions as a major marketplace for the trading of virtual goods, allowing users to buy and sell eligible in-game items while Steam acts as the intermediary facilitating these transactions (Valve Corporation, n.d.).

In addition, the item transaction method is a bilateral transaction technique involving two parties: the buyer (participant) and the seller (participant or operator). Participants will have the opportunity to purchase specific goods when reaching a particular level in the game (Goh et al., 2023) or by achieving a certain number of enemy eliminations and collecting gold (Looi et al., 2019). Wang (2018) states that negotiating is also employed while determining the price in order to obtain the most favourable item. Nevertheless, in the context of the barter system, when goods are exchanged for other goods, the transaction signifies that the object being exchanged holds relatively little value and does not yield substantial profit (Wang, 2018).

Besides, there are several options available to players for acquiring the needed items. The initial approach involves subjecting the player to various assessments, such as escalating difficulty levels or achieving higher enemy elimination counts, following which the game administrator will present specific things for purchase (Wang, 2018). The desired items can be purchased directly from the official website of the game. The method refers to the primary market, which is the main market. Players have the ability to independently obtain the necessary items and conduct deals without having to rely on offers from the operator or other players (Goh et al., 2023). The secondary market strategy involves transactions between players. Players have the option to utilise the second approach. A player can initiate a reversible item sale transaction with another player, without involving an operator. Players also have the right to withdraw items that have been sold if the items are limited.

4.3 Elements of Batil in Microtransactions

Islam offers its followers a comprehensive ethical guide for their individual, communal, financial, and occupational domains. Muslims diligently assess if their actions align with the sharia (Islamic law) to ensure that they uphold positive moral values within their community (Abdullah, 2011). The ethical-legal framework established by Islam's normative sources contrasts with global interests, secular gaming systems, and players' choices. Muslims may need to travel between many moral realms due to these issues (Lathifah & Muzammil, 2023). Islamic teaching is sometimes misunderstood as a kind of worship that is typically seen as apart from the broader context of life. The authentic Islamic doctrine, on the other hand, remains relevant and applicable throughout all eras and generations (Abdullah, 2011). All of the

teachings of Islam are seen to be current and relevant, and it has been demonstrated that Islamic teachings are considered to be the fundamental and authoritative guide to living a just life. The Prophet (peace be upon him) stated.

“The Deen is naseehah (advice). The companion said “To whom? The Prophet (peace be upon him) said, “To Allah and His Book, and his Messenger, and to the leaders of the Muslims and their common folk”. -Hadith. Sahih Muslim.

Islam unequivocally prohibits any business dealings that result in exploitation or injustice for any person involved in a contract (Febriandika et al., 2022). Islam mandates that all financial and corporate transactions adhere to principles of transparency, accuracy, and disclosure of all pertinent information, in order to prevent any party from exploiting another (Lathifah & Muzammil, 2023). Consequently, this study identifies, from an Islamic perspective, the numerous elements of *Batil* that are prohibited in microtransactions. Initially, this analysis delves into the explicit and technical definition of each forbidden component. Following that, the examination proceeds to scrutinise the supporting evidence for the ban, drawing on Quranic verses and hadiths. The following section will provide an explanation of the element:

1. Element of *Gharar*

Al-Sarakhsi (1993) defined the term *gharar* as:

ما يَكُونُ مَسْتَوْرَ الْعَاقِبَةِ

“Something whose end result is unknown.”

In exchange-based contracts, the element of uncertainty is forbidden in Islam, as all jurists concur. Abu Huraira reported Prophet Muhammad forbade a transaction determined by throwing stones, and the type which involves some uncertainty.

قَالَ نَبِيُّ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ بَيْعِ الْخِصَاةِ وَعَنْ بَيْعِ الْعَرْرِ

“The Prophet of Allah (pbuh) prohibited sales containing an element of uncertainty.”-Hadith. Sahih Muslim.

Gharar, similar to *maysir*, encompasses a wide-ranging notion in Arabic, encompassing deceit, risk, fraud, uncertainty, or hazard that may result in devastation or loss. Hanafi scholars have defined *Gharar* as “something which its consequence is undetermined.” While Syāfi’ī scholars have described it as “something which in its manner and its consequence is hidden (Yusuf Ali, 2000). From a jurisprudential perspective, *gharar* encompasses many meanings that can be categorised into three main headings:

Firstly, *gharar* refers to a state of doubt or uncertainty, such as not knowing whether something will happen or not. It specifically excludes situations when the outcome is completely unknown. Ibn 'Ābidīn (1423AH) provides a definition of *gharar* as 'a state of ambiguity regarding the presence of the subject matter of a sale'. This meaning is commonly accepted by both the Ḥanafī and Syāfi'īs scholar.

Gharar, in addition to denoting ignorance, refers to a situation where the subject matter of a sale is uncertain or unknown. This perspective is exclusively embraced by the Zāhiri School. Ibn Ḥazm (1408AH) defines *gharar* in sale as a situation when the buyer is unaware of the nature of the item purchased, and the seller is also unaware of the specifics of what they have sold.

Furthermore, *gharar* arises when the absence of the subject matter surpasses its presence. Al-Ramli defines "*gharar*" as the occurrence of two possible outcomes, with the one that is feared being more likely to happen. According to al-Syarqāwi, "*gharar*" refers to the fluctuation between two possibilities, with the one you are most afraid of happening being the more probable. Therefore, the differentiation between forbidden and permissible *gharar* cannot be based on the level of uncertainty or risk.

2. Element of *Maysir*

The term "*maysir*", mentioned multiple times in the al-Qurān and al-Ḥadīth, directly translates to or signifies the act of gambling. The term "*maysir*" has its origins in the Arabic root word "*yasara, yaisiru, yasran*". *Maysir* can be classified as a form of gambling (*Qimār*), and the name *al-Aysar* is employed to refer to individuals who engage in such activities. An example of this is Arabs engaging in the practice of gambling with arrows, known as *al-Azlām*. *Maysir*, in this context, originates from *al-Yusr*, which denotes the acquisition of others' wealth effortlessly, without enduring labour or exhaustion.

Moreover, as previously said, *maysir* is also defined as gambling, as explicitly stated in the Al Quran, specifically in al-Baqarah (2:219) and al-Māidah (5:93). These passages emphasised the ban of engaging in actions that caused more harm than good. Based on this, it can be inferred that *maysir* is a very simple means of obtaining wealth, in which the transfer of a person's property is primarily determined by chance (Yusuf Ali, 2000). Ibn Hajar al-Haytami (1987) defines the term *maysir* (gambling) as any form of betting, whether it is done separately or in conjunction with disliked (*makrūh*) games like chess, or forbidden (*ḥarām*) games like backgammon. The prohibition of this deed stems from its unjust consumption of people's wealth, which Allah has explicitly forbidden mankind from engaging in.

In addition, Ibn Taimiyyah (1995) provided a definition of gambling in *Majmū' al-Fatāwa* as the act of seizing someone else's property, which they have used as a betting stake, with the possibility of either gaining or losing all of the bet. Imām Mālik, as cited by al-Qurtubi (1964), categorised gambling into two sorts. The first type is *laghā*, which refers to unbeneficial forms of gambling, such as games using dice, chess, and any form of entertainment that lacks benefit. Furthermore, any form of gambling that entails placing wagers or bets, particularly those that involve risk or need giving up something of value, can be detrimental. Therefore, considering the many definitions provided by numerous Islamic jurists, it may be inferred that gambling is an activity or game where all participants place a wager or bet, leading to a gain for one side and a loss for the other side.

4.4 Case Study: Magic Wheel in Mobile Legends



Figure 3. Example of a probability-based microtransaction system (Magic Wheel) in Mobile Legends used to analyse potential elements of Gharar and Maysir.



Figure 4. Illustration of the microtransaction process in online games and the potential presence of Batil elements such as Gharar and Maysir.

One example of a probability-based monetization mechanism can be observed in the Magic Wheel feature in Mobile Legends. In this system, players use in-game currency purchased with real money to spin a reward wheel that provides random virtual items. The game interface publicly discloses probability rates for different rewards. For instance, the probability of obtaining certain premium skins may be as low as 2%. While this transparency provides information about the likelihood of obtaining specific items, the player must still commit monetary value before knowing the outcome of the transaction.

From an Islamic jurisprudential perspective, this structure raises concerns regarding Gharar because the outcome of the transaction remains uncertain. Additionally, the reliance on probabilistic outcomes introduces characteristics similar to Maysir, since players may repeatedly spend money in hopes of obtaining rare rewards. Insights obtained from semi-structured interviews with Islamic finance professionals further support this analysis. The respondents emphasized that probability disclosure alone does not necessarily eliminate the presence of gambling elements if the transaction still involves financial risk based on chance.

According to the interview participants, a key issue lies in the structure of the transaction rather than merely the disclosure of probabilities. Even when players are aware of the probability rates, they may still engage in repeated spending in pursuit of rare rewards, which closely resembles speculative behaviour associated with gambling activities. These expert perspectives reinforce the view that probability-based gaming monetization systems should be evaluated carefully to determine whether they align with Islamic financial

ethics.

4.5 Comparative Analysis of Microtransaction Systems

To provide a clearer overview of the findings, the microtransaction mechanisms observed in the selected games were evaluated according to their potential Shariah implications.

Game	Microtransaction Feature	Description	Potential Shariah Element
Fortnite	Cosmetic skins / V-Bucks	Fixed-price purchases for cosmetic items	Generally permissible
FIFA Ultimate Team	Player card packs	Randomized player rewards obtained through purchase	Gharar and Maysir
Mobile Legends	Magic Wheel	Probability-based reward system with 2% drop rate for premium skins	Gharar and Maysir
Dota 2	Treasure chests	Randomized cosmetic items unlocked with purchased keys	Gharar and potential Maysir

Table 1. The table shows the comparative analysis of microtransaction systems

The table demonstrates that not all microtransactions necessarily violate Islamic principles. Transactions involving fixed prices and clearly defined outcomes may be permissible, while those involving uncertain outcomes and chance-based rewards raise greater ethical concerns. Beyond contractual legality, the findings of this study can also be evaluated through the broader objectives of Shariah (*Maqāṣid al-Sharī'ah*). These objectives aim to protect fundamental aspects of human welfare, including wealth (*ḥifẓ al-māl*), intellect (*ḥifẓ al-'aql*), and social justice. Probability-based reward systems may encourage repeated spending behaviour, particularly among younger players who may not fully understand the financial implications of these transactions. This raises concerns regarding the protection of wealth, as players may spend significant amounts of money without guaranteed returns.

Furthermore, monetization systems that provide gameplay advantages through financial expenditure may undermine fairness within gaming environments. From an Islamic ethical perspective, economic activities should

promote fairness and prevent exploitative practices. Therefore, while microtransactions themselves are not inherently impermissible, certain monetization structures require careful evaluation to ensure that they do not conflict with the ethical principles of Islamic financial transactions.

5. DISCUSSION

Microtransactions in online games include loot boxes, cosmetic items, and in-game currency purchases (Gibson et al., 2023). Loot boxes, which offer randomized in-game rewards, resemble gambling and are generally discouraged in Islam (Yusoff & Razak, 2023). Cosmetic items, such as skins and outfits, are acceptable as long as they do not promote indecency. In-game currency purchases, where players buy virtual money with real currency, are permissible if they adhere to ethical principles (Fageh, 2021).

The link between real money and in-game purchases raises concerns about the blurred boundary between virtual and real-world economies (Fageh, 2021). Islam discourages deceit, fraud, and exploitative transactions, emphasizing fairness and justice in economic activities (Yusoff & Razak, 2023). Microtransactions that grant unfair advantages in gameplay contradict Islamic values, which prioritize equity and ethical competition. Additionally, Islamic teachings promote contentment and discourage excessive spending, encouraging a balance between worldly entertainment and spiritual well-being (Joshnloo, 2017).

While some microtransactions align with Islamic ethical principles, others raise concerns related to chance-based mechanics, fairness, and overspending (Fadzillah, 2023). Players are urged to exercise moderation, while developers should adopt ethical microtransaction models that ensure fair and transparent gaming experiences. The Islamic perspective on microtransactions highlights the need for ethical guidelines to maintain justice and enjoyment in gaming.

5.1 *Elements of Batil in Micro-Transactions in Online Games*

In Islamic ethics, *Batil* refers to actions that are false or invalid. Several *Batil* elements can be identified in microtransactions within online games (Febriandika et al., 2022):

a. **Loot Boxes and Gambling Elements**

Loot boxes, which provide randomized in-game rewards, resemble gambling, where money is spent with uncertain outcomes. In Islam, money gained through games of chance is considered illegitimate, as it relies on *Maysir* (gambling) rather than effort or fairness. Here, players

risk money while developers' profit, creating an unethical transaction system.

b. Deceptive Practices

Some microtransactions use misleading marketing strategies to encourage excessive spending. Islam strongly discourages dishonesty in economic dealings, and tactics that manipulate or deceive consumers can be classified under *Gharar* (excessive uncertainty).

c. Inequitable Advantage through Purchases

Pay-to-win models, which grant significant advantages to players based on their financial capacity, can create unfair competition within games. From an Islamic perspective, the principles of justice (al-'adl) and equity require that achievements be attained through effort, skill, and strategy rather than through financial advantage alone. Therefore, gaming mechanisms that prioritize wealth over skill may conflict with Islamic ethical values and create opportunities for exploitation and injustice within the digital gaming ecosystem (Mohamad Yusri & Mosid, 2024; Zamri et al., 2025).

d. Exploitation of Vulnerable Gamers

Some microtransaction systems exploit impulsive or financially vulnerable players, leading them to spend beyond their means without guaranteed benefits. This aligns with *Gharar*, as defined by Hanafi scholars, where outcomes are uncertain and potentially harmful. Islam prioritizes protection against exploitation, making such practices inconsistent with Shariah principles.

From an Islamic perspective, microtransactions containing gambling elements, deceptive practices, unfair advantages, and exploitative mechanisms contradict Islamic ethical values of fairness, honesty, and responsible economic conduct (Febriandika et al., 2022). While microtransactions enhance game monetization, they often incorporate game-of-chance mechanics and psychological tactics to increase player spending (King et al., 2020). Although they always yield virtual rewards, these rewards hold no real-world value, making them a strategic revenue tool rather than a fair economic exchange (McCaffrey, 2019).



Figure 5. The microtransaction flow happens with the element of *Batil*.

To summarize, the table below show that the element of *Batil* in microtransacti on towards Online Games.

Type of Micro-transaction	Details	Method of purchasing	Examples of games	Element of <i>Batil</i>
In-game currency	A form of money connected to a specific game or game series, used for in-game purchases. Once purchased, it cannot be exchanged back into real-world currency.	Real-world currency	<i>Fortnite</i> (VBucks); <i>FIFA Series</i> (FUT coins); <i>Overwatch</i> (Credits)	<i>Gharar</i>
Loot boxes	Virtual crates, boxes or card packs that are opened to reveal a random selection of in-game items	Real-world currency; in-game currency; in-game items	<i>Mobile legend</i> , <i>FIFA Series</i> (Packs), <i>Overwatch</i> , <i>Counter-Strike: Global Offensive</i>	<i>Maysir and Gharar</i>
In-game items	A virtual item that can be purchased from a videogame store or integrated marketplace. These can be used to customise in-game avatars or provide advantages to gameplay. Although in-game items are purchased based on clearly defined features, subsequent unilateral modifications by developers may	Real-world currency; in-game currency	<i>Fortnite</i> , <i>Mobile Legend</i> (Skins, weapons); <i>Overwatch</i> (skins, emotes, victory poses); <i>World of Warcraft</i> (pets, mounts)	<i>Gharar</i>

Type of Micro-transaction	Details	Method of purchasing	Examples of games	Element of <i>Batil</i>
Battle Pass	<p>introduce future uncertainty, thereby undermining the stability of ownership, altering the agreed subject matter.</p> <p>An in-game tiered level system available for a set amount of time (seasons). Players can unlock in-game rewards as they progress through levels of the battle pass. Battle pass tiers are usually unlocked through acquiring experience points (XP) or through completing challenges. Tiers may also have a 'pay to win' option. In battle pass systems, although rewards are outlined at the point of purchase, failure to complete the required tasks within the stipulated time results in forfeiture of another items, thereby introducing conditional</p>	<p>Real-world currency; in-game currency</p>	<p><i>Mobile Legend, Fortnite, Call of Duty: Modern Warfare, Rocket League (Rocket Pass); DOTA 2</i></p>	<p><i>Gharar</i></p>

Type of Micro-transaction	Details	Method of purchasing	Examples of games	Element of <i>Batil</i>
	uncertainty regarding entitlement to the full benefits despite prior payment.			
Downloadable Content (DLC)	Additional content for an already purchased game, such as bonus levels, chapters or explorable areas.	Real-world currency	<i>The Witcher Series;</i> <i>The Last of Us;</i> <i>Legend of Zelda: Breath of Wild</i>	<i>Gharar</i>
Pay-to-win	Microtransactions or paid in-game purchases that provide functional advantages, such as extra moves, upgrade materials, cards, gems, or other progression aids, which increase the player's chance of passing difficult levels or progressing faster. However, such payment does not guarantee success and may require repeated purchases, thereby giving rise to an element of <i>gharar</i> due to uncertainty over the actual benefit obtained.	Real-world currency; in-game currency	<i>Maple Story,</i> <i>Clash Royale,</i> <i>Diablo Immortal</i>	<i>Gharar</i>

Table 2. The Element of *Batil* in microtransaction towards online games.

In conclusion, the objective of the study was to gain insight into the Islamic viewpoint on microtransactions in online games, with a particular focus on identifying elements that are considered *Batil*, which are invalid or prohibited according to Shariah principles. The investigation examined the increasing frequency of microtransactions in the game industry, their various forms, and the potential ethical consequences of these transactions from an Islamic perspective.

Microtransactions in online games encompass a wide range of forms, such as purchases of in-game currency, loot boxes, in-game items, battle passes, downloadable content (DLC), and pay-to-win choices. The study emphasised the possible presence of *Batil* in these microtransactions, particularly in relation to *Gharar* (uncertainty) and *Maysir* (gambling). The element of *Gharar*, characterised by indeterminacy or vagueness, was detected in specific microtransaction practices, such as loot boxes and deceptive marketing strategies that may entice gamers into excessive spending. Additionally, the presence of *Maysir*, which closely resembles gambling, was clearly observed in microtransactions that offer randomized rewards based on chance (Yusoff & Razak, 2023).

This study underscores the significance of aligning microtransactions in online games with Islamic ethical principles, such as fairness, transparency, and the prevention of exploitation. The presence of gambling-like mechanics and the potential exploitation of vulnerable gamers, especially minors, are deemed incompatible with Islamic teachings (Febriandika et al., 2022). A flowchart was used to visually depict the microtransaction process, highlighting the *Batil* elements involved, while a summary table provided a clear classification of different microtransaction types and their associated ethical concerns from an Islamic viewpoint.

Recognizing the challenges posed by *Gharar* (uncertainty) and *Maysir* (gambling) in microtransactions, several proactive measures must be taken to prevent these unethical elements from spreading further, particularly among Muslim youth who may be unaware of their financial and religious implications.

5.2 Digital Awareness and Ethical Education

Digital awareness and ethical education must be reinforced through Islamic financial literacy programs, school curricula, and public awareness campaigns (Lathifah & Muzammil, 2023). Educational institutions, religious authorities, and gaming communities should collaborate to educate players about the risks of unethical digital spending, particularly regarding the

psychological and financial impact of loot boxes and gambling-like mechanics (Zendle & Cairns, 2018). Studies have shown that many players, particularly minors, fail to recognize the similarities between loot boxes and gambling, making awareness programs essential (Zendle, Meyer, & Over, 2019). Scholars and Islamic finance experts can contribute by issuing fatwas and explaining the concept of permissible and impermissible transactions in gaming through sermons, social media, and public forums (Fadzillah, 2023). Additionally, integrating Islamic digital ethics into financial literacy education can equip young Muslims with the knowledge to make informed financial decisions in gaming environments (Isa et al., 2024).

5.3 *Government Regulations and Parental Controls*

Government regulations and parental controls should be strengthened to mitigate the negative effects of microtransactions. Parents should monitor in-game purchases, set spending limits, and use parental control features to protect children from manipulative gaming practices (McCaffrey, 2019). Studies indicate that parental intervention significantly reduces the likelihood of excessive spending on microtransactions (Alarcon et al., 2024). Regulatory bodies, such as JAKIM and the Malaysian Communications and Multimedia Commission (MCMC), can establish stricter policies to regulate or ban loot boxes and gambling-like mechanics in games marketed toward Muslim players (King et al., 2020). The Belgian and Dutch governments have already implemented loot box bans, recognizing them as a form of gambling (Wardle & Zendle, 2021). Additionally, governments in Islamic-majority nations should work toward establishing clear guidelines on digital transactions that align with Shariah principles, ensuring fair consumer practices (Batubara et al., 2024), 2022). Furthermore, game developers should be encouraged to design monetization models that promote transparency and ethical financial practices, reducing the reliance on exploitative revenue models (Zendle, 2020).

5.4 *Development of Shariah-Compliant Gaming Alternatives*

The development of Shariah-compliant gaming alternatives should be explored to provide ethical entertainment options (Febriandika et al., 2022). Islamic-friendly games, which eliminate elements of *Gharar* and *Maysir*, could focus instead on education, skill-based gameplay, and strategic thinking. Research suggests that skill-based games, which reward players based on ability rather than chance, align better with Islamic ethical principles (Yusoff & Razak, 2023). Furthermore, eSports tournaments and competitions should be promoted without the need for unethical microtransactions, ensuring fair and competitive gameplay for all participants (Gibson et al., 2022). Recent studies on Shariah-compliant digital gaming have highlighted the importance of

transparent transactions, clear ownership of digital assets, fair pricing mechanisms, and responsible financial practices in creating an ethical gaming ecosystem. Such approaches may offer a viable alternative to exploitative microtransaction systems commonly found in contemporary online games (Zamri et al., 2025). Additionally, Islamic institutions and scholars should work with game developers to create educational and engaging games that align with Islamic values, fostering a gaming environment that is both ethically responsible and commercially viable (Abdul Aziz et al., 2019).

The Islamic perspective on microtransactions in online games highlights the necessity of ethical oversight in digital transactions. Greater awareness, regulation, and the development of ethical gaming alternatives are crucial to ensuring that online gaming remains a fair and responsible activity for Muslim players. By fostering a collaborative effort between parents, educators, religious scholars, policymakers, and game developers, a more ethical, transparent, and Shariah-compliant gaming ecosystem can be established—one that aligns with Islamic principles while still allowing for innovation and enjoyment in the gaming industry.

6. CONCLUSION

This study critically examined the ethical implications of microtransactions in online games from an Islamic perspective, particularly concerning *Gharar* (uncertainty), *Maysir* (gambling), and *Tadlīs* (deception). The findings highlight that loot boxes, pay-to-win mechanics, and randomized in-game purchases contain elements that are problematic under Shariah law, as they promote financial uncertainty, exploitative consumer behavior, and unfair competitive advantages. Given the rapid expansion of digital gaming economies, these concerns underscore the urgent need for ethical guidelines and regulatory interventions to ensure fair and transparent financial practices in online gaming.

The practical implications of this research are significant for game developers, regulators, and Muslim consumers. Developers must recognize the moral and financial risks associated with unethical microtransactions and strive to implement fair monetization models that do not rely on manipulative gambling-like mechanics. Regulatory bodies should consider stricter oversight to protect consumers, particularly young players, from exploitative gaming practices. For Muslim consumers, this study emphasizes the importance of financial literacy and ethical awareness in digital transactions, urging players to approach in-game purchases with caution and responsibility.

Looking ahead, future research should explore alternative Shariah-compliant gaming models, including fixed-price in-game purchases, transparent monetization strategies, and subscription-based models that promote fair and ethical gaming experiences. Additionally, empirical studies assessing the psychological and financial impact of microtransactions on Muslim players could provide further insights into responsible gaming behaviors and regulatory needs. By fostering a more ethical and inclusive gaming environment, the industry can align itself with principles of fairness, transparency, and consumer protection, ultimately ensuring that digital gaming remains a positive and responsible form of entertainment for all players.

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