

An Exploration of the Practice of Buying and Selling Mobile Legends Diamonds Based on Sharia Economic Law

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ABSTRACT

This study aims to examine the practice of purchasing Mobile Legends diamonds at Toko Samsul Muin Jaya from the perspective of Sharia economic law. Employing a descriptive qualitative approach through a single case study design, this research provides an in-depth analysis of digital transaction mechanisms within a rural context. Data were collected through observation, interviews, and documentation, and analyzed using the Miles, Huberman, and Saldaña model. The findings reveal that the transaction practices are conducted informally, lacking contractual clarity, transparency of the transaction object, and adequate consumer protection. Although the shop is trusted by the local community due to its speed and affordable pricing, the practices still involve elements of gharar (uncertainty) and do not fully comply with Sharia standards. The novelty of this research lies in its direct exploration of digital buying and selling practices in rural areas, which remain underexplored in contemporary Islamic economic law literature. The findings underscore the importance of digital-based Sharia economic literacy education and the active role of religious leaders and regulators in guiding communities toward fair, transparent, and Sharia-compliant digital economic practices.

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1. INTRODUCTION

Buying and selling activities are among the oldest forms of social and economic interaction in human civilization (Surya, 2024). In daily life, trade transactions are an essential and unavoidable need,

whether in the form of physical goods or services. Over time, the modes of trading have evolved from traditional face-to-face interactions to more complex digital transactions (Lubis, Irfana, Purwatiningsih, Nisak, & Sari, 2024; Tanjung, Anaswan, & Nisak, 2023). Within this context, Islam, as a comprehensive religion, has established fundamental principles of trade under the system of muamalah (social and economic transactions). Islam emphasizes that every economic transaction must be based on honesty, transparency, and justice (Ahmad, Qamar, Bhatti, & Bashir, 2023; Alsayed & Kayadibi, 2025). A transaction is considered valid in Islamic law if it adheres to mutual consent (antaradin) and is free from elements of fraud, usury (riba), uncertainty (gharar), or other prohibited aspects (Nurjali, Nisak, Wulandari, & Mun'amah, 2023; A. A. Saputra, 2023).

In Islamic jurisprudence, it is established that the original ruling of muamalah is permissibility (mubah), as long as there is no evidence (dalil) indicating its prohibition. This principle is encapsulated in the legal maxim: "Al-ashlu fil mu'amalat al-ibahah illa ma dalla dalil 'ala tahrimiha", which means: "The original ruling in transactions is permissibility, unless there is evidence to the contrary." Therefore, as long as a form of trade does not contradict the principles of Sharia, it is deemed permissible (Devi, Ma'ani, & Wahab, 2023; Fatimah, Devi, Wandu, Mun'amah, & Sarwono, 2024). These Sharia principles require the fulfillment of the essential elements and conditions of a valid sale, including the presence of capable contracting parties (the seller and the buyer), a clearly defined object of sale, a mutually agreed-upon price, and an offer and acceptance (ijab and qabul) that reflect genuine consent.

Islam also provides a strong moral and legal foundation for conducting economic transactions, as found in the Qur'an, Surah An-Nisa (4:29), which prohibits unjust consumption of others' wealth and allows trade only through mutual agreement. This verse emphasizes that economic transactions must be free from coercion, fraud, and ambiguity. In addition to the Qur'an, the Hadith of the Prophet Muhammad (peace be upon him) offers essential guidance, including the prohibition of sales involving gharar (uncertainty), as narrated in Sahih Muslim (Fatimah et al., 2024; Fia, Musthofa, & Devi, 2024). This prohibition forms a critical basis in evaluating the legitimacy of any transaction under Islamic legal standards.

With the advent of the digital era and the Fourth Industrial Revolution, the nature of trade has undergone significant transformation. Economic digitalization has opened new avenues for commercial activity, including transactions involving non-physical digital products such as vouchers, tokens, and virtual currencies used in online games. One prominent example of such a development is the trading of "diamonds" in the popular online game Mobile Legends: Bang Bang. This game has become one of the most widely played online games in Indonesia, boasting millions of active users, most of whom are teenagers and young adults. Diamonds, as the in-game currency, are essential for enhancing gameplay, accessing exclusive content, and participating in competitive events (Mustari, Mere, Pitri, Wibowo, & Nilfatri, 2024; Rahma, Musthofa, & Fatimah, 2024; Susanto, Putra, & Nisak, 2024).

The high demand for diamonds has led to the emergence of an informal diamond trading market outside the official platform. People now purchase diamonds through offline stores, mobile credit counters, and individual resellers. A common practice involves direct, cash-based transactions without receipts, written agreements, or any clear legal basis for how the diamonds are delivered (Kadarsih, Munip, Aminah, & Rahmy, 2023; Musthofa & Wulandari, 2024). For instance, at Toko Samsul Muin Jaya in Lagan Tengah Village, customers simply provide their Mobile Legends account ID and the number of diamonds they want to purchase, then pay in cash. The seller subsequently tops up the diamonds using a third-party application, without any verbal or written contract, and without explaining the method, source, or legal implications of the transaction to the customer (Musthofa, 2024; A. E. Saputra & Susanti, 2024).

This phenomenon raises important questions from the perspective of Sharia economic law. Normatively, the sale of digital goods and services is permissible in Islam, as stipulated in DSN-MUI Fatwa No. 140/DSN-MUI/IX/2021. However, the conditions for permissibility include a valid contract (whether written, verbal, or symbolic) and the absence of prohibited elements such as *riba*, *gharar*, fraud, or ambiguity. In cases where transactions lack transparency, where the origin of the digital goods is unclear, and where no guarantees are provided, such practices may be categorized as *gharar* or even *tadlis* (deception), both of which are prohibited in Islam. These concerns merit thorough academic investigation, especially since these practices are widespread and primarily involve younger consumers with limited Sharia literacy (Hidayat, Mubyarto, Ritonga, & Sunarti, 2023; Karnadjaja, 2023; Mustofa, 2023).

Most players and consumers are unaware that their digital activities carry legal and religious implications. Often, the focus is on speed and convenience rather than the legality of the contract. Consequently, essential aspects such as the clarity of the transaction object, the validity of the contract, and the seller's responsibilities are overlooked. If digital transactions are conducted without adhering to Sharia principles, they may not only be invalid from a legal standpoint but may also harm consumers financially and morally (Munip et al., 2024; Nuri, Junaidi, & Achmad, 2024). In cases where diamonds are sourced through illegitimate means, the player's game account may be penalized or suspended by the game developer, and the purchased diamonds may be deleted without refund.

In practice, business owners like Samsul Muin may have good intentions to serve their communities and meet their entertainment needs. He is known for his honesty and for avoiding deceptive practices. However, without adequate knowledge and understanding of digital *fiqh muamalah*, there is a risk that such business operators may unknowingly engage in transactions that contradict Sharia principles. It is therefore essential to educate digital entrepreneurs, especially in rural areas, to recognize that digital products are still subject to the same legal and ethical standards as conventional goods. Diamond transactions must fulfill requirements such as clarity (*bayan*), honesty (*sidq*), and accountability (*amanah*) (Saryanti, Daud, Kadarsih, Munamah, & Dewi, 2024; Sya'banana, Nisak, Suryaningsih, Rukiyanto, & Hastuti, 2024).

Sharia economic literacy among youth and digital business actors in Indonesia remains relatively low. Understanding of *fiqh muamalah* principles in digital transactions is still inadequate, even among students in Islamic educational institutions (Dewi & Febrianto, 2023; Hidayat, Hardi, Sucipto, & Sunarti, 2023). This reflects a gap between technological advancement and the relevant understanding of Islamic legal norms. Most digital-native users treat online activities as casual and assume there are no legal or religious consequences. This highlights the urgent need for research that not only describes these issues but also offers analytical and practical insights.

From the perspective of *maqashid al-shariah* (the higher objectives of Islamic law), protecting wealth (*hifdz al-maal*) and avoiding harmful transactions are among the core goals in Islamic economics. Transactions that involve *gharar*, *maysir*, or fraud not only violate Islamic law but also undermine trust and damage the integrity of economic systems. In this context, unregulated diamond trading in *Mobile Legends*—conducted without legal safeguards—can lead to financial losses, disputes, and unethical exploitation. Hence, a more in-depth examination of these practices is necessary through the lens of *fiqh muamalah* and Sharia economic law (Kuswanto, Fajanela, & Abidin, 2024; Munip, 2024).

Based on the background above, this study is deemed important in order to examine the compliance of direct and cash-based diamond trading practices at Toko Samsul Muin Jaya with the principles of Sharia economic law. This research holds both academic and practical significance, as it aims to provide guidance for small digital business actors and raise public awareness of the importance of *halal*, trustworthy, and responsible transactions. Accordingly, the research questions addressed in this study are as follows: To what extent does the practice of diamond trading at Toko Samsul Muin

Jaya comply with the principles of Sharia economic law? What potential violations or deviations exist within these transactions from the perspective of fiqh muamalah?

2. METHODS

This study employs a descriptive qualitative approach (Lambert & Lambert, 2012) with a single case study design to describe and analyze in depth the practice of buying and selling Mobile Legends diamonds at Toko Samsul Muin Jaya from the perspective of Sharia economic law. This approach was chosen for its flexibility and depth in exploring the meanings, perceptions, and social realities that naturally occur within the community. In qualitative research, the researcher acts as the primary instrument, engaging directly with the research subjects and objects through observation, interviews, and documentation. By focusing on Toko Samsul Muin Jaya as the case study site, the researcher is able to identify and examine the digital trading practices holistically, including the surrounding social, economic, technological, and religious factors. A single case study is considered the most appropriate design due to the contextual nature of the phenomenon under investigation, which has not been extensively addressed in contemporary Sharia economic law literature. As emphasized by Sugiyono, qualitative studies enable deep understanding of social dynamics and economic practices in local contexts, producing knowledge that is not only descriptive but also reflective and critical.

This research was conducted at Toko Samsul Muin Jaya, located in Lagan Tengah Village, Geragai District, Tanjung Jabung Timur Regency, Jambi Province, from March to May 2025. The site was selected purposively, as the store actively engages in both direct and digital sales of Mobile Legends diamonds in a rural setting. The research timeline encompassed the entire sequence of activities, including preparation, data collection, data analysis, and final report writing. Data were collected using three main techniques: non-participant observation, semi-structured interviews, and documentation, aiming to obtain complementary primary and secondary data. Observation focused on the store's transaction process, including payment methods, communication between seller and buyer, and the diamond top-up system. Interviews were conducted with several informants, including the store owner, customers, members of the local gaming community, and religious figures, to explore their understanding of the transaction mechanisms and their views on its permissibility from a Sharia perspective. Documentation involved reviewing legal references such as DSN-MUI Fatwa No. 140/DSN-MUI/IX/2021 on digital transactions, the game's terms and conditions, as well as relevant books, journals, and articles on digital economics and contemporary Islamic commercial law. Data analysis followed the Miles, Huberman, and Saldaña model, consisting of data reduction, data display, and conclusion drawing/verification. The validity of the findings was ensured through techniques such as member checking, triangulation, and credibility checks, so that the results are academically rigorous, accurate, and practically relevant to the discourse of digital Sharia economic law.

3. FINDINGS AND DISCUSSION

This study is situated at Toko Samsul Muin Jaya, located in Dusun Selamat, Lagan Tengah Village, Geragai Sub-district, East Tanjung Jabung Regency. The store has a long-standing history of serving the surrounding community and originates from an area rich in historical value—Lagan Tengah Village. Dusun Selamat, where the store is located, is a significant part of the village with deep historical roots, beginning with the arrival of Mr. Idam and his group during the Japanese occupation in 1942. They later established a community by building a modest mosque in Kuala Sungai Tawar. Over time, this settlement evolved into what is now known as Lagan Tengah Village, initiated by a

community leader named Usman and first led by Babuk. Amidst the village's development dynamics, Toko Samsul Muin Jaya has become a symbol of local entrepreneurship. Initially founded in 1998 under the name Toko Arif, the business experienced a period of inactivity before being revitalized in 2018 by Samsul Muin, offering digital services such as mobile credit sales, interbank transfers, and top-up services for online game vouchers, including Mobile Legends diamonds. Lagan Tengah Village itself comprises 12 hamlets and 29 neighborhood units (RT), covering an area of approximately 81.69 km², bordering several neighboring villages and sub-districts, and is home to 2,989 residents, the majority of whom are Muslim. Dusun Selamat is inhabited by 135 households, totaling 545 individuals. The local economy is structured into two primary sectors: agrarian and micro-digital (Kurniawan, Marwendi, Yusuf, Aiman, & Tauvani, 2024; Kuswanto, Abidin, Pestano, & Ikhlas, 2024; Syariah, 2024). The main commodities include palm oil and areca nut, alongside the emergence of digital ventures such as Toko Samsul Muin Jaya, which exemplifies the adaptability of micro, small, and medium enterprises (MSMEs) to technological advancements. The social and religious life of the Dusun Selamat community is harmonious, predominantly consisting of Javanese and Bugis ethnic groups who routinely organize religious activities such as Yasinan recitations and Majelis Al-Habsy, fostering inter-hamlet and inter-village solidarity. In terms of youth engagement, the "Pemuda Cinta Damai" youth organization serves as a productive platform for various social, athletic, and religious activities. It also reflects the youth's active participation in digital economic practices, such as topping up Mobile Legends diamonds through Toko Samsul Muin Jaya. These dynamics indicate that the residents of Dusun Selamat, particularly the younger generation, are capable of adapting to modern developments while upholding Islamic and local values, thereby strengthening their position in a sharia-compliant rural digital economy.

The store serves as an informal center for Mobile Legends diamond top-up transactions. Although it lacks formal legal status—such as a business license, signage, or a modern record-keeping system—it is widely recognized within the community, especially among teenagers and students, for offering relatively lower prices and quick service (Fajri, Abidin, & Lestari, 2024; Ismail & Musthofa, 2024). Based on field observations conducted between June 11–14, 2025, it was found that transactions are carried out in a very simple manner: buyers merely provide their account ID and the desired amount of diamonds, followed by direct cash payment. The seller then tops up the diamonds using a third-party application, without issuing any proof of transaction. There is no refund system or guarantee in place should the diamonds fail to appear in the buyer's account. When asked about the legality of this process, the seller stated that he relies solely on customer trust and his experience of running the business for over a year. "It's usually fine—many people top up here. If the diamonds don't go through, I'll help retry, but I can't promise compensation," said Samsul Muin (Interview, June 12, 2025).

The process of buying and selling Mobile Legends diamonds at this store does not follow standardized procedures but takes place in an informal, fast-paced, and minimally documented environment. From interviews conducted with five buyers on June 13, 2025, it was revealed that most of them were high school and university students who regularly top up at the store. One buyer commented: "At that store, you just say the ID, pay, wait a bit, and the diamonds go in. It's easy. Not complicated and cheaper." The seller provides no written receipt, and payments are made in cash, leaving customers with no legal protection in the event of a dispute. Moreover, when asked about the application used by the seller to top up diamonds, most buyers admitted they did not know and simply entrusted the process to the seller. This suggests that transactional practices at the store rely heavily on the seller's personal reputation and local social relations rather than on formal systems that ensure transparency and accountability.

From the perspective of Islamic jurisprudence (fiqh muamalah), the sales contract (akad) observed in this practice does not meet the ideal standards of Islamic law. Field observations revealed

that there is no explicit declaration of offer and acceptance (ijab and qabul) between the seller and the buyer; the transaction simply proceeds without any formal verbal agreement. In Islamic commercial law, contracts must be conducted with mutual awareness and clearly stated intentions to ensure the validity of the transaction under Sharia. One buyer shared during the interview: "There's no talking, just give the ID, pay, and they top up." (June 13, 2025). This indicates that the contract is carried out implicitly ('urfi), based on local custom, but remains vulnerable to elements of gharar (uncertainty), as there is no clarity regarding the terms of agreement, the nature of the product, or the guarantee of fulfillment. Additionally, the use of third-party applications of unknown origin further complicates the process and potentially violates the Sharia principle of transparency (ghayr majhul) in commercial transactions.

One of the key findings of this study is the absence of consumer protection mechanisms in the diamond top-up transactions conducted at Samsul Muin Jaya Store. Since all transactions are carried out without any proof of payment and through unofficial third-party channels, buyers have no legal grounds to claim compensation in case of errors or failed deliveries. The seller makes efforts to assist when problems occur but does not offer any form of assurance. He stated, "Once the money is paid, I do the top-up. But if the diamonds don't go through, I help check, but I can't always offer compensation because I don't control the app directly," (Interview, June 12, 2025). This reflects a highly fragile operating system lacking in accountability and fairness—two core principles in Islamic economic law. Furthermore, since the item being sold is a digital (non-physical) commodity, the ambiguity surrounding its origin and quality increases the risk borne by the buyer, especially since they have no insight into how the top-up system works or who the third parties involved are.

Field findings also indicate that most consumers lack adequate understanding of Sharia law in relation to digital transactions. When asked whether they believed the diamond top-up practice was in accordance with Islamic principles, most buyers responded that they were unsure or unconcerned. One student remarked, "As long as the diamonds go in, I don't think about whether it's halal or haram." (Interview, June 13, 2025). This lack of awareness illustrates that Sharia economic literacy among rural communities—particularly among the youth—is still limited, especially regarding digital commerce. This situation is further exacerbated by the lack of Islamic legal education and guidance that directly addresses online buying and selling practices. In light of the growing prevalence of online gaming and digital transactions, there is an urgent need for stronger public understanding of key Sharia principles such as clarity of contract (al-'aqd al-mubin), object certainty, fairness in pricing, and consumer protection. These findings underscore the need for intervention from religious leaders, educational institutions, and Sharia authorities to provide guidance and regulation, so that communities are not unknowingly engaging in commercial practices that contradict Islamic principles.

Samsul Muin Jaya Store is a home-based business unit located in Dusun Selamat, Lagan Tengah Village, Geragai Subdistrict, Tanjung Jabung Timur Regency. This store has a long-standing history of serving the local community and originates from a historically rich area—Lagan Tengah Village. Dusun Selamat, where the store is situated, holds historical significance as it was first settled during the Japanese occupation in 1942 by Mr. Idam and his group, who established a community by building a modest mosque at Kuala Sungai Tawar. Over time, this settlement evolved into Lagan Tengah Village, pioneered by a figure named Usman and initially led by Babuk. Amidst the village's socio-economic development, Samsul Muin Jaya Store emerged as a symbol of local entrepreneurship. Originally founded in 1998 under the name "Toko Arif," the store went through a period of inactivity before being revitalized in 2018 by Samsul Muin. The business expanded into the digital sector, offering services such as mobile credit sales, interbank transfers, and game voucher top-ups, including Mobile Legends diamonds.

Lagan Tengah Village consists of 12 hamlets and 29 neighborhood units (RTs), covering an area of approximately 81.69 km². It borders various surrounding villages and subdistricts and has a

population of 2,989 residents, the majority of whom are Muslim. Dusun Selamat itself is home to 135 households (KK) or 545 individuals. The local economy is structured around two main sectors: agriculture and digital micro-enterprises. The leading agricultural commodities include oil palm and areca nut, while the rise of digital businesses such as Samsul Muin Jaya Store exemplifies how MSMEs (Micro, Small, and Medium Enterprises) have adapted to technological developments.

Social and religious life in Dusun Selamat is notably harmonious, predominantly consisting of Javanese and Bugis ethnic groups. These communities actively engage in religious gatherings such as Yasinan recitations and Al-Habsyi assemblies, which strengthen inter-hamlet and inter-village social bonds. In terms of youth involvement, the "Pemuda Cinta Damai" (Peace-Loving Youth) organization serves as a productive platform for social, sports, and religious activities. It also reflects the active participation of local youth in the digital economy—for instance, by purchasing Mobile Legends diamonds via Samsul Muin Jaya Store. This dynamic illustrates that the people of Dusun Selamat—especially the younger generation—have demonstrated the capacity to adapt to the digital age while preserving Islamic and local cultural values. Such adaptability reinforces their position in a Sharia-based rural digital economy and highlights the intersection between tradition and innovation in everyday economic life (Abidin, 2024; Ariyani et al., 2024).

4. CONCLUSION

It can be concluded that the practice of buying and selling Mobile Legends diamonds at Toko Samsul Muin Jaya is conducted informally and does not fully comply with the principles of Sharia economic law, particularly in terms of contract clarity, transaction object transparency, and consumer protection. This addresses the research question regarding the conformity of such practices with Sharia provisions, which, in this context, still involve elements of gharar (uncertainty) and potential injustice. The novelty of this study lies in its direct exploration of digital trading practices in a rural setting—an area that remains underexplored in contemporary Sharia economic law literature, especially concerning online games and virtual transactions. These findings have significant implications for the development of digital-based Sharia economic literacy education and highlight the urgent need for active involvement from religious scholars, educators, and regulators in guiding communities to remain adaptive to technological advancements while upholding Islamic principles. This ensures that grassroots-level digital transactions are conducted fairly, with trust, and in accordance with Sharia.

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