

## THE PRACTICE OF BUYING AND SELLING ONLINE GAMES ACCORDING TO FIQH MUAMALAH (Study in Valorant Game Account)

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### Abstract

This study aims to analyze the practice of buying and selling online game accounts, specifically in the game *Valorant*, from the perspective of Islamic commercial jurisprudence (*fiqh muamalah*). With the growing popularity of online games among the younger generation, account trading has become a common phenomenon, although it is conducted outside the official channels provided by game developers. This research employs a qualitative descriptive approach, utilising data collection methods such as interviews, observations, and a literature review. The findings reveal that the buying and selling of *Valorant* accounts are conducted informally, without legal protection, and do not meet the pillars and conditions required for a valid sale in Islam. The practice involves several risks, including fraud, account reclamation by the seller (*hack back*), account banning by Riot Games, and value uncertainty due to the *gacha* system. From the *fiqh muamalah* perspective, such transactions are deemed problematic as they involve elements of *gharar* (uncertainty), *ghisy* (fraud), and lack of complete ownership (*milkiyyah tammah*). Therefore, the trading of *Valorant* accounts is not in accordance with Islamic commercial principles and should be avoided by Muslims.

**Keywords:** *Fiqh Muamalah, Online Trading, Online Games, Valorant Account, Gharar*

### Abstrak

Penelitian ini bertujuan untuk menganalisis praktik jual beli akun game online, khususnya game Valorant, dalam perspektif fiqh muamalah. Seiring meningkatnya popularitas game daring di kalangan generasi muda, transaksi jual beli akun menjadi fenomena yang umum terjadi, meskipun dilakukan di luar jalur resmi pengembang game. Penelitian ini menggunakan pendekatan kualitatif-deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan studi kepustakaan. Hasil penelitian menunjukkan bahwa mekanisme jual beli akun Valorant dilakukan secara informal, tanpa perlindungan hukum dan tidak memenuhi rukun serta syarat sah jual beli dalam Islam. Transaksi ini mengandung sejumlah risiko seperti penipuan, pengambilan kembali akun oleh penjual (*hack back*), pemblokiran akun oleh Riot Games, dan ketidakpastian nilai akun akibat sistem *gacha*. Dalam perspektif fiqh muamalah, jual beli semacam ini dinilai bermasalah karena mengandung unsur *gharar* (ketidakjelasan), *ghisy* (penipuan), serta tidak terpenuhinya prinsip kepemilikan sempurna (*milkiyyah tammah*). Dengan demikian, jual beli akun Valorant tidak sesuai dengan prinsip-prinsip muamalah yang diatur dalam syariat Islam, dan karenanya perlu dihindari oleh umat Muslim.

**Kata Kunci:** *Fiqh Muamalah, Jual Beli Online, Game Online, Akun Valorant, Gharar*

### INTRODUCTION

The rapid advancement of information and communication technology has affected almost every aspect of people's lives and activities. The increasingly transparent openness of information networks allows humans to interact and transact directly and quickly in various parts of the world. Various needs can now be accessed more easily thanks to advanced technology supported by the internet. With the internet, all computers can connect and communicate with each other without geographical and time limits.

The development of technology then created new forms of economic activity, including in the world of entertainment and online games (*online games*). One of the practices that is now rampant among game players is account buying and selling transactions. Accounts that have reached a certain level or have rare skins are often sold at high prices, either through intermediaries or directly between players.

One of the online games that is now widely played is the Valorant game. Valorant is a *tactics-based first-person shooter* (FPS) game developed and published by Riot Games. This game was first officially released on June 2, 2020, and immediately gained great popularity among gamers, mainly due to the combination of unique game mechanics, where players rely not only on shooting skills but also on the special *abilities* of a character called Agent. One of the main

attractions of Valorant is the existence of weapon skins and exclusive items that can be obtained through certain purchases or events or are not always provided in the game's shop. Due to the difficulty in obtaining high-ranked accounts or rare skin collections, many players choose to buy accounts from others.

The practice of buying and selling accounts is not necessarily regulated in the positive legal system or in the regulations of game developers. Riot Games, for example, explicitly prohibits any form of buying and selling accounts in its terms of service.<sup>1</sup> As a result, account transactions are carried out clandestinely, without legal protection, and rely heavily on trust between parties. This opens up space for various problems to occur, such as fraud, account takeover by the seller (*hack back*), and unilateral blocking of accounts by developers. This phenomenon then raises a fundamental question, especially from the perspective of Islamic law: is the practice of buying and selling game accounts legal according to fiqh muamalah? Can digital objects such as game accounts be traded according to Sharia? How does Islam view transactions that involve elements of uncertainty, speculation, and potential one-sided losses?

By looking at these problems, this study aims to analyze the practice of buying and selling online game accounts, especially *Valorant* accounts, from the perspective of fiqh muamalah. This research aims to unravel how the transaction mechanism occurs in the field, identify the various risks associated with it, such as fraud and *hack back*, and evaluate its suitability with the principles of buying and selling in Islam. Thus, this research is expected to make a scientific contribution in answering contemporary problems that have not been widely discussed in classical fiqh literature, as well as becoming an ethical reference for Muslims in converting in the digital space.

The phenomenon of buying and selling online game accounts, such as *Valorant*, is a new form of economic interaction that has emerged from the development of digital technology. However, until now, there have not been many fiqh studies that specifically discuss the validity of the transaction from the perspective of Islamic law. In fact, Muslims, as part of internet users, are also actors in this ecosystem. Therefore, it is necessary to conduct a critical study based on muamalah fiqh so that this kind of transaction can be weighed with sharia principles that are fair, transparent, and in accordance with *maqashid al-shari'ah*. This research is important to provide a contextual understanding of Islamic law on contemporary forms of muamalah that have not been explicitly regulated in classical books.

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<sup>1</sup> Riot Games, "Terms of Service," retrieved July 27, 2025, <https://www.riotgames.com/en/terms-of-service>.

The discussion of the practice of buying and selling online game accounts has become a concern in several academic works, although it has not been studied in depth from the perspective of fiqh muamalah. Fikri Maulana (2022), in his article entitled *The Role of Middlemen in Digital Game Transactions*, reviews that the practice of buying and selling game accounts, including *Valorant*, is generally carried out through social media without legal contracts and relies heavily on trust. He emphasized that the role of *middlemen* is considered important to reduce the risk of fraud and strengthen a sense of security in transactions. However, it still has no formal legal force because it violates the developer's policy.<sup>2</sup> The similarities between Maulana's research and this research lie in the focus on the practice of buying and selling game accounts that are carried out outside the developer's official system and are vulnerable to fraud. However, the difference is that Maulana's research focuses more on the role of the middleman sociologically in the transaction process, without discussing the review of muamalah fiqh in depth, as in this study.

Furthermore, a study conducted by Rinaldi Fadillah and Andi Wibowo (2021) entitled *Gharar in Digital Transactions: A Review of Fiqh Muamalah*, highlights the practice of buying and selling intangible goods that contain elements of *gharar* (uncertainty). They emphasized that digital transactions with objects that are not clear or not fully legally owned by the seller can be included in the category of buying and selling fraud.<sup>3</sup> The similarity with this study is that it raises the issue of the validity of digital transactions from the perspective of fiqh muamalah, especially related to the ambiguity of objects. The difference is that their research is conceptual and general to various forms of digital transactions, while this research focuses more on case studies of buying and selling *Valorant* game accounts as a concrete application of the concept.

Meanwhile, in a thesis entitled *Buying and Selling Online Game Accounts in the Perspective of Islamic Law (Study on UIN Raden Intan Lampung Students)*, Rizky Ardiansyah (2020) conducted field research on students who made game account buying and selling transactions. He concluded that many transaction actors did not understand the principles and conditions of buying and selling in Islam, and did not realize that the account was actually not an object fully owned by the seller because it was limited by the developer's provisions.<sup>4</sup> The similarity with

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<sup>2</sup> Fikri Maulana, "Peran Middleman dalam Transaksi Game Digital: Studi Praktik di Media Sosial," *Jurnal Komunikasi Digital Islam* Vol. 5, No. 2 (2022): 75-80.

<sup>3</sup> Rinaldi Fadillah dan Andi Wibowo, "Gharar dalam Transaksi Digital: Tinjauan Fiqih Muamalah," *Jurnal Hukum Islam dan Teknologi* Vol. 4, No. 1 (2021): 41-53.

<sup>4</sup> Rizky Ardiansyah, *Jual Beli Akun Game Online dalam Perspektif Hukum Islam (Studi pada Mahasiswa UIN Raden Intan Lampung)*, Skripsi, Fakultas Syariah UIN Raden Intan Lampung, 2020.

this study is that it both examines the practice of buying and selling accounts from the perspective of Islamic law and includes field data. However, unlike this study, the thesis does not specifically examine *Valorant* accounts and does not discuss risk elements in detail, such as *hack back* and potential bans from developers.

This article is divided into three main parts. First, the discussion of the concept of buying and selling in Islam, including the legal basis, the legal principles and conditions, as well as the various buying and selling according to the fiqh of muamalah. This section becomes the conceptual foundation for analyzing modern buying and selling practices. Second, a discussion about the phenomenon of buying and selling accounts in *the Valorant online game*. This section includes an overview of the game system, the transaction mechanisms that occur in the field, as well as the identification of risks such as fraud, *hack back*, and potential account blocking by developers. Third, an analysis of muamalah fiqh on the practice of buying and selling Valorant accounts, by linking classic muamalah concepts and digital reality. In this section, Islamic law views on the validity of transaction objects, the form of contracts, and the evaluation of the elements of *gharar*, *ghisy*, and ownership in online game account transactions are also presented.

This study uses a descriptive qualitative method with a normative-empirical approach, namely, examining the practice of buying and selling Valorant game accounts based on the perspective of fiqh muamalah and reality in the field. Primary data was obtained through interviews with *Valorant account transaction* actors, while secondary data was obtained from literature studies in the form of journals, fiqh books, and official Riot Games documents. The analysis is carried out by reducing data, presenting findings, and drawing conclusions based on the principles of Islamic law, such as the harmony and conditions of buying and selling, the clarity of the transaction object (*ma'qud 'alaih*), and the prohibition of *gharar* and *ghisy* elements in muamalah.

## RESEARCH METHODS

In this study, the author uses an analytical, normative and descriptive approach. This approach was chosen because this study is more effective in explaining quantitative data, such as data collection figures, as well as analyzing and drawing conclusions based on the information collected.<sup>5</sup> A normative approach is used to analyze the practice of buying and selling online game

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<sup>5</sup> Muh. Fitrah & Luthfiyah, *Metodologi Penelitian, Penelitian Kualitatif Tindakan Kelas & Studi Kasus*, (Jawa Barat: Jejak, 2017), p. 63.

accounts from the perspective of fiqh muamalah based on sharia postulates, scholars' opinions, and classical and contemporary Islamic literature. Meanwhile, the descriptive-analytical approach aims to systematically describe the mechanism of buying and selling *Valorant* accounts that occur among players and analyze the risks and forms of contracts used in these transactions.

This research is *qualitative research* that presents research data narratively, that is, without using certain measurements on the research object. In this study, the author uses a type of descriptive research, namely by describing the object or subject of research as it is in accordance with reality and empirical facts objectively.<sup>6</sup>

The data sources in this study are divided into two types, namely primary data and secondary data. Primary data was obtained through interviews with transaction actors, both sellers and buyers of *Valorant accounts*, as well as experts in the field of muamalah fiqh who understand the dynamics of contemporary muamalah. Secondary data was collected through a literature study that included classic fiqh books such as *al-Mughni* by Ibn Qudamah and *Fiqh al-Islami wa Adillatuhu* by Wahbah al-Zuhaili, as well as contemporary references such as academic journals, scientific articles, DSN-MUI fatwas, and digital regulations related to online transactions.<sup>7</sup> The data collection method is carried out through semi-structured interviews that provide flexibility in exploring the experience of game account buyers, as well as the opinions of fiqh experts who can provide legal justification. In addition, documentation methods are used, namely the collection of relevant written and digital sources, as well as online observations, by observing buying and selling interactions in online communities, such as account buying and selling forums, and social media.<sup>8</sup>

## RESULTS AND DISCUSSION

### The Principles of Buying and Selling in Fiqh and Their Application to Online Game Account Transactions

In fiqh literature, buying and selling is known as *al-bay'*, which etymologically means the exchange or exchange of goods for goods or goods at a certain price. Terminologically, scholars define buying and selling as an agreement to exchange property with another property for good, not in the form

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<sup>6</sup> Bambang Waluyo, *Penelitian Hukum Dalam Praktek*, (Jakarta: Sinar Grafika, 2002), p. 51.

<sup>7</sup> Wahbah al-Zuhaili, *Islamic Fiqh wa Adillatuhu*, Volume 5 (Beirut: Dar al-Fikr, 2007), pp. 3420-3432

<sup>8</sup> Sugiyono, *Metode Penelitian Kualitatif, Kuantitatif dan R&D*, (Bandung: Alfabeta, 2019), p. 224.

of a loan or lease, in a way that is allowed by the sharia.<sup>9</sup> This confirms that buying and selling are an integral part of muamalah in socio-economic interaction regulated by Islamic law, with the main goal of achieving benefits and justice.

In the sense of Sharia, the scholars of the madhhab provide various definitions according to their respective points of view. The Hanafiah school, as stated by Ali Fikri, states that buying and selling have a special meaning, namely exchanging objects for currency such as gold and silver, as well as a general meaning in the form of exchanging property for property in a certain way. The Malikiyah school emphasizes that buying and selling in a general sense is a mu'awadhah (reciprocal) contract for other than benefits, while in a special sense it is a mu'awadhah contract with a clear object, not debt, and not gold or silver as a reward. Madhhab Shafi'iyah defines buying and selling as an agreement to exchange property for property with certain conditions to obtain permanent ownership of objects or benefits. Meanwhile, Madhhab Hanabilah emphasizes that buying and selling is the exchange of property for property, or a benefit that is mubah for a benefit that is mubah forever, provided that it does not contain usury and is not debt.<sup>10</sup>

From these various definitions, it can be concluded that although there are differences in emphasis among the schools, there is a general agreement that buying and selling must be carried out with clarity of object, the validity of the contract, and free from harmful elements such as usury, gharar, and fraud. This shows the breadth of fiqh's perspective in regulating economic transactions, while emphasizing that the main principle of buying and selling in Islam is to maintain justice, certainty, and protection of property.

Buying and selling in Islam gets legitimacy from the main sources of sharia, namely the-Qur'an, Sunnah, and ijma' ulama. The-Qur'an explicitly distinguishes between lawful buying and selling and the practice of usury; for example, Allah states that He legalizes buying and selling and forbids usury (Q.S. Al-Baqarah, 2:275), and affirms that a lawful exchange of property must take place based on willingness and justice between the parties (Q.S. An-Nisa, 4:29). This statement confirms that trading activities that comply with sharia principles are permissible and even recommended from an Islamic perspective.

The Sunnah of the Prophet also affirmed the position of buying and selling as a noble job. In some narrations, it is stated that efforts made with one's own hands and every successful buying and selling are deeds of high value before

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<sup>9</sup> Wahbah al-Zuhaili, *Islamic Fiqh wa Adillatuhu*, Volume 5 (Beirut: Dar al-Fikr, 2007), p. 3425.

<sup>10</sup> Ahmad Wardi Muslich, *Fiqh Muamalah*, (Jakarta: Amzah, 2010), p. 175

Allah. This affirmation of the Sunnah complements the provisions of the-Qur'an by highlighting the ethical aspects of the transaction, namely honesty, justice, and right intentions.

In addition to textual evidence, *ijma'* ulama strengthens the legal status of buying and selling as an activity that is allowed and necessary in human life. The consensus of scholars arises because of the essential function of buying and selling in meeting the socioeconomic needs of the community, as long as the practice meets the requirements of a valid contract and avoids prohibited elements such as usury, *gharar*, and fraud. Thus, buying and selling are positioned in Islam not just as an economic activity, but as *muamalah*, which must be carried out according to sharia principles to realize the benefits and protection of property.

Buying and selling in Islam requires the fulfilment of certain pillars and conditions so that the contract is declared valid according to Sharia. Most scholars think that the pillars of buying and selling consist of four main elements, namely the seller, the buyer, *the shighat* (*ijab* and *qabul*), and *the ma'qud 'alaih* (the object of the contract). Although there are differences in emphasis between the Hanafiyah school and other schools in certain technical aspects, there is general agreement that all four elements must be present and clear for the transfer of ownership to take place legally.<sup>11</sup>

The conditions for buying and selling in *fiqh muamalah* are classified into several categories, namely the conditions for the occurrence of a contract (*in'iqad*), the conditions for the validity of the contract, the conditions for the implementation of the contract (*nafadz*), and the conditions for the binding of the contract (*luzūm*). This grouping aims to ensure legal certainty, protect the interests of the parties, and prevent practices that contain elements of *gharar*, fraud, or loss. The legal consequences for non-fulfilment of conditions also vary, ranging from null, *fasid*, *mauqūf*, to *mukhayyir*, depending on the type of conditions that are not met and differences of views between sects.<sup>12</sup>

In the study of *fiqh muamalah*, the form of buying and selling is very diverse, including the validity of the contract, the mechanism of determining the price, and the time of delivery of the object. Based on its validity, it is known as the classification of *sahih*, *fasid*, and *batil*. Meanwhile, from the aspect of price mechanisms, there are forms of *musāwamah*, *murābahah*, *tauliyah*, and other forms that have developed in the practice of trade and Islamic financial institutions. As for time and order, it is known as *salam* contracts, *istisnā'*, and buying and selling

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<sup>11</sup> Wahbah al-Zuhaili, *Islamic Fiqh wa Adillatuhu*, Volume 5 (Beirut: Dar al-Fikr, 2007), pp. 3430-3435.

<sup>12</sup> Mardani, *Hukum Ekonomi Syariah di Indonesia* (Jakarta: Kencana, 2012), pp. 183-186.

with tough payments. Islam also prohibits buying and selling practices that contain elements of fraud or exploitation, such as *najasy* and *talaqqī rukbān*, in order to maintain market fairness and ethics.<sup>13</sup>

In the contemporary context, digital transactions such as buying and selling game accounts generally resemble *musāwamah contracts* because the price is determined through bargaining without mentioning the cost of living. However, such transactions have the potential to contain *gharar* if the object of the contract is unclear, for example, due to the *gacha mechanism*, as well as the absence of a guarantee of delivery due to the risk of account takeover or platform developer intervention. Therefore, every element of the contract in the practice of digital buying and selling needs to be carefully studied so that it remains in line with the principles of *fiqh muamalah* and the purpose of asset protection in *sharia*.<sup>14</sup>

The development of the digital economy has given birth to various new forms of transactions, including buying and selling online game accounts such as *Valorant*, where accounts with a certain level or exclusive items (such as *skins*, *agents*, and *badges*) have economic value within the player community. In the perspective of contemporary *muamalah fiqh*, some scholars and authoritative institutions such as the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) open up space for the recognition of digital assets as objects of buying and selling as long as they meet certain criteria, namely having recognized benefits, can be controlled or controlled by the party transferring rights, and their ownership can be legally proven.<sup>15</sup> Based on these criteria, game accounts can be categorized as *māl mustafād* (benefit-based assets), which can, in principle, be exchanged as long as the elements of ownership and control are met.

However, the practice of buying and selling game accounts often contains significant *elements of gharar* and risks, such as the potential for account takeover by the seller (*hack back*), the absence of formal legal protection for buyers, and the reliance on *gacha mechanisms* that are speculative and close to gambling practices. This condition creates uncertainty related to the object, quality, and sustainability of the benefits of the account being traded, so that transactions have the potential

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<sup>13</sup> Musthafa Ahmad al-Zarqa, *Al-Madkhal al-Fiqhi al-'Am*, Volume 2 (Damascus: Dar al-Qalam, 2004), pp. 287-289.

<sup>14</sup> Widi Aribowo, "Analisis Hukum Islam terhadap Jual Beli Akun Game Online," *Jurnal Hukum Ekonomi Syariah*, Vol. 4, No. 2 (2020): pp. 118-121.

<sup>15</sup> DSN-MUI, *DSN Fatwa No. 116/DSN-MUI/IX/2017 concerning Information Technology-Based Electronic Transactions*, accessed through the official DSN-MUI website.

to be in *the area of syubhat* or even prohibited if they do not meet the principles of clarity and justice in Islamic muama.<sup>16</sup>

In addition, legal and technical aspects further strengthen Sharia problems in buying and selling game accounts. Account ownership is generally not absolute in the hands of users, as administrative authority and final policies remain with game developers, such as Riot Games, who can close or restrict access without any obligation to provide compensation. This situation is contrary to the *tamluk* principle in buying and selling, which requires that the object of the contract must be truly owned and transferable by the seller at the time of the transaction. Therefore, the assessment of the validity of buying and selling game accounts from the perspective of *fiqh muamalah* must carefully consider aspects of control, certainty of delivery, and mitigation of technical and legal risks so as not to conflict with sharia rules.<sup>17</sup>

### Overview of Valorant Online Gaming Apps

*Valorant* is a computer-based online game developed and published by Riot Games, an American technology and game developer company that previously successfully released *League of Legends*. *Valorant* was first announced in 2019 under the code name *Project A* and was officially released on June 2, 2020. This game carries the *first-person shooter* (FPS) genre combined with elements of team tactics and *agent-based abilities*, making it unique among other FPS games such as *Counter-Strike: Global Offensive* or *Overwatch*.<sup>18</sup>

The *Valorant game* is played online in a competitive 5 versus 5 format, where two teams take turns being the attacking and defending teams. The main objective of the game is to plant or defuse a "spike" (a kind of bomb) or finish off all the members of the opposing team. In addition to your shooting skills and team coordination, *Valorant* also highlights the strategy element through the selection of characters, each with special abilities. Each character or *agent* has different roles, such as *duelists*, *initiators*, *controllers*, and *sentinels*, which affect the team's overall playstyle.<sup>19</sup>

In the game's economic system, players can collect "*valorant points*" (VP) and *radiant points* (RP) that function to buy cosmetic items, such as weapon skins, character bundles, and various other visual accessories. These items do not

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<sup>16</sup> Widi Aribowo, "Analisis Hukum Islam terhadap Jual Beli Akun Game Online," *Jurnal Hukum Ekonomi Syariah*, Vol. 4, No. 2 (2020): pp. 118–122.

<sup>17</sup> Syamsul Anwar, *Hukum Perjanjian Syariah*, (Yogyakarta: UII Press, 2010), pp. 47–49.

<sup>18</sup> Riot Games, *Valorant Official Launch Announcement*, [www.riotgames.com](http://www.riotgames.com), accessed June 25, 2025.

<sup>19</sup> Syafril, R., "Pengaruh Game FPS Valorant Terhadap Pola Interaksi Remaja", *Jurnal Komunikasi dan Budaya Digital*, Vol. 6, No. 1 (2022): pp. 34–37.

technically improve their fighting ability, but they do provide an exclusive look, so they have their own value in the eyes of the player. Some skins can only be obtained through *the gacha* or luck system, and this is what makes accounts with rare items more expensive if traded outside the official system.<sup>20</sup>

### **Mechanisms and risks in Valorant Game Account Buying and Selling Transactions**

In the midst of today's developments, there is the phenomenon of buying and selling *Valorant accounts*, where players sell their accounts that already have a high level, certain ranks (such as Diamonds, Immortals, or Radiants), and exclusive items obtained from limited events. These transactions are usually done through third-party platforms such as social media, game buying and selling forums, or intermediary sites. However, it should be noted that according to Riot Games' official terms of service, the practice of buying and selling accounts is actually prohibited and can cause the account to be permanently blocked if detected by the system.<sup>21</sup> However, this activity is still widely held due to market demand and users' willingness to take risks in order to have an account with the desired specifications.

Technically, *Valorant* account ownership is limited. The player only has access rights, not full ownership of the account. This makes account ownership under the authority of Riot Games. They reserve the right to remove, block, or change the service at any time without compensation to the user. Therefore, from a legal perspective, including Islamic law, it is necessary to review whether objects such as game accounts meet the elements of ownership (*milkiyyah*) and eligibility as a transaction object (*ma'qud 'alayh*) that are valid according to sharia.

In practice, buying and selling *Valorant* game accounts is carried out unofficially through various social media and online trading platforms such as Facebook Marketplace, Discord community servers, account trading forums, and several third-party sites that provide transaction brokerage services. This transaction mechanism is generally not through the official system of Riot Games, as Riot explicitly prohibits the practice of buying and selling accounts in the terms and conditions of use of their service, so transactions are carried out "underhand" or without legal recognition from the game provider.

The transaction process usually begins with an advertisement placed by the account seller that includes information such as the tier or ranking of the

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<sup>20</sup> Nur Fadillah, "Ekonomi Digital dalam Permainan Valorant: Studi Skin dan Sistem Gacha", *Jurnal Teknologi dan Budaya Populer*, Vol. 4, No. 2 (2023): pp. 112-115.

<sup>21</sup> Riot Games, *Terms of Service*, [www.riotgames.com/en/terms-of-service](http://www.riotgames.com/en/terms-of-service), accessed June 25, 2025.

account (e.g., Diamond, Immortal, Radiant), the number and type of skins owned, the number of agents opened, and the status of the related account, whether it has been penalized or not. The seller will also list the price and payment method accepted, such as bank transfers, e-wallets (OVO, GoPay, DANA), or even digital vouchers. If a potential buyer is interested, they will contact the seller directly via private message to negotiate prices and other technical details, such as account delivery times and confirmation methods.<sup>22</sup>

Once the price is agreed, there are two common forms of transaction methods: direct and using the services of a *middleman*. In a direct transaction, the buyer transfers money first, and then the seller grants login access to the *Valorant* account being sold. However, this method has a high risk of fraud, such as accounts that turn out to be blocked, not as described, or reclaimed by the original owner using a recovery email. To reduce this risk, some transactions use third-party services as trusted intermediary services. The middleman will receive money from the buyer and the account from the seller, then verify that the account is accessible normally, before handing the account over to the buyer and the money to the seller.<sup>23</sup>

### **Risks Associated with Buying and Selling Valorant Game Accounts**

The practice of buying and selling online game accounts, such as *Valorant*, is basically a form of digital transaction that is not officially regulated by the game developer. In the case of *Valorant*, Riot Games, as a developer, has clearly prohibited any form of account transfer, whether through sales, rentals, or grants. Therefore, any transaction of buying and selling *Valorant* accounts outside of the official system is a high-risk activity, both from a technical point of view and from a legal and religious point of view. Some of these forms of risk can be classified into the following categories:

One of the most crucial risks is the recapture of the account by the seller who has previously handed it over to the buyer. This phenomenon is known as *hack back*, which is when sellers use recovery data such as primary email, mobile number, or two-step authentication methods to regain access to accounts that have been sold. Because *Valorant accounts* are directly tied to Riot accounts that do not have an official transfer of ownership system, Riot Games only recognizes the original registrant as the rightful owner of the account.<sup>24</sup>

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<sup>22</sup> Rinaldi, D. A., "Analisis Risiko dalam Jual Beli Akun Game Online: Studi pada Komunitas Valorant Indonesia", *Jurnal Ilmu Sosial Digital*, Vol. 3, No. 1 (2023): pp. 55-58.

<sup>23</sup> Maulana, F., "Peran Middleman dalam Transaksi Game Digital: Studi Praktik di Media Sosial", *Jurnal Komunikasi Digital Islam*, Vol. 5, No. 2 (2022): pp. 76-79.

<sup>24</sup> Riot Games, *Riot Games Terms of Service*, <https://www.riotgames.com/en/terms-of-service>, retrieved June 26, 2025.

The practice of *hack back* usually occurs a few days or weeks after the account changes hands. When the buyer feels secure, the seller secretly re-accesses the account and changes the login credentials, resulting in the buyer losing access permanently. In many cases, appeals to Riot Games are rejected because the buyer cannot prove that he or she is the rightful owner of the account in the first place. This shows that account ownership in this context is weak (*ghayr tamlik mustaqir*) and does not meet the elements of legal ownership in Islam. In fiqh muamalah, property rights (*milkiyyah*) must be stable and maintainable, while the condition of a game account like this actually contains uncertainty and is at high risk of forced transfer.

The second very common risk is the occurrence of fraud in the form of accounts that do not match the description or are not even submitted at all. Many account sellers offer accounts with fancy claims such as legendary skins, high tiers (Radiant, Immortal), or a complete collection of agents. But once the payment is made, the buyer receives a different account, a restricted account, or even the seller immediately disappears without a trace. This risk increases because transactions are carried out informally, without a trusted intermediary, and in the absence of legal regulations that bind the parties.

From an Islamic perspective, such actions fall into the form of *ghisy* (deception), which is clearly forbidden in the hadith of the Prophet: "*Whoever deceives, he is not of our group.*" (HR. Muslim). Fraud in buying and selling not only cancels the contract, but also removes the blessing of the transaction. Therefore, honesty and disclosure of information are important requirements for the contract to remain valid according to Sharia. In the context of digital transactions, the lack of a mechanism for verifying goods and weak supervision makes fraud a real risk that must be anticipated.

In addition to the risk from the seller's side, the account buyer also faces a big risk from the game developer itself, namely Riot Games. In their official policy, it is expressly stated that accounts may not be traded. If Riot's system detects any suspicious login activity from a location or device, the account can be immediately frozen or permanently banned without further notice. This is a form of sanction for violating the terms of service, and the buyer cannot file an objection because they have legally violated the terms that have been agreed upon when registering an account.

This condition causes accounts that have been purchased at a high price to be worthless altogether, and can even disappear in an instant. In Islamic law, such transactions carry a high risk of unilateral loss (*dharar*), which is strongly emphasized to be avoided in the principle of muamalah. The rules of fiqh state: "*There should be no harm, and there should be no harm to each other*" (*la dharara wa la*

*dhirar*). If the risk of unilateral cancellation or loss is very large and without protection, then the transaction is in the zone of *syubhat* or even *haram*.

Unlike physical items like gold or vehicles that have clear price standards, game accounts like *Valorant* don't have objective price standards. The value depends on the perception and subjectivity of the market, such as the rarity of skins, account reputation, game level (rank), and cosmetic items owned. Some items are obtained from *the gacha* system, which is essentially a digital luck system, similar to a lottery. This adds a speculative element to the account's pricing valuation.

In *fiqh muamalah*, this kind of condition is included in the category of *gharar*, which is the ambiguity of the object of the contract, both in terms of price, ownership, and benefits. Transactions containing elements of *gharar* are clearly prohibited by the Prophet Muhammad SAW, because they open up the opportunity for unbalanced losses between the two parties. If the buyer buys an account that he thinks is of high value, but it turns out that the value is not comparable in the eyes of the community, then the contract can cause a dispute or *ghabn fahisy* (conspicuous price fraud), which in some cases can invalidate the contract.

### **Fiqh Muamalah Views on Buying and Selling Valorant Game Accounts**

*Fiqh muamalah* is a branch of science in Islamic law that regulates the procedures for interaction and transactions between fellow humans, especially in economic and social contexts. In *fiqh muamalah*, the main principle that underlies the validity of a transaction is the fulfilment of the principles and legal conditions of buying and selling, as well as the absence of invoking elements such as fraud (*ghisy*), ambiguity (*gharar*), injustice (*ghabn*), and unilateral loss (*dharar*). So, in assessing the practice of buying and selling game accounts such as *Valorant*, *fiqh muamalah* does not only look at the physical or non-physical form of the goods sold, but also at the aspects of legal certainty, benefit value, and ethics in the contract.

In *fiqh*, the object of buying and selling (*ma'qud 'alayh*) must meet the following conditions: sacred, have beneficial value, legally owned by the seller, transferable, and not contain *haram* elements.<sup>25</sup> In the context of a game account like *Valorant*, some of these requirements are debatable. A gaming account is a digital entity that has a beneficial value in the form of entertainment and status in the gamer community. However, in terms of ownership, the account is fully

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<sup>25</sup> Wahbah al-Zuhaili, *Islamic Fiqh wa Adillatuhu*, Volume 5 (Beirut: Dar al-Fikr, 2007), pp. 3422-3435.

regulated by Riot Games, rather than being owned entirely by players permanently. When a player registers an account, they agree to the *Terms of Service*, stating that the account may not be traded and remains under Riot's control.<sup>26</sup>

Riot Games expressly states in the *Terms of Service* that all accounts remain the property of Riot, and users are only granted limited access rights as long as they do not violate the terms of service. This means that the account is not actually privately owned by the user, and its ownership status is temporary and contractual, rather than full tradable ownership. In fiqh, such imperfect ownership does not meet the criteria of *milkiyyah tammah*, and selling goods that are not fully owned is a form of *bai' ma la yamlik* – buying and selling something that does not belong to one – which is forbidden by the Prophet PBUH: "*Do not sell something that you do not have.*" (HR. Abu Dawud).<sup>27</sup>

This indicates that, according to Sharia law, game accounts do not meet the elements of *milkiyyah tammah* (full ownership and free from third-party intervention), so that the purchase and sale contract for it becomes invalid or at least syubhat. In addition, objects that cannot guarantee the stability of ownership because they can be blocked at any time by developers also do not meet the element of *qabd*, which is perfect control over the purchased goods.<sup>28</sup>

Buying and selling game accounts is also prone to contain gharar, which is ambiguity or speculation in transactions. This can be seen from the uncertainty regarding the status of the account, full ownership, the validity of the account, and the contents of the account itself (e.g. skins, tiers, items). Many accounts offered on social media are not accompanied by proof of authenticity and legality, and often the content does not match what is advertised. When the contract is made without clear and complete information, then the transaction is included in the prohibition of the Prophet PBUH, who said: "*The Prophet forbids buying and selling that contains gharar.*" (HR. Muslim)<sup>29</sup>

Not only that, elements of fraud or ghisya also often occur, especially when sellers provide false information about the account or hide that the account has been sanctioned, such as a ban or report. Sellers can also hack back by taking over the account again. From the perspective of fiqh, this is included in the category of a broken contract (*fasid*), because the elements of honesty and openness that are the principles of the muamalah contract are not fulfilled.

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<sup>26</sup> Riot Games, *Terms of Service*, <https://www.riotgames.com/en/terms-of-service>, accessed June 27, 2025.

<sup>27</sup> Abu Dawud, *Sunan Abu Dawud*, Kitab al-Buyu', Hadith No. 3503.

<sup>28</sup> Al-Sarakhsi, *Al-Mabsuth*, Volume 12 (Beirut: Dar al-Ma'rifah, 1993), p. 24.

<sup>29</sup> Muslim bin Hajjaj, *Saheeh Muslim*, Kitab al-Buyu', Hadith No. 1513.

Valorant game account transactions also contain two elements that are prohibited in fiqh muamalah: *gharar* (obscurity) and *ghisy* (fraud). *Gharar* occurs when the contract is carried out in conditions of uncertainty, both in terms of the object, benefits, price, and final result. In buying and selling game accounts, there is uncertainty about the status of the account (whether it has been banned, whether the skin is really suitable), as well as ownership (whether it can be taken back by the seller, or blocked by Riot). All of these are forms of *gharar mufrit* (high level), which invalidate the contract according to the majority of the jury.

In Islam, the contract of sale and purchase must be based on the principle of *at-taradhi*, which is the willingness of both parties to be conscious, honest, and without coercion. However, if the willingness is born from incomplete information, or due to the buyer's ignorance of the status of the object (such as Riot Games' provision that prohibits the buying and selling of accounts), then *the taradhi* is considered flawed. *Ridha*, which is based on ignorance (*jahalah*) or deception, does not meet the rules of fiqh and makes the contract invalid.<sup>30</sup>

One of the fundamental principles in fiqh muamalah is the existence of an element of *taradhi* or willingness between the parties to the transaction. However, in buying and selling game accounts, many cases show that this willingness is built on false or incomplete information. Therefore, *taradhi* that is based on lies or ignorance is not considered valid in the Shari'a.

The principle of *maqashid sharia*, especially in the aspect of *hifzh al-mal* (safeguarding property), requires Muslims to stay away from forms of muamalah that are detrimental or unlawfully seize property rights. If a *Valorant* account transaction has the potential to result in financial losses due to fraud, blocking, or reclaim by the seller, then this is considered a practice that is contrary to the *Sharia maqashid*. Scholars such as Wahbah al-Zuhaili explained that a contract that causes loss or exploitation of one party is a form of muamalah that is haram and not blessed.<sup>31</sup>

In contemporary muamalah fiqh, new terms such as *intangible assets* or *intangible assets* have emerged. Some modern scholars recognize that digital goods such as accounts, software licenses, or in-game items can be objects of sale on the condition that they can be owned, they can be used according to sharia, and they do not violate the rights of third parties. However, in the context of *Valorant* accounts, this aspect remains problematic because Riot does not

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<sup>30</sup> Al-Kasani, *Bada'i' al-Shana'i'*, Volume 5 (Beirut: Dar al-Kutub al-'Ilmiyyah, 1997), p. 105.

<sup>31</sup> Wahbah al-Zuhaili, *Islamic Fiqh wa Adillatuhu*, Volume 6 (Beirut: Dar al-Fikr, 2007), p. 4675.

recognize accounts as personal property that can be sold, but rather as part of the services provided to users.

In contemporary muamalah fiqh, some scholars begin to discuss intangible assets (*al-milkiyyah ghayr al-maddi*), such as software licenses, digital files, or game assets. Fatwas from institutions such as *Majma' al-Fiqh al-Islami* state that intangible goods can be the object of sale and purchase provided that: (1) they have the benefits allowed by the sharia, (2) they are legally owned by the seller, (3) the specifications are known, and (4) they do not violate the rights of third parties.<sup>32</sup>

But in the case of buying and selling *Valorant accounts*, the second and fourth points are often not met. The account is not wholly owned by the user, and the seller violates the service agreement with Riot, so this transaction is illegal under the platform's terms. This resembles the case of someone selling a non-transferable software license to someone else, which, according to the majority of scholars, is invalid because it does not meet the ownership requirements and the legitimate permission of the principal owner.

Therefore, although some contemporary scholars allow digital asset transactions, the buying and selling of accounts that are explicitly prohibited by the system owner (in this case, Riot Games) remains invalid because it violates the basic principle of *ta'amul* with third parties. It is the same as selling other people's rental goods or licenses without the owner's permission.

Based on the analysis above, it can be concluded that the buying and selling of *Valorant* game accounts contain many violations of the principles of fiqh muamalah, both in terms of objects, mechanisms, and impacts. The elements of *gharar*, *ghisy*, and *dharar* in this transaction make it difficult to accept as a valid contract. Moreover, the transaction object (account) is not really fully owned by the seller, and violates the agreement agreed upon during account registration.

From the perspective of Sharia, any transaction that is not based on clarity, honesty, and true willingness must be avoided so as not to fall into a null or unblessed muamalah that is not blessed. Therefore, there is a need to educate the Muslim community, especially young people, about the risks and legal status of this kind of transaction in Islam.

## CONCLUSION

This research shows that the practice of buying and selling *Valorant* game accounts is a form of digital transaction that is developing among online game players, but is carried out informally through social media or an intermediary

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<sup>32</sup> *Majma' Fiqh Islami, Qararat Majma' Fiqh Islami*, 19th OIC Session in Bahrain, 2009.

platform without the official involvement of the developer, namely Riot Games. The lack of legitimacy from the platform owner causes the transaction to only rely on trust between individuals and does not have a valid contractual relationship basis, making it vulnerable to legal and technical problems.

In practice, buying and selling Valorant accounts contains various risks, including account takeover by the seller (hack back), fraud in the form of accounts that do not match the description or are not handed over to the buyer, and the potential for account blocking by Riot Games due to violations of the terms of service. In addition, subjective pricing, especially due to the gacha factor and the ownership of rare items, creates an element of speculation that has the potential to harm buyers and weaken the certainty of transactions.

Viewed from the perspective of *fiqh muamalah*, the practice of buying and selling Valorant accounts does not meet the valid requirements of a contract because the transaction object is not fully in the seller's possession and contains elements of *gharar*, *ghisy*, and the potential for *dharar*, which makes the contract problematic and even void according to Islamic law. This practice is contrary to the principle of *at-tarāḍī* and the purpose of *maqāsid al-shari'ah*, especially *hiḍz al-māl*. Therefore, even though it empirically resembles economic activities, buying and selling Valorant accounts tends to be illegal according to *fiqh muamalah*, so digital *muamalah* education and the role of religious authorities are needed in providing guidance on contemporary digital transaction practices.

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