

ANSWERING CONTEMPORARY PROBLEMS WITH THE WASATHIYAH FIQH APPROACH: A STUDY OF AI, CRYPTO, ONLINE GAMES

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Abstract

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The rapid development of digital technology has generated various contemporary issues in Islamic jurisprudence that require adaptive and relevant legal responses. Phenomena such as Artificial Intelligence (AI), crypto assets, and online gaming present new challenges in the areas of religious authority, economic transactions, and digital entertainment ethics. This article aims to analyze these issues through the perspective of moderate fiqh, which emphasizes contextual interpretation and public benefit (maslahah). This study employs a library research method with a qualitative-descriptive approach, examining contemporary fiqh literature, fatwas issued by Islamic institutions, and relevant scholarly journal articles concerning AI, crypto assets, and online gaming. The findings reveal that the legal status of these three phenomena cannot be determined in an absolute manner; rather, it must be assessed based on the purpose of use, potential benefits, possible harms, and its conformity with the principles of maqasid al-shari'ah. AI may be utilized as a supportive tool within ethical boundaries, crypto assets require evaluation based on transparency and functional utility, while online gaming is permissible as long as it does not involve elements of gharar, maysir, or negligence of religious obligations. This study concludes that moderate fiqh offers a flexible, contextual, and responsive legal framework for addressing contemporary issues in the digital era.

Introduction

The contemporary world is characterized by a digital revolution that has redefined almost all aspects of human life. Space that was once limited by geography has now merged into a new dimension known as cyberspace. This digital landscape has transformed from a mere medium of information exchange to a complex arena for social interaction, economic transactions, cultural expression, and even religious practices. Just as the jurists of the past formulated

laws to govern the dynamics of markets, agriculture, and urban administration, Islamic legal thinkers today are faced with the challenge of formulating relevant fiqh guidelines to govern the interactions in the network of codes and data that make up this new reality. Among the various waves of innovation, three pillars of technological disruption stand out for their profound implications for the social structure and conception of Islamic law: Artificial Intelligence, cryptocurrencies, and online gaming. Each represents a unique challenge that goes beyond mere technical issues, touching on the foundations of epistemology, economics, and ontology within the framework of Islamic thought.

Artificial Intelligence (AI) is present as a disruption to cognition and authority. His ability to learn, analyze, and even produce creative works challenges traditional conceptions of intelligence, agency, and scientific competence that have been considered the exclusive domain of humans. (M. Khair, 2025: 94). Crypto assets emerged as a disruption to the financial system and the concept of assets (malls). Its decentralized nature challenges the monetary authority of the state and traditional financial institutions, while also questioning the classical definition of assets that have both intrinsic value and physical form. (Andika, 2025: 34) Online gaming has evolved into a disruption to the concept of entertainment (lahw) and reality itself. With a massive virtual economy and immersive social interaction, the distinction between the real world and the virtual world is increasingly unclear, giving rise to new issues related to transactions, ethics, and psychological impacts. (Nur Rizqi, 2022: 86-98)

These three phenomena, although seemingly different, are bound by a fundamental common thread: the decentralization of authority. AI has the potential to decentralize cognitive authority from humans (especially scholars in the context of fatwas) to machines. Crypto assets decentralize financial authorities from countries and central banks to peer-to-peer networks. Gaming and the metaverse decentralize the authority of reality from the physical world to the virtual world governed by its developers. The challenge of contemporary jurisprudence, therefore, is not only about setting the law for a new product, but rather about how jurisprudence can function effectively in an ecosystem in which the traditional authority of both the scholars and the state is no longer the sole holder of control.

In the face of this disruption, the response of Islamic law is often polarized into two extreme poles. On the one hand, there is a technophobic approach that tends to reject innovation a priori under the pretext of prudence (ihtiyath) and close the door to badness (sadd al-dzari'ah). On the other hand, there is a technophilic approach that accepts almost all forms of technology without adequate criticism, often under the pretext of convenience (taysir) and benefit (maslahah). These two extremes, both rigid rejection and naïve acceptance, fail to capture the complexity and nuances inherent in digital technology.

This article proposes the urgency of applying the wasathiyyah (moderation) approach as the most appropriate manhaj (methodology). Wasathiyyah is not just a compromise, but an intellectual framework that actively seeks balance, justice, and excellence. (Bhagaskoro, 2024: 45) This approach is essential to formulate laws that are not only relevant to the times, but also faithful to the noble goals of the shari'a (Maqasid al-Shari'ah), and are able to guide the ummah in navigating the cyber world ethically and productively. The emergence of wasathiyyah

discourse is also a crucial response to the phenomenon of extreme thought and movements, both liberal and radical, that are increasingly prevalent in contemporary Islamic discourse. (Syamsuddin, 2022: 76)

Thus, in the digital era which has given birth to fundamental changes in various aspects of human life, ranging from social interactions, economics, to religious practices. Phenomena such as Artificial Intelligence (AI), crypto assets, and online games present new problems that have not been explicitly found in classical fiqh literature. This condition requires the renewal of the *ijtihad* methodology so that Islamic law remains relevant to the development of the times. A number of previous studies have discussed each issue more partially, such as the law of AI in education, the halal-haram status of crypto, or the law of gacha transactions in online games. However, there is still a research gap in the form of no studies that integrate the three issues in one methodological framework of *wasatiyah fiqh*.

Based on this gap, this article aims to analyze how the *wasatiyah fiqh* approach can be used to answer the problems of AI, crypto assets, and online games in a moderate, proportional, and *maqasid al-shari'ah*-based manner. To answer the contemporary problems posed by digital technology, a robust, adaptive, and rooted methodological framework is needed in the intellectual tradition of Islam. The *wasathiyyah* approach provides a philosophical foundation for this framework, which is then operationalized through the integration of several contemporary *ijtihad* instruments. These instruments do not function in isolation, but rather as a systematic flow of *ijtihad*: starting from the diagnosis of reality, directed by noble goals, managed by risks, and all imbued with the spirit of balance.

In the discourse of fiqh, *wasathiyyah* is often misunderstood as a passive moderate attitude or simply seeking a middle ground between two extreme opinions. However, a deeper interpretation shows that *wasathiyyah* is an active and dynamic *manhaj* (methodology) of thought. (Muir, 2017: 68) The term *wasath* found in the Qur'an, especially in Surah Al-Baqarah verse 143., not only means "middle", but also contains the meaning of justice ('*adl*), the best choice (*khairiyyah*), and excellence. (Ahmad Dimyati, 2017:139) As a *manhaj*, *wasathiyyah* serves to blend and synergize elements that outwardly seem opposite but essential in the formulation of Islamic law. He seeks a point of balance, namely revelation and reason, text (*naql*) and reality (*waqi'*) and decree (*tsawabit*) and change (*mutaghayyirat*). (Muir, 2017)

Thus, *wasathiyyah* became the methodological foundation to avoid the trap of rigid literalism on the one hand, and liberalism that ignored textual authority on the other. It is the spirit that animates the entire *ijtihad* process in order to produce a just, relevant, and graceful law for the universe (*rahmatan lil 'alamin*).

The systematic flow of moderate *ijtihad* can be mapped through four interrelated stages: *Fiqh al-Waqi'* (fiqh of reality) is a discipline that emphasizes that an accurate and comprehensive understanding of the reality of a matter is an absolute prerequisite before establishing a law on it. As emphasized by thinkers such as Yusuf al-Qaradawi, it is not enough for a *mujtahid* to master the proofs of *shari'i* (*fiqh al-nushus*), but also to master the context in which they will be applied (*fiqh al-waqi'*). (Saiful, 2024: 217) In the context of digital technology, this means that a jurist must understand not only the surface aspects of a

technology, but also how it works, its business model, its psychological and social impacts, and its economic implications. Without an accurate diagnosis of reality, the resulting fatwa risks becoming irrelevant, inapplicable, or even counterproductive.

Maqasid al-Shari'ah (the main goal of the Shari'ah) is the final goal to be achieved; if Fiqh al-Waqi' focuses on understanding "what is happening," then Maqasid al-Shari'ah emphasizes on "what Islamic law is intended to accomplish." Maqasid serves as the ethical compass and strategic goal of every ijtihad. Every provision of the law and fatwa should be oriented towards maintaining and strengthening the five universal principles (al-kulliyat al-khams), namely the protection of religion (hifz ad-din), soul (hifz an-nafs), reason (hifz al-'aql), descent and honor (hifz an-nasl), and property (hifz al-mal). (Tazkia, 2025: 551) In analyzing new technologies, the maqasidi approach will ask: Does this technology, in practice, strengthen or even weaken these five universal values? The answer to this question is the main criterion in determining the direction of the law.

Maslahah Mursalah (public good) as a Principle of Legislation: In the field of muamalah, various new problems arise that are not directly explained in the Qur'an or Sunnah. It is in this context that the principle of maslahah mursalah functions, which is to establish the law by considering the public interest that does not have a special postulate, but is still in line with and does not contradict the principles of sharia that are definite (qat'i). The main condition for its application is that the benefits must be real (haqiqiyyah), general (kulliyah, not for individuals or small groups), and essential (dharuriyyah). (ST Nor Hidayati, 2019:1) This principle provides flexibility for Islamic law to adopt innovations that bring real good to society.

The rules of Sadd al-Dzari'ah and Fath al-Dzari'ah as a risk control mechanism. Once the reality is understood and the goals are set, the next step is to choose the safest path to achieve those goals. This is where the rules of dzari'ah (means/roads) play a role as a risk management tool. (1) Sadd al-Dzari'ah (closing the way) is a preventive measure to prohibit an act whose original law is mubah (permissible) if the act has great potential to become a means (dzari'ah) towards something that is prohibited (haram) or causes damage (mafsadah). This rule is based on the principle of "rejecting evil is more important than achieving good" (dar'al-mafasid muqaddamun 'ala jalb al-masalih). (Hifdhotul, 2018: 63) (2) Fath al-Dzari'ah (opening the way) is the opposite, i.e. advocating or obliging a means whose original law is mubah if it is the only way or the best way to achieve a commanded benefit. (Gibtiah, 2015: 101)

By integrating these four instruments under the auspices of the spirit of wasathiyyah, contemporary jurisprudence can produce legal responses that are not only text-based, but also reality-based, goal-oriented, and risk-aware. It is this framework that will be applied consistently in analyzing three case studies: AI, crypto assets, and online gaming.

Research Methods

This research uses a library research method with a qualitative-descriptive approach. This method was chosen because the focus of the study lies in the conceptual analysis of contemporary fiqh issues in the digital era, especially

related to Artificial Intelligence (AI), crypto assets, and online games. The source of research data consists of legal materials and secondary literature in the form of the Qur'an, hadith, fiqh books, fatwas of religious institutions, scientific journal articles, and academic documents relevant to the issue being researched. The data collection technique was carried out through a documentation study of various references that discuss wasatiyah fiqh, maqasid al-shari'ah, and contemporary Islamic legal issues in the context of digital technology. The data obtained is then analyzed using content analysis techniques, namely by identifying, classifying, and interpreting Islamic legal concepts related to AI, crypto assets, and online games. The analysis is carried out through the framework of wasatiyah jurisprudence by emphasizing the principles of maslahah, sadd al-dzari'ah, fath al-dzari'ah, and maqasid al-shari'ah to obtain legal conclusions that are moderate, contextual, and relevant to the development of the digital era.

Discussion

A Case Study of Artificial Intelligence (AI) Fiqh Between Maslahat and

Mafsadah Artificial Intelligence (AI) is the most fundamental technology in digital disruption, as it touches on the essence of what sets humans apart: intelligence. The fiqh response to AI must start from the basic principle that technology is essentially a neutral instrument. In accordance with the rules of fiqh al-ashlu fi al-ashya' al-ibahah (basically everything is permissible), the existence of AI as a technology is in principle included in the category of mubah (permissible). Its legal status, whether it becomes recommended, makruh, or haram, depends largely on the context, purpose, and manner of its use. A moderate approach requires careful analysis of the spectrum of AI applications, weighing between the potential benefits (maslahah) and the benefits (mafsadah) through the lens of Maqasid al-Shari'ah and the rules of dzari'ah. (Omar, 2024: 64)

Maqasid and Dzari'ah Analysis of AI Applications

Fiqh analysis of AI cannot be done in a monolithic manner. Each AI application should be evaluated specifically based on its impact. Positive Applications (Fath al-Dzari'ah Domain), There are many AI applications that clearly support the realization of Maqasid al-Shari'ah. The use of AI in healthcare, for example, to help medical diagnoses more quickly and accurately, is a very effective means of realizing hifz an-nafs (preservation of the soul). Similarly, the use of AI in big data analysis for scientific research, the development of adaptive education, and the translation of science broadly is a means to support hifz al-'aql (maintenance of reason). In cases like these, fiqh not only allows, but can also encourage (fath al-dzari'ah) the development and responsible use of AI as a path to greater benefit. (E. Haikcal, 2024, 84) Negative Application (Domain of Sadd al-Dzari'ah), On the other hand, AI also opens the door (dzari'ah) to serious deception. Deepfake technology, for example, can be used to create slander and damage the honor of individuals, which is directly contrary to hifz an-nasl (in the sense of the maintenance of honor). The use of AI to spread disinformation massively threatens social stability and undermines hifz al-'aql by obscuring the truth. The development of lethal autonomous weapons that can make decisions to kill without human intervention is a real threat to the Hifz an-nafs. Likewise, the use of AI for mass surveillance violates privacy, which is contrary to Islamic

principles of preserving honor and personal secrets. In this context, the principle of sadd al-dzari'ah should be applied strictly to prohibit or at least strictly limit the development and use of AI applications that have the potential to bring great harm. (islamexplained.info) This analysis shows that a moderate approach does not provide a simple "yes" or "no" answer to AI, but rather a risk- and benefit-based evaluation framework that is maqasid oriented.

Table 1: Comparative Analysis of AI Applications Based on Maqasid al-Shari'ah and the Rules of Dzari'ah

No	Aplikasi AI
1	Diagnosis Medis
2	Chatbot Fatwa
3	Senjata Otonom
4	Seni Generatif (Makhluk Bernyawa)
5	Analisis Data Ilmiah
6	Pengawasan Massal

Source: Prepared by the author based on the analysis of Maqasid al-Shari'ah and the rules of dzari'ah (Izzati et al., 2024; El-Hady & Zenrif, 2024).

Human Authority vs. Algorithmic Authority AI

Fatwa Case One of the most crucial debates is about the role of AI in the domain of Islamic science, particularly in the issuance of fatwas. Bahtsul Maasi's decision in the 2023 Alim Ulama Nahdlatul Ulama (NU) National Conference (Munas) is a significant precedent. The National Assembly of NU decided that it is unlawful to use AI as a reference or source to request religious fatwas. (<https://www.kompas.tv>, 2023). An analysis of the 'illah (legal reason) behind this decision reveals a deep understanding of fiqh. This prohibition is not based on the rejection of technology, but on the protection of the integrity of the ijtihad and fatwa processes themselves. The main reasons are first, AI Lacks Competence (Ahliyyah) A mufti (fatwa giver) must meet strict competency requirements, including mastery of sharia sciences, a deep understanding of maqasid, and wisdom (hikmah). AI, as a machine, does not have this expertise. Second, the inability to understand the proper context (waqi') of the fatwa is not solely based on the text, but also on the understanding of the specific context of the party requesting the fatwa (mustafti). Meanwhile, AI lacks the creative or empathetic ability to understand the real situation, psychological aspects, and social conditions of the questioner. Third, Unascertained Truth. AI operates on the basis of the data it is trained on and is prone to bias, hallucinations (providing false information convincingly), and the inability to weigh conflicting postulates or understand the nuances between sects. (www.arina.id, 2023)

However, NU's decision also shows its moderate side. They distinguish between asking the AI and making it a guideline. Asking AI to get preliminary information or comparative data is allowed, but using it as the basis of his beliefs and legal practices is haram. (babel.antaranews.com) It is a pragmatic application of wasathiyyah: it recognizes AI as a powerful information tool, yet firmly refuses

to hand over spiritual and intellectual authority to algorithms. This decision is, in essence, not just a technical response, but a philosophical affirmation of the protection of agency and human dignity (*karamah insaniyyah*) in the sacred domain of *ijtihad*. The process of legal *istinbath* is an intellectual-spiritual worship that cannot be replaced by machines.

Ethical and Ownership Issues in AI Generative

Work Two ethical issues derived from generative AI that require a *fiqh* review are AI-generated art and its intellectual property rights. Generative Arts and the Law of *Tashwir*, Classical *Fiqh* has an extensive discussion of the law of drawing living beings (*tashwir*), which the majority of scholars forbid based on *hadiths* that prohibit the act of imitating Allah's creation (*mudhahat li khalqillah*). (muslimah.or.id) When a person gives a command (prompt) to produce an image of a living being, *fiqh*, this act of commanding can be analogous to the act of drawing itself. Therefore, the law takes the same law: it is *haram* if the object is a perfect living being. Exceptions, as in classical *fiqh*, apply to images of inanimate objects (landscapes, inanimate objects) or images of imperfect living beings (e.g., without heads or other vital parts) that render them unable to live. (muslimah.or.id)

Generative AI Intellectual Property Rights (*Milkiyyah*) raises the fundamental question of who is the rightful owner of the work it produces? Is it the user who gives the command, the developer who creates the AI, or the AI itself? From a positive legal perspective in Indonesia, the Copyright Law No. 28 of 2014 requires that the Work is "the result of every work. which is produced by inspiration, ability, thought, imagination expressed in real form". This condition implicitly refers to man as the subject of the creator. (Published by Yuniar, 2025: 1) Works that are entirely generated by AI without significant human creative contributions are not eligible for copyright protection. In the framework of *fiqh*, AI is more appropriately positioned as a legal tool or object (*mahall*), not a legal subject (*mukallaf*) that can have rights and obligations. (sulbar.kemenkum.go.id) Ownership of the resulting work most likely falls to the user who provides creative input or the developer, an area that requires further *ijtihad* to establish the criteria of creative contribution that determine ownership.

Case Study "Crypto Asset Fiqh Navigates Gharar in the Digital Market"

Cryptocurrency represents one of the most complex challenges for contemporary *muamalah* jurisprudence. As an entirely new class of digital assets, it has no direct precedent in the treasures of classical *fiqh*. Its decentralized, volatile, and intangible nature has sparked fierce debate among scholars around the world, resulting in a spectrum of *fatwas* that range from absolute bans to conditional permissibility. A moderate approach requires us to not only adopt a single view, but to unpack the arguments behind each *fatwa*, understand the underlying '*illah* (legal reason), and identify the points of methodological differences that led to different conclusions.

Deconstruction of MUI and Nahdlatul Ulama Fatwa

In Indonesia, the two largest Islamic organizations, the Indonesian Ulama Council (MUI) and Nahdlatul Ulama through PWNU East Java, have issued

fatwas that generally prohibit the use of crypto assets. The decision of the Ijtima' Ulama of the VII Fatwa Commission throughout Indonesia organized by the MUI in November 2021 is the main reference in this regard. An in-depth study of the legal reasoning of these fatwas reveals several basic reasons: *Gharar* (Uncertainty and Excessive Speculation) This is the central 'illah in the crypto ban. *Gharar* refers to excessive ambiguity or uncertainty in a contract that can harm one of the parties. In the context of crypto, *gharar* manifests in extreme price volatility. The value of a crypto asset can fluctuate drastically in a short period of time, not because of obvious economic fundamentals, but because of market sentiment and pure speculation. It is considered closer to gambling than investment. (Kurniawan et al., 2023: 42) *Dharar* (Potential Danger) The fatwa also considers the potential dangers (*dharar*) that crypto can pose. In addition to having the potential for great financial losses for investors who lack adequate understanding, the anonymous and cross-border nature of crypto also makes it vulnerable to being used for illegal activities, such as money laundering, terrorism financing, and fraudulent acts. (Faizi, 2023: 42)

Qimar (Gambling) The very high speculative nature of many crypto assets, where profits depend more on luck and the ability to guess market movements than the analysis of intrinsic value, is considered to meet the elements of *qimar* or *maysir* (gambling). (Kurniawan et al., 2023) Not Qualified as *Sil'ah* (Commodities) According to the MUI, a thing can be legally traded according to sharia if it qualifies as *sil'ah* (commodity or goods). These requirements include the existence of a physical form, having a clear value, a certain amount, and being able to be handed over (*taqabudh*). Crypto, as an intangible digital asset, is considered to fail to meet these requirements. (Faizi, 2023) Status as a Currency As a medium of exchange or currency, MUI and NU expressly prohibit its use because it is considered contrary to Indonesia's positive law, namely Law Number 7 of 2011 concerning Currency, which stipulates the Rupiah as the only legal means of payment. These considerations reflect the application of *fiqh siyasah* (state *fiqh*) which respects the authority of the state in setting monetary policy for the benefit of the community. (Faizi, 2023)

Global Debate on the Status of Malls (Property) and Methodological Differences

The view that crypto is banned in Indonesia contrasts with the views of some scholars and international *fiqh* institutions who tend to allow it under certain conditions. This difference in conclusion is not just a difference in interpreting *gharar*, but rather rooted in deeper methodological differences, especially in defining the *waqi'* (reality) of the crypto asset itself. (www.sarwa.com) The main arguments that allow crypto are: (www.sarwa.com)

- a. **Crypto as a Mall, Property Advocates** argue that crypto meets the classic definition of a mall, which is something that can be owned and has value. Even though it is not in physical form, crypto can be owned, stored in a digital wallet, and traded. Its value (*mutaqawwam*) is recognized by the community of its users, just like fiat currencies whose value is no longer guaranteed by gold, but by public trust and the decrees of state authorities.
- b. **Volatility Is Not a Determinant of Illegality** They argue that volatility is not a determining factor. The stock market, which is generally considered *halal*, can

also be highly volatile. What distinguishes investment from gambling is the intention (niyyah) and the underlying analysis. Long-term investment based on project analysis is considered different from blind short-term speculation.

- c. Inherent in the blockchain protocol on many crypto assets does not involve an interest mechanism (riba), which is one of the main pillars of Islamic finance.
- d. Decentralization as an Advantage The nature of decentralization, which is seen by some as a source of dharar (due to lack of regulation), is actually seen by others as an advantage. It is considered more transparent and immune from manipulation by central authorities, such as inflation caused by central bank policies.

This difference of views can be understood as a result of the application of Fiqh al-Waqi' from two different perspectives. The MUI and NU fatwas seem to define waqi' from the perspective of the socio-legal reality of the nation-state. They consider Indonesia's positive laws, people's level of financial literacy, and potential systemic risks in the domestic context. Meanwhile, the permissive view tends to define waqi' from the perspective of global technological realities. They analyze cryptos based on the inherent nature of blockchain technology itself, which is essentially transnational and agnostic to the jurisdiction of a particular country. Moderate jurisprudence must be able to dialogue with these two levels of reality in order to formulate a comprehensive guide.

Towards Sharia Crypto: A Middle Ground

From the above debate, a middle way can be formulated. Instead of labeling the entire crypto asset class as haram or halal, a moderate approach will make a difference. In line with the clause in the MUI fatwa itself which opens up the possibility of permissibility if the conditions of sil'ah are met and there are clear benefits, (Faizi, 2023), the criteria for "Sharia Crypto" can be formulated as follows:

- a. Have a Clear Underlying Asset Crypto assets must be backed by real projects, commodities, or real productive economic activity. This will reduce the element of gharar and pure speculation.
- b. Purpose of Halal Use The token must have a clear utility or function in an ecosystem that does not violate sharia (for example, not for the gambling or pornography ecosystem).
- c. Transparency and Audi The project behind crypto assets should be transparent, and the protocols can be audited to ensure there are no hidden mechanisms that contain excessive riba or ghara.
- d. Regulatory Compliance Operates within existing regulatory frameworks to ensure consumer protection and prevent abuse for illegal activities.

With this criterion, the law is no longer evenly distributed to all crypto assets, but rather applied in a caustic manner, distinguishing between purely speculative assets and digital assets that have fundamental value and usefulness.

Case Study "Fiqh Gaming Limits of Entertainment in the Virtual World"

The online gaming industry has transformed from just an entertainment product to a massive cultural and economic ecosystem. He created new spaces of social interaction and unique models of transaction, which demanded serious attention from jurists. The fiqh approach to gaming must be holistic, not only

analyzing the contracts that occur in it (fiqh muamalah), but also evaluating its impact on the behavior, psychology, and spirituality of players (fiqh al-akhlaq).

The Law of Origin of the Game (Lahw) and Its Limits

In the basic principle of fiqh, any form of entertainment or game (lahw) that is not explicitly prohibited by Nash has the law of origin mubah (permissible). Gaming, therefore, is essentially allowed as a means of recreation, relaxation, and the development of cognitive skills. However, these abilities are not absolute and are limited by some important provisions. The law can change from mubah to makruh or even haram if it violates the following restrictions:

- a. Neglect of Obligations (Al-Ilha' 'an al-Wajibat) The most fundamental limitation is if the activity of playing games causes a person to neglect his or her main obligations, both obligations to Allah (such as postponing or abandoning prayer) and obligations to fellow human beings (such as neglecting work, studies, or family responsibilities). (Nurul, 2021: 6)
- b. Excesses (Israf) and addiction (Idman) Spending excessive time and resources on games falls under the category of israf, which is prohibited in Islam. When this behavior develops into addiction, where a person cannot control his urge to play to interfere with the normal functioning of life, then the law becomes haram because it brings mudharat (danger) to oneself, both physically, mentally, and financially.
- c. Contains Prohibited Elements If the game itself contains or promotes things that are explicitly forbidden, such as shirk, gambling, pornography, or disproportionate violence, then playing it becomes haram.

Analysis of Akad in the Loot Box and Gacha Intersection of Gharar and Maysir

One of the most controversial monetization models in the modern gaming industry is the loot box or gacha mechanism. In this system, players pay a certain amount of money (both real money and virtual currency purchased with real money) to get random in-game items. From the perspective of muamalah fiqh, this transaction is very problematic because it contains two prohibited elements that often overlap.

Gharar (Uncertainty of the Object of Akad) One of the conditions for the validity of buying and selling (bai') in Islam is that the object being traded (ma'qud 'alaih) must be clear and known (ma'lum) by both parties. In gacha transactions, the buyer (player) does not know exactly what item he will receive. It only buys a "chance" to get an item, with a probability that has been set by the game developer. The uncertainty in the object of the contract makes the transaction contain gharar fahisy (excessive uncertainty), which can cause the contract to become invalid (fasid or bathil). (Muhammad Radhi Aulia, 2023)

Maysir (Gambling) The gharar element in gacha is very closely related to the element of maysir or qimar (gambling). Crypto proponents argue that this asset is in accordance with the classic concept of malls (treasures), which is something that can be owned and valuable. Although it does not have a physical form, crypto can be owned, stored in a digital wallet, and traded. Its value (mutaqawwam) is recognized by its user community, similar to fiat currencies which are no longer backed by gold, but rather by public trust and government policies. The gacha

mechanics have a structure very similar to players risking their money to get rare items whose value (both functionally and on the secondary market) can be much higher than the money spent, but more often get regular items that are much lower in value. The existence of this dominant element of speculation and chance puts gacha in the category of prohibited transactions because it contains elements of gambling. (Rahmat, 2024: 25)

Therefore, the majority of contemporary fiqh analyses conclude that buying and selling transactions using the gacha system or loot boxes are not allowed in Islam.

Sadd al-Dzari'ah Application on Game Content

In addition to analyzing transactional aspects, moderate fiqh must also apply the rules of sadd al-dzari'ah to evaluate game content. A game, even if the game mechanics are mubah, can be a means (dzari'ah) that leads the player to a forbidden thought, attitude, or deed.

The Al-Azhar Global Fatwa Center, for example, has issued a fatwa warning of the dangers of games like Roblox, not only because of its addictive potential, but also because the platform can be a means of exposing children to harmful content. (www.egyptindependent.com, 2025) Based on the principle of sadd al-dzari'ah, Al-Azhar prohibits any game that contains explicit violence or promotes aggression: Modern psychological research, which is part of Fiqh al-Waqi', shows a correlation between exposure to violent content in games and an increase in aggressive behavior in the real world, contrary to hifz an-nafs. (Ahmar, 2019: 46), Displaying pornographic content or sexualization of games that feature indecent characters or scenes can be a means to adultery or damage morals, which is contrary to hifz an-nasl. And instilling hatred or contempt for the religion of games that contain narratives that denigrate religious symbols or promote anti-religious ideologies directly undermine hifz ad-din.

This fiqh analysis of gaming shows a holistic approach. He does not stop at the question "is the transaction legitimate?", but goes further to the maqasid-oriented question: "does this entertainment product form a better or worse human character?". This is an extension of the principle of sadd al-dzari'ah, from simply "preventing haram acts" to "preventing the formation of bad character" and protecting the noble values of the Shari'ah at the individual level.

Conclusion

Based on the results of the discussion, it can be concluded that contemporary problems in the digital era such as Artificial Intelligence (AI), crypto assets, and online games cannot be established absolutely, but must be analyzed contextually through the fiqh wasatiyah approach. This approach emphasizes the balance between benefits and harms based on the principles of maqasid al-shari'ah, maslahah, as well as the rules of sadd and fath al-dzari'ah. AI can basically be used as a means of support as long as it does not replace religious authority absolutely. Crypto assets require valuation based on their transparency, utility, and speculative potential. Meanwhile, online games are still allowed as long as they do not contain elements of gharar, maysir, addiction, and do not neglect religious obligations. Thus, wasatiyah jurisprudence provides a moderate, adaptive, and relevant legal framework in responding to the development of digital technology.

This study recommends that religious institutions, academics, and technology practitioners build collaboration in formulating fiqh guidelines that are more applicable to the development of digital technology. In addition, it is necessary to increase digital literacy and Islamic legal literacy among the public so that the use of AI, crypto assets, and online games can be carried out wisely and in accordance with sharia principles. The next research is suggested to examine more deeply the empirical aspects related to the implementation of digital fiqh in people's lives.

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