METAVERSE: SHARIA CONTRACT LAW PERSPECTIVES

Muhammad Nur Ishak, Wahidin Musta'in Billah
Institut Bisnis Muhammadiyah Bekasi,
Email: nurishak@ibm.ac.id

Abstract
The Metaverse is a combination of reality and virtual reality, or the World. Through technology, the Metaverse combines augmented reality (AR) or augmented reality, a blend of 2D or 3D virtual objects into the real world in real-time, with virtual reality (VR), which can make simulations similar to the real world. Muslims should consider the impact and advantages of this technology because they already wear it daily. This paper studies and evaluates the halalness of the sharia commercial contract law in the Metaverse. This paper's qualitative analysis of sharia contracts uses the comparative descriptive method. Muslims should consider the impact and advantages of this technology because they already wear it daily. This paper studies and evaluates the halalness of the sharia commercial contract law in the Metaverse. This paper's qualitative analysis of sharia contracts uses the comparative descriptive method. Muslims should consider this technology's impact and benefits because they wear in real life. This study examines and analyzes sharia economic contract law in the Metaverse, looking at its halalness. These writings describe the fiqh, Koran, Hadith, and the opinions of scholars about the sharia contract in the Metaverse. The data used for comparison is found in the Metaverse. According to metaverse analysis, the perspective of the ijarah contract is the same as that of the metaverse transaction. In terms of losses, the payment of Crypto and NFTs in the Metaverse can be very dangerous for society, as their value is uncertain. Such transactions include gharar, which must be abandoned because they are doubtful and do not bring benefits, which is the purpose of Islamic law.
Keywords: Islamic Law, Metaverse, Sharia Contracts.

INTRODUCTION

The Metaverse is a virtual world we can create and explore with others in different physical worlds[1]. When reviewing sharia economic and legal contracts, the question is whether the Metaverse is halal or sacred. Today, with the development of science and technology, humanity has successfully discovered a three-dimensional world called the Metaverse. Unlike the physical world in the virtual World, the Metaverse may be an open system in which individuals can produce and share their creations with others, regardless of the content or format[2]. Since then, some advances have become a stepping stone to creating a true metaverse, an online digital metaverse that combines

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[1] (Katterbauer et al., 2022)
[2] (Eno, Gauch, and Thompson 2009)

virtual reality, augmented reality, 3D holographic avatars, video and other forms of communication. Facebook has been working on virtual and immersive experiences in the Metaverse for years[3]. CEO Mark Zuckerberg also said he believes the social media company will one day be called the Metaverse. Facebook doubled that idea by announcing major metaverse events in Europe. In the World of online games like Fortnite, Minecraft, and Roblox, there are currently hints of the Metaverse[4]. Increasingly sophisticated technology can affect the monetary payment system, impacting people's lives today. In this modern era, people prefer using electronic payment systems instead of cash transactions because electronic payments are easy[5].

Electronic payment systems, online stores and websites for buying and selling have become a trend in people's lifestyles today. Offering goods on TV media, websites, and online stores have become convenient for consumers, allowing them to find and select the goods they need. This trend has been behind many people's lives in modern cities due to their busy lives, careers, and time constraints. Many people no longer have time to shop in physical stores. People in villages with access to electricity and telephones can buy these things more quickly because they are very consumptive. Meanwhile, people who shop for an extended period (considered more productive) believe that the extra time spent on shopping will be wasted due to the productivity gained. In addition to these factors are several other ones, such as the distance to a store or traffic [6].

Looking at the above phenomenon, the concept of the Metaverse itself as a virtual world similar to the real world is still being debated by many experts, especially the latest research by some scholars, and the Metaverse itself is a virtual world that combines virtual reality and reality through Metaverse Augmented Reality technology. AR or Augmented Reality is a technology that combines 2D or 3D virtual objects into a natural environment and then projects those objects into reality in real-time. Moreover, virtual reality (VR) is a technology that can make[7]. This simulation can be likened to the real world, such as the atmosphere when the user walks in a place where the impact and benefits still need to be considered. Therefore, the author is encouraged to use sharia law methods and research for further research.

LITERATURE REVIEW
Definition of Metaverse

Metaverse was first used in Snow Crash, a cyberpunk genre novel published in 1992. In the novel, the metaverse is described as a virtual world that people can visit through VR devices. However, Snow Crash does not describe the metaverse as a perfect utopia that makes everyone who enters it

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[3] (Lee et al., 2021)
[4] (Getchell et al. 2010)
[5] (Nurhisam 2017)
[6] congestion.(Febriandika, Fadli, and Mi'raj 2022)
[7] simulations (Lee et al., 2021)

happy. Instead, the metaverse creates its own problems, ranging from technology addiction, discrimination, violence, and harassment. Part of that problem even carried over into the real world [8].

Currently, there are many companies that are interested in developing the metaverse, ranging from game companies such as Epic Games and Tencent, to giant technology companies such as Microsoft and Facebook. So many companies are interested in the metaverse that even the definition of the metaverse itself is still not uniform. Each company seems to have a concept of an ideal metaverse. Here are some definitions of the metaverse from several well-known figures and companies [9].

Facebook has just created a metaverse division. "You can imagine the metaverse as the embodiment of the internet that you can enter. So, you're no longer just looking at what's on the internet," Facebook CEO and founder Mark Zuckerberg was quoted as saying by CNN. Meanwhile, Roblox defines the metaverse as a 3D virtual space in a virtual universe that can be accessed by many people at the same time.

According to Tim Sweeney, CEO and founder of Epic Games, the metaverse is a 3D social media that can be accessed in real time. By using that medium, people will be able to create content in the virtual world and share the content with each other. Players will also have the same opportunity to change the socioeconomic situation in the virtual world. Meanwhile, Peter Warman, CEO of Newzoo considers the metaverse to be a place that allows people to become fans, players, and creators simultaneously. According to him, this will maximize engagement, which will also encourage business potential. Jesse Alton, boss of the Open Metaverse, the group that makes the open-source standard for the Metaverse explains that ideally, the Metaverse does not depend on one technology belonging to one company, but consists of various technologies made by many companies that are interconnected with each other [10].

What are the technologies involved in the development of the Metaverse? Newzoo divided the Metaverse ecosystem into several categories. First is Metaverse gateways, which are the doors for consumers to enter the Metaverse. Newzoo again divided this segment into two groups, namely centralized or centralized and decentralized or scattered. Two parts of the gateways Metaverse segment. Examples of companies that provide centralized gateways are Fortnite, Minecraft, Animal Crossing, Grand Theft Auto Online, Roblox, VRChat, and so on. While examples of decentralized gateways platforms are The Sandbox, Decentraland, Somnium Space and others. Avatars & identities become another

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[8] Gelson Dias Santos and Valter Roesler, 'Metaverse: Um Sistema de Telefonia IP e Mensagens Instantâneas Compatvel Com SIP e SIMPLE', *ACM International Conference Proceeding Series*, 192 (2006), 213–22 <https://doi.org/10.1145/1186595.1186621>.

[9] Getchell and others.

[10] Shaowen Bardzell and Kalpana Shankar, 'Video Game Technologies and Virtual Design: A Study of Virtual Design Teams in a Metaverse', *Lecture Notes in Computer Science (Including Subseries Lecture Notes in Artificial Intelligence and Lecture Notes in Bioinformatics)*, 4563 LNCS (2007), 607–16 <https://doi.org/10.1007/978-3-540-73335-5_65>.

part of the Metaverse. As the name implies, companies engaged in this field will usually offer services to create avatars or identities in the virtual world. Examples of companies engaged in this field are Avatar SDK, The Fabricant, Tafi, and others [11].

In addition to gateways and avatars & identities, the third element of the Metaverse is user interface &immersion. There are many gaming and technology companies that fall into this category, such as Samsung, Apple, HP, HTC, Microsoft HoloLens, Xbox, PlayStation, and Nintendo Switch. The next element of the Metaverse is the economy. Companies that fall into this category are responsible for everything related to payments (such as PayPal and WeChat Pay) as well as buying and selling transactions, (such as OpenSea, DMarket, and Elixir). In this category, you will also find crypto wallet companies such as Metamask and Fortmatic, as well as companies engaged in NFTs, such as Forte, Ultra, and Maddie's [12].

Social elements also have an important role in the Metaverse. Therefore, social media companies such as Facebook, LINE, Discord, TikTok, and others, are part of the Metaverse ecosystem. Companies that make play-to-earn or play-to-collect games, such as DeltaTime, and Exceedme also have their own role in the development of the Metaverse. Several companies that are part of the Metaverse ecosystem. For the Metaverse to run well, a capable infrastructure is needed. The infrastructure of the Metaverse is also supported by many companies from various segments, ranging from the cloud and hosting segments, visualization & digital twin, decentralized infra, artificial intelligence, to adtech & marketing [13].

Looking at history, the Metaverse has been a topic of conversation more than 10 years ago. The first Metaverse Roadmap Summit was held in May 2006. One year later, in 2007, the non-profit organization Accelerating Studies Foundation (ASF) released a study of the Metaverse. The study discusses the future of the Metaverse according to the predictions of academics, game companies, geospatial technicians, and media participating in the Metaverse Roadmap Summit. Based on the report, broadly speaking, there are four possible scenarios, namely augmented reality, lifelogging, virtual worlds, and mirror worlds.

At that time, augmented reality was defined as an immersive technology that could track the user's position automatically. In fact, the technology serves to help users get information about a place or an object instantly. While lifelogging is mentioned as the use of AR technology that focuses on the communication, memory, and observation sides of the user. In other words,

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[11] Giuseppe Riva and Brenda K. Wiederhold, 'What the Metaverse Is (Really) and Why We Need to Know about It', *Cyberpsychology, Behavior, and Social Networking*, 25.6 (2022), 355–59 <https://doi.org/10.1089/cyber.2022.0124>.

[12] Febriandika, Fadli, and Mi'raj.

[13] Sang Min Park and Young Gab Kim, 'A Metaverse: Taxonomy, Components, Applications, and Open Challenges', *IEEE Access*, 10 (2022), 4209–51 <https://doi.org/10.1109/ACCESS.2021.3140175>.

lifelogging technology, as the name implies, allows users to record everything that happens in 3D [14].

Shariah Contract Law

Contract according to language means bond or agreement, while according to the term contract is a transaction or agreement between a person who submits and another person who accepts for the implementation of an act. For example: buying and selling contracts, renting contracts, marriage contracts. Based on the qur'anic verse surah Al-Maidah verse five which reads: "O people of faith, fulfill those contracts", it can be understood that doing the contents of the agreement or contract is mandatory [15].

as for the pillars of the contract, two or more persons who perform the contract (transaction) are called Aqidain, Sighat (Ijab and Qabul) and Ma'qud 'alaih (something that is enshrined).

Meanwhile, the terms of the contract are as follows [16]:

1. The requirements for people who transact include: sensible, baligh, mumayis and legally justified persons to do

2. The conditions for the goods that are proposed include: clean, can be used, belong to the person who performed the contract and the goods are known

3. Terms of sighat: performed in one majlis, ijab and qabul must be continuous speech, ijab and qabul are transfers of rights and responsibilities

While there are several kinds of contracts, such as [17]:

1. Oral contract, which is a contract that is carried out by pronunciation

2. Written contract, which is a contract that is carried out in writing, such as an agreement on sealed paper or an agreement through a deed of deed

3. The intermediary contract of the messenger (deputy), which is a contract that is carried out through an envoy or representative to another person in order to act on behalf of the mandate giver.

4. Sign contract, which is a contract that is performed with a gesture or code

5. Akad Ta'at.i (giving each other), a contract that has been running.

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[14] Stylianos Mystakidis, 'Metaverse', *Encyclopedia*, 2.1 (2022), 486–97 <https://doi.org/10.3390/encyclopedia2010031>.

[15] Kristine Uhlman and Elisa Kisselburg, 'Islamic Shari'a Contracts: Pre-Nuptial and Custody Protections', *Journal of Child Custody*, 10.3–4 (2013), 359–70 <https://doi.org/10.1080/15379418.2013.833456>.

[16] Rehanna Nurmohamed, 'Shari'a Law and Its Impact on the Development of Muslim and Non-Muslim Business Relations in the United Arab Emirates', *Law and Development Review*, 13.2 (2020), 443–72 <https://doi.org/10.1515/ldr-2020-0052>.

[17] Uhlman and Kisselburg.

RESEARCH METHODS

The method used in this study is a comparative descriptive method with a qualitative approach. Descriptive studies are carried out by describing and explaining research objects objectively and factually based on data sources obtained in the Metaverse. In this case, of course, the benchmark for comparative data is the Quran, Hadith, Fiqh, and the opinions of scholars related to the concept of *sharia agreement in the Metaverse.*

RESULT AND DISCUSSION

Aspects of the Ba'i Agreement

With advanced technology and information advancement, transactions around the trading world are developing rapidly. The Metaverse is considered a virtual World as natural and incredibly familiar in the World of online social interaction tools. This Metaverse has become one of the most practical and fast places for cyber payment transactions among the business community (merchants) or users themselves[18].

Choosing the Metaverse as a place for online social interaction allows economists, particularly Islamic jurists, to study it more seriously and in-depth. Because the Metaverse is different from what came before, a virtual world place is like real in the purchase of goods using NFTs and Crypto[19]. In Islam previously, only knew Dinar (gold), Dirham (Silver) money and banknotes as a means of disambiguation.

Nowadays, the development of transactions using digital money has an impact or implication for its users, and it is undeniable that transactions using digital money give traders in the Metaverse very tempting, and also for users who use and own land in the Metaverse Or community provides flexibility. Payment methods for their transactions. However, there will be many impacts, especially for users or society. In terms of security itself, this cannot be explained, as the previously known Metaverse is a real," unreal World that is unrecognized by the new Muslim community and is considered legally legitimate by using its means of payment, not digital money. NFTs digital money is still manipulative in value, so that it will cause uncertainty in the flow of value in the medium of exchange of transactions [20].

In Indonesia, the Metaverse is the virtual world where we can interact socially and trade like the real World. NFTs and Crypto as a medium of commodity exchange in all forms of transactions in the Metaverse are highly manipulative in value. All risks are the responsibility of each individual or society itself (BI Circular Letter No. 16/06/Dkom)[21]. The government does not prohibit the release of NFTs and Cryptos, but this should warn the community or the users themselves that any security-related usage risks are the user's responsibility. The government is not involved, so if there is a matter related to cyberspace or criminal acts related

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[18] (Riyadi Slamet 2022)
[19] (Gadekallu et al., 2022)
[20] (Yiğitoğlu 2022)
[21] (Nurhisam 2017)

to the circulation and use of transactional tools in the Metaverse, it is clear that the government is not involved because it is not authorized to do so.

Concerning the issuance of cyberspace in a country as a means of virtual transactions or payments, cyber publishing is protected by the general rules of Islamic law. Because the determination of cyber spending and amount is related to the people's interests, playing a role in cyber publications will impact losses to the people's economy (Jaribah, 2003). The forms of madharat include loss of trust in money, counterfeiting, Metaverse expansion and impairment (inflation), and people losing a steady income. Therefore, legal experts believe that the release of cyberspace is the state's power, and individuals should not express their own words, let alone do things related to cyberspace, so as not to cause adverse impacts. Imam Ahmed said: "It cannot issue a Metaverse, but it must be printed domestically and licensed by the government. Because, if the wider community is allowed to spend it, it will be very detrimental." [22] Sheikh al-Islam Ibn Taimiyyah al-Jawziah said, "The government should print a medium of exchange for them [23]. Sharia provisions for government Metaverse spending can be found in Omara. Economic Law As evidence, his attitude in the virtual environment was done very well by the Caliphate state of the time. Spend money. As he says, "I want to make dirhams out of camel skin" [24].

Who also shows that Umar regarded the issuance of the Metaverse as the ruler's authority (until amri), as he said he was a Muslim caliph. Daniel is riding refers to the authority given by the imams to issue the Metaverse by specific regulations, whereby financial power is based on their peculiarities in the field and limits the number of Metaverses from the perspective of commitment of Islamic values all produced in an integral form of society and the level of its development, and the speed at which future economic activity is driven [25]

Aspects of Sharia Contract Transactions

In the Metaverse, there are all free buying and selling transaction activities carried out by users. The reason for the freedom to choose the medium of exchange in the Metaverse is part of trade and is regulated in standard state order. In the Qur'an, which regulates trade (QS. An-Nisa', 29):

$$\ldots \text{تِجَارَةً عَن تَرَاضٍ مِّنْكُمْ} \ldots$$

The passage's meaning is to trade according to mutual benefit, on the basis that the position of the seller selling the merchandise as the initial basis and the buyer issuing a means of payment for purchasing goods from the seller lies in the agreement of the parties. In this case, Metaverse is a place for social interaction and online buying and selling NFTs and crypto payment

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[22] Mohd Fauzi Mohd Amin and others, 'Assessment of False Hadith in Kitab Al-Yawaqit Wa Al-Jawahir Fi' Uqubah Ahli Al-Kabair by Muhammad Ali Bin Abdul Rasyid Bin Abdullah Al-Jawi Al-Qadhi Al-Sambawi', *Sains Insani*, 3.3 (2018), 52–59.

[23] (Susilo et al., 2017)

[24] Abdul Jabar, 'Perjanjian Tambahan(Accessoir) Dengan Obyek Hai' Tanggungan Sebagai Sarana Perlindungan Hukum Bagi Kreditur', *Statistik Daerah Kecamatan Kartasura Tahun*, 15.1 (2015), 17–18.

[25] Susilo and others.

instruments. The buyer also agrees with the ongoing online transaction. The buyer is considered to agree when he first buys certain goods online from the merchant[26].

About the laws and regulations in Indonesia, in terms of the use of cyberspace in which there are digital sales transactions as an intermediary for muamalah activities and cyber buying and selling activities, the target is merchants rather than the issuer itself, Article 1320 of Law No. Civil code, especially in the blockchain system, has smart contracts guaranteeing the agreement's validity. Therefore, the Metaverse acts as a virtual world where sales and payments are made using NFTs electronic money and Crypto for traders and buyers in the Metaverse[27].

The Metaverse world is newly based on digital technology. As a new world, in the World of the Metaverse, a new version of the mode of life was introduced instead of physics. A technology that can mediate, including headsets, augmented reality glasses (virtual glasses), smartphone applications, and several other devices, is needed to penetrate this life. This Metaverse is a leap in virtual technology from previously based on two dimensions (2D) to three-dimensional (3D). 2D technology is characterized by what can only be seen and heard on a glass screen. However, with 3D technology, the impression is that he is also the subject (actor) in it.

It should be noted that this Metaverse world is not physical but a virtual world. Everything related to cyberspace cannot be determined by the rule of the laws of physics, such as bai' (buying and selling). Therefore, the minor contract formed in the Metaverse world is the ijarah contract (rental of benefits/services) and its branches (furu'), such as the kafala and juga lah contracts. The elements of sharia contracts must be applied in transactions, and the following are the results of the analysis of sharia contracts in the Metaverse[28]:

Table Metaverse Sharia Agreement Analysis

PILLARS (Void Consequences)	In'Iqad Terms (void consequences)	Valid Terms (faced consequences)	nafadz terms (marque consequences)	Luzum Terms (Binding confectionery)	Analysis Description
The subject of The Contract	Tammy and Numbered		The existence of perfect authority There is authority to take legal action	There is no longer an optional agreement (khimar)	Appropriate, and there is a subject of the contract
statement of Will (shigat)	Conformity of Ijab Qabul and Majlis Unity				Shiga uses Ijab qabul and written

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[26] Nurhisam.

[27] I Komang Mahesa Putra, Ni Luh Mahendrawati, and Desak Gde Dwi Arini, 'Penerapan Pasal 1320 Kuh Perdata Terhadap Tanggung Jawab Penjual Dalam Perjanjian Jual Beli Barang Melalui Media Internet', *Jurnal Analogi Hukum*, 2.1 (2020), 73–77 <https://doi.org/10.22225/ah.2.1.1623.73-77>.

[28] Duski Ibrahim, *Kaidah-Kaidah Fiqih*, *Al-Qawa'id Al-Fiqhiyah*, 2019.

					agreement
Contract object	Masyru' (not what Syara forbids) Can be handed over Certain Transactable	There is a gharar And usury and manipulation of the value of its currency.			All objects traded are transparent and not prohibited, but the means of payment have the potential to be gharar
Goals and Motivation	Does not conflict with the shara				The purpose and motivation of the Metaverse are entertainment and trade in ownership of cyber goods such as game applications and other applications.

Based on the table analysis of the elements of sharia contracts in Metaverse transactions, there is a gharar on the tool that uses NFTs and Crypto because the value of the two digital money is very manipulative and often unclear changes.

As an invisible world, the Metaverse world is one of the development ideas of the programming world. Coding activities shape the World, and the language used in it results from the processing of code languages. It is called language because there is a decision in the final result to which the device can respond—for example, a digital Qur'an application. The application is compiled using an encrypted coding language in programming, so it has a physical appearance similar to the Qur'an. Installers can read the Qur'an through the app, reducing the physical form of written manuscripts using paper and ink as the primary materials. This application of the Qur'an is a valuable asset. It can be sold/rented because it has a charitable (operational) value. Of course, "something" (saying) here means a programming language. Thus, it is characterized by its relationship with charitable (functional) interests in programming languages. The supporting evidence is that if a programming language is a typo, its functional properties (charitable) will be lost.

On the other hand, if it is correct in archiving, it is clear that the program has a charity (function). We usually refer to it as a system error. The non-operational nature of the code language is the reason for the inefficiency of

word insertion. Therefore, its existence no longer applies as a benefit asset (services). On the other hand, the code language's operational input indicates a principle of interest in it[29].

Metaverse; Benefits or *Madharat*?

The Metaverse has many potentials, including benefits, ease of interaction, and buying and selling transactions. Moreover, every muamalat transaction that benefits stakeholders is one of the goals of realizing benefits. More importantly, however, after reviewing the use of the Metaverse, especially as a new world of virtual worlds for social interactions such as work meetings, it is more dangerous to play virtual 3D games like real life than **to use** it yourself. Use it yourself. Today's digital trends have reached a dangerous stage for humanity as a self-regulating species. Freedom, the most crucial feature of our humanity, is slowly taking over by other great powers through digital technologies that can ignore our obligations as Muslims. This poses many risks to users, which are inconsistent with Islamic law, requiring that the cyberspace that causes harm must be abandoned. As stated in one of the rules of fiqh[30], namely:

$$الضَّرَرُ يزَالُ$$

All religions were created to benefit both in this World and in the hereafter, both themselves and others. The rules are intended to prevent iḍrār (lousy behaviour) between the person who performs the rule and others, as well as others who perform mafsadat (destructive behaviour) with each other in this life and the hereafter. Kindness and benefit must always be pursued, while woe and woe must be avoided. This basic principle is the foundation for all laws in Islamic law, and all Muslims are encouraged to live their lives according to these rules[31].

$$يُتَحَمَّلُ الضَّرَرُ ٱلْخَاصُّ لِدَفْعِ الضَّرَرِ الْعَامِّ$$

There is an obligation to avoid self-happiness, or in other words, to take precautions so as not to occur madharat in general or thoroughly to society with all efforts (Abdurrahman, 1976). As for numbers, the steps we can take to prevent the dangers of emptiness include:

1. Cultivate caution, especially when using something. such as using the Metaverse as a trading tool and commodity

2. Considering the risks obtained, whether they are more significant than the resulting benefits if the benefits are significant but the risk of harm is more significant should be considered.

3. Everything related to risk and will adversely should be abandoned

4. It needs to be sorted out clearly regarding commodity trading and investment because choosing the right one also means putting goods in

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[29] Faris O. Nofal, 'The Space in Mutakallimūn Teachings (Viii–Xiii Cent.)', *Philosophy of Religion: Analytic Researches*, 5.1 (2021), 18–31 <https://doi.org/10.21146/2587-683X-2021-5-1-18-31>.

[30] (Ibrahim 2019)

[31] (Mohd Amin et al., 2018)

the right place. So what to report to realize the benefits.

If, at the same time, you are faced with the choice of refusing worship or profit, then, of course the first thing to do is to reject your conscience (Djazuli, 2011).

درء المفاسد مقدم على جلب المصالح

Because mafsadat can expand and spread everywhere, it will cause more significant damage. This is analogous to the prohibition of gambling, an intoxicating drink (khamr). Although both have benefits, the harm to damage is more significant. As Allah Almighty said (QS. Al-Baqarah: 219):

يسئلونك عن الخمر والميسر، قل فيهما إثم كبير ومنافع للنّاس وإثمهما

اكبر من نفعهما....

In matters that contain benefit and benefit, Islamic law seeks to achieve benefit in the World and the hereafter. If rejecting conscience means gaining benefits, according to Islamic law, one should reject it. This suggests that it is better to refrain from doubt than to oblige, according to what is narrated in the Sunnah[32]:

من اتّقى الشّبهات فقد استبر ألدينه وعرضه، ومن وقع فى الشبهات

وقع فى الحرام

What is in the Hadith is reinforced by the later historical history by An-Nasai and at-Tirmidzi of Hasan bin Ali, namely [33]:

دع ما يريبك إلى مالا يريبك

Benefits bring benefits to human life, while mafsadat leads to harmony for human life. The so-called maslahat has specific criteria among scholars, as outlined below [34]:

1. Expediency must be measured according to maqashid as- shari'ah, kulli postulates (standard from the Qur'an and as-Sunnah), the spirit of teachings, and the rules of Islamic sharia

2. The benefits must be convincing, in the sense that they must be based on accurate research, undoubtedly

3. Those benefits should benefit most people, not a tiny percentage of people

4. That benefit provides convenience, not difficulties, in the sense that it can be done.

MUI (Indonesian Ulema Council) in Munas VII of 2005 provided the criteria for benefit in its decision No. 06/MUNAS/VII/MUI/10/2005 as follows[35]:

1. According to Islamic law, well-being is the achievement of the purpose of

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[32] (Mohd Amin et al. 2018)
[33] Nurhisam.
[34] A Djazuli, *Fiqh Siyasah* (Bandung, 2003).
[35] (Asmara 2016)

Islamic law (*maqāshid as-shari'ah)*, which is embodied in the preservation of the five primary needs *(ad-dharūriyat al-khams)*, namely religion, soul, reason, property, and offspring.

2. Welfare justified by Islamic law is a benefit that does not conflict with nash.

3. The right to determine the benefit and whether something according to Islamic law is an institution that has competence in its field and is carried out through ijtihad jama'i.

We are departing from the above provisions that the Metaverse is not a form of Metaverse currency issued in a country, because based on the positive legality side, namely with a bank Indonesia circular stating that the Metaverse whose use of tools uses NFTs and Crypto is not recognized as a form of currency circulating in the country.

The consideration aspect from the madharat side is greater than the benefits taken if it is used as a means of payment or transaction and even as a commodity. Because any risk of a security weakness in the event of abuse or criminal acts against the use or access to buying and selling in the Metaverse itself, especially if other irresponsible people control it, so if everything is the responsibility of the community or users. This will undoubtedly be a greater danger to society or Metaverse users. The use of the Metaverse as a place for virtual world transactions, especially online social interactions and virtual commerce, including syubhat, and something that syubhat must be abandoned, because it does not bring benefits as the purpose of Islamic law, whose own benefit cannot be realized.

The development of technology and information has influenced the formulation of laws and regulations urgently promulgated immediately. However, the various legal orders have not been entirely ascertained to cover various issues in the *muamalat* transaction. However, from various perspectives, that is, from the point of view of the rule of law, the predecessors concluded by looking at the various similarities of *illat*. The correct answer to the law can be found to establish laws that are not clearly stated in the Qur'an or the Hadith.

CONCLUSION

This research discusses and explains the use of the Metaverse as a place for the virtual World of reality used for social interaction, trade, and payment transactions in reviewing Islamic sharia law. So that several conclusions can be drawn related to the subject matter as follows:

1. The nature of the Metaverse is a form of digital virtual World that is used as a place for interaction and payment transactions or buying and selling, which is applied by online business owners (merchants) in the form of delusion or *kinayah*. So that there is no physical form, but a functional system (charity) that it has, so transacting a Metaverse application is the same as other online-based service transactions.

2. The transaction with this benefit asset base is known as the ijarah contract (service lease). The law of transacting it is legal and permissible, as long as the services displayed in the Metaverse are not classified as services

prohibited by the shara, As for aspect that must be considered is the side of its durability, which is more significant than its benefits which when reviewed use elements of sharia contracts including on contract objects that use NFTs and Crypto as The means of payment or transaction used can increase the *gharar* at a varying level of its value. Any weakness, there are risks, especially security in terms of criminal actions or abuse against users, including Metaverse access itself, especially if irresponsible people control it. Who will undoubtedly be at a greater risk of danger to society? These Metaverse payment instruments as payment transactions for online social interactions include sunhat, as we know bahwa something yang *syubhat* must be abandoned because it does not bring benefits as the purpose of Islamic law whose own benefit cannot be realized.

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