

Transactions Of Exchanging Intangible Objects With Tangible Objects Are Islamic Law On That Application "*ituloh*"

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Abstract: This study describes the description of Islamic law regarding transactions of exchanging points for money in the application by the way the user presses the point withdrawal button and selects the desired amount of exchange and merchandising. This type of research is qualitative-empirical, with data collection techniques in the form of observation, interviews, and documentation; and data analysis techniques used are data reduction, presentation, and conclusion. The study's results indicate that in the exchanging of coins for money and merchandise in its application, *sighat* (transaction) is not directly stated between the parties, but it appears in the deed. The transaction mechanism is described as exchanging intangible goods in the form of coins. The seller makes an exchange by pressing the withdraw money/balance button, and the buyer gives the money sent to the E-wallet Fund Balance and mercerize. In Islamic law, exchanging points for money in the application is allowed because it fulfils the conditions and pillars of buying and selling, illustrated by deeds. Coins are earned by doing missions watching 15-30 minute long videos, and inviting new users. Earning points using a sale and purchase agreement based on the *Ju'alah* concept remains valid if the commission/reward given is in the form of goods and not money so that the points become valid objects/goods in a sale and purchase transaction. *Ijab qobul* in transactions is illustrated based on the willingness between parties to exchange points for money. In addition, points exchange transactions for money are also mutually beneficial for both parties..

Keywords: *exchange; application ituloh; islamic law*

Abstrak: Kajian ini menjelaskan gambaran hukum Islam mengenai transaksi penukaran poin dengan uang di aplikasi dengan cara pengguna menekan tombol penarikan poin dan memilih jumlah penukaran dan merchandising yang diinginkan. Jenis penelitian ini adalah penelitian kualitatif-empiris dengan teknik pengumpulan data berupa observasi, wawancara, dokumentasi. Adapun teknik analisis data menggunakan reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian ini menunjukkan bahwa dalam praktik penukaran koin dengan uang dan barang dagangan pada aplikasinya, *sighat* (*ijab qabul*) tidak secara langsung dinyatakan di antara para pihak, tetapi *sighat* tersebut tampak dalam akta. Mekanisme transaksi digambarkan dalam bentuk penukaran barang tidak berwujud berupa koin. Penjual melakukan penukaran dengan menekan tombol tarik uang/saldo, dan pembeli memberikan uang yang dikirim ke Saldo Dana E-wallet dan mercerize. Nilai 1 koin setara dengan 1 rupiah. Hal ini sudah disepakati kedua belah pihak. Dalam hukum Islam, penukaran poin dengan uang dalam aplikasi diperbolehkan karena memenuhi syarat dan rukun jual beli yang digambarkan dengan perbuatan. Koin didapat dari melakukan misi menonton video berdurasi 15-30 menit, dan mengundang pengguna baru. Perolehan poin dengan menggunakan akad jual beli berdasarkan konsep *Ju'alah* tetap sah apabila komisi/imbalance yang diberikan berupa barang dan bukan uang sehingga poin tersebut menjadi objek/barang yang sah dalam transaksi jual beli. *Ijab qobul* dalam transaksi diilustrasikan berdasarkan kerelaan antar pihak yang diilustrasikan dengan menukarkan poin dengan uang. Selain itu, transaksi penukaran poin dengan uang juga saling menguntungkan kedua belah pihak.

Kata kunci: *pertukaran; aplikasi ituloh; hukum Islam*

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Introduction

In Islam, getting wages or gifts for completing a job or a mission is included in the *Ju'ala* contract. The selling contract is synonymous with *sayembara*, which offers a job that is not certain to be completed. If someone can complete it, he is entitled to a reward or prize. According to jurists (qanun), *ju'alah* is defined as a reward promised when someone succeeds in doing a job. The proof of the ability to sell is found in Qs. Yusuf ayat 72.¹

Along with the times, the development of technology is also marked by the creation of technological tools created to meet human needs in communication, such as cell phones or gadgets.² In addition to communicating, this tool can be used in education, business, and even as a means of self-existence.³ This makes the community's need for communication tools increase. It is no wonder that today's society tends to interact virtually. Of course, this has a huge impact on the economic sector. Some people take advantage of this situation to open businesses and business opportunities.⁴ However, on the other hand, people are also looking for additional money through applications with only quota and internet connection capital.⁵

Applications that can provide income in money do not necessarily provide money directly, but application users must complete several missions. The missions given are different. One of them is in the application.⁶ This application has product review missions, like videos, uploading videos, and sharing videos. When you have done a product review via comments, the user will get coins.

One of the most interesting things about this application is that it is free, and there is no charge for its users. Besides, members who watch ads and complete missions will get cash or wages in the form of gold coins, and that application has an opinion similar to *TikTok*. The law is already known to be illegal because of a *ponzi* scheme. It is an investment business mode that benefits investors from the members themselves or the people they recruited. In a business with a *ponzi* scheme, profits are made from new members. What is more, the profit for *Vtobe* members is obtained from watching advertisements, but in *ponzi*, members are below them, so clearly, there is a difference with *ponzi*.⁷

In addition, there are pros and cons of the opinions of experts and experts regarding the law in applications that watch videos; some say it is illegal because gambling because it consumes the user package. Some say it is *mubah* because no one is harmed. So from the above, the author wants to see how the process gets coins on the application and how Islamic law reviews the exchange of coins on the application.

Literature Review

In the author's search, there are several studies related to income from applications in the play store,⁸ such as an article entitled the income of business snack video application on the covid-19 Pandemic toward Islamic economic law perspective⁹ in Bukittinggi; this article results that income from the video snack application is *mubah*.¹⁰ Next, the years 2021 article with the title video snack application from the perspective of Islamic law with the findings of the video snack application being the same as the competition.¹¹

¹ Faiz Zainuddin dan Imam Syafi'i, "Environmental Jurisprudence; Environmental Preservation Efforts In Islam," *NUSANTARA: Journal Of Law Studies* 2, no. 1 (18 Maret 2023): 23–30.

² Muhammad Kurtubi, "Child Playing Online Game in the Sadd Al-Zari'ah's Perspective," *NUSANTARA: Journal Of Law Studies* 1, no. 1 (14 Desember 2022): 9–20.

³ suryaningsih, "Impact of Gadget Addicts on Family Harmony Perspective of Islamic Law," *NUSANTARA: Journal Of Law Studies* 1, no. 1 (16 Desember 2022): 50–64.

⁴ Muhammad Fitri Adi, "Hadhonah Rights of Children (Not Mumayyis) Based on Compilation of Islamic Law and Child Protection Act," *NUSANTARA: Journal Of Law Studies* 2, no. 1 (15 Maret 2023): 9–22.

⁵ Muhamad Imam Muddin, "Inheritance System Mayorat on the Komerang Tribe in Urf Perspective," *NUSANTARA: Journal Of Law Studies* 1, no. 1 (16 Desember 2022): 21–32.

⁶ Wahyuziaulaq Wahyu dan Ahmad Azmi Perkasa Alam, "Interfaith Marriage Perspective of Fiqh Law and Positive Law," *NUSANTARA: Journal Of Law Studies* 1, no. 1 (16 Desember 2022): 33–39.

⁷ Kevin J S Zollman, "The Scientific Ponzi Scheme," *Philsci archive*, no. July 26 (2019): 1–16.

⁸ Abdul Hakim, "Maxim Law Fiqh And Its Application During The Covid-19 Pandemic," *NUSANTARA: Journal Of Law Studies* 1, no. 1 (14 Desember 2022): 1–8.

⁹ Maulana Iqbalwa, "Practice Brokerage Services for the Sale and Purchase of Coffee from the Perspective of Syari'ah Economics," *NUSANTARA: Journal Of Law Studies* 1, no. 1 (16 Desember 2022): 65–76.

¹⁰ Vincentius Setyawan, "Pancasila As A Philosophical Basis Of Law Formation In Indonesia," *NUSANTARA: Journal Of Law Studies* 2, no. 1 (15 Maret 2023): 1–8.

¹¹ Raudatunnisa Raudatunnisa, Galuh Nashrulloh Kartika MR, dan Umi Hani, "Aplikasi Snack Video dalam Perspektif Hukum Islam," *Transformatif* 5, no. 2 (2021): 191–210, <https://doi.org/10.23971/tf.v5i2.3244>.

Method

This research includes the type of library research¹², namely collect data by conducting study studies of books,¹³ printed documents on internet forums and an informant who are considered competent, practitioners of Islamic law, and other sources that have to do with the problem being solved.¹⁴ furthermore, conduction research by studying and reading literature that has to do with the problem that is the object of this research,¹⁵ namely business applications.¹⁶ After the collected data were analyzed using qualitative methods with reduction, display, and conclusion techniques, then by deductive thinking¹⁷

Results and Discussion

The Profil Of *ituloh* Application

Ituloh is a social media application based on short videos from various communities. In this application, we can find thousand of creative and informative content in various categories. The application is official from Play Store. This application is almost similar to the TikTok application and side snacks. The application was officially released on December 12, 2022.¹⁸ The application is the first application in Indonesia that allows users and social media creators to find honest, up-to-date, and informative video content, experience reviews,¹⁹ and recommendations. All users can benefit from both old and new users in this application.²⁰

The application *ituloh* is almost the same as youtube,²¹ which can be used to enjoy various entertaining shows,²² but what is interesting about the application is that users can earn unlimited income for those who use it.²³

If we discuss money-making applications such as TikTok, youtube, and snack video applications, then many ways can be done so that you can get profit or profit from these applications, in this articles the author will discuss how to make money on the applications, based on interviews with the content creator of the *ituloh* application, the author describes several ways to get profile or profile from the application.

Picture. 1. Logo of *ituloh* application



¹² Daffa Muhammad Dzubyhan, "Analisis Akad Ijarah Muntahiya Bittamlik (Imbt) Dalam Perspektif Hukum Islam Dan Hukum Positif Di Indonesia," *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah* 3, no. 2 (2019): 57–80, <https://doi.org/10.29313/amwaluna.v3i2.4304>.

¹³ Siti Afifah Nurullah, "Practice Services Between Sale and Purchase of Coffee Syari'ah Economic Perspective," *Journal of Nusantara Economy* 1, no. 1 (10 Desember 2022): 14–28.

¹⁴ Mahmud Yunus dkk., "Analisis Sistem Kerja Aplikasi Transportasi Online dalam Peningkatan Kinerja Driver," *Seminar Nasional Pascasarjana 2019*, 2019, 1039–43.

¹⁵ Musda Asmara dan Lilis Sahara, "Problems with Choosing a Mate in Islam for People Who Choose a Mate through Social Media," *NUSANTARA: Journal Of Law Studies* 1, no. 1 (16 Desember 2022): 40–49.

¹⁶ Dwi Astuti Wahyu Nurhayati dan Novi Tri Oktavia, "Relevance Of Al Mawardi's Reflection In The Development Of Islamic Economic Activities," *Journal of Nusantara Economy* 1, no. 1 (10 Desember 2022): 48–58.

¹⁷ Rahmad Hakim, Muslikhati Muslikhati, dan Fitriani Aprilianto, "Islamic Economics Ethics Perspective on Economic Development in the Time of Coronavirus Disease (Covid-19)," *Falah: Jurnal Ekonomi Syariah* 5, no. 2 (2020): 111–27, <https://doi.org/10.22219/jes.v5i2.14019>.

¹⁸ Yusi Tasika dan Giyarsi Giyarsi, "The Effectiveness of the Discussion Method to Increase Students' Understanding and Activeness in Islamic Religious Education Subjects," *Nusantara Education* 1, no. 1 (15 Desember 2022): 81–93.

¹⁹ Arif Samsurrijal, "Permainan Tradisional Indonesia Sebagai Media Penanaman Nilai Moral Pada Siswa: Sebuah Studi Literatur," *Nusantara Education* 1, no. 1 (14 Desember 2022): 10–19.

²⁰ Wahyu Ziaulhaq, "Madrasah Effort In Improving The Quality Of Teacher Work On Covid 19 Pandemic At Madrasah Aliyah Of Besitang," *Nusantara Education* 1, no. 1 (14 Desember 2022): 20–28.

²¹ Sinarman Jaya dan Ferri Susanto, "Social Dimension of Taboo Language as Knowledge Power Analysis for Identifying Transferable Saying English Taboo in Internet," *Nusantara Education* 1, no. 1 (14 Desember 2022): 29–80.

²² Fera Zasrianita, Syukri Hamza, dan Hadi Winata, "Students' Perception Of Application In Writing Of Peer-Assessment: Before And After Revision," *Nusantara Education* 1, no. 1 (17 Desember 2022): 94–108.

²³ Baihaqi, "Upaya Guru Madrasah Dalam Membentuk Kedisiplinan Pelajar Di Madrasah Aliyah Swasta Amaliyah Tanjung Tiga," *Nusantara Education* 1, no. 1 (14 Desember 2022): 1–9.

The application aims to make it easy for users to seek additional income/ income, especially for people still in school, college, and even working. Our work is to watch videos, share videos, upload videos, and videos reviews for more than five minutes regularly every day with several videos. We have shared and liked 10/ day. If we complete the mission, we will get points to exchange for rupiah and merchandise.²⁴

As for how to become a member of that application, instead of downloading the application on the google play store, after downloading it, we can register by preparing an active cell[phone number and email. Use this email to receive an OTP code to register the application if you have downloaded and received it immediately. Next, please return to log in with the contents of the panda email no, fill in the password you created earlier, copy the captcha code, and press the blue arrow²⁵. After you follow the step above, you have successfully logged into the application. The next step is to press the account press reward to carry out the mission and get coins²⁶

How To Get Cuan From That Application *Ituloh*

- a. Menu daily task
On the daily task menu. There is an upload post menu for at least 1 video. The duration of the video, the duration is up to the user. Then after the video to be uploaded is prepared, press the " GO " button.
- b. Like post
The purpose of this like post is to like the videos in the application with 10 videos.
- c. Share a post
In this menu, application users can earn money by sharing videos of people who have uploaded the,m. as many as 10 other people's posts
- d. Comment Post
On the comment post menu. Users of this application can get points by commenting on other people's videos. With the condition that you have to comment on 10 other people's posts, you will get 100 coins
- e. Become a content creator

In order to become a content creator who can earn income or profit from the application, there are several ways you can do it by first becoming an agent for the application. To become a creator in the application, not many requirements must be met. All you have to do is prepare some videos to be uploaded to the application. The videos will be uploaded to the application. The videos uploaded to the application cannot be careless by breastfeeding and fulfilling criteria such as food, sports, drink, fashion, tourist sites, etc. In addition, the videos uploaded to the application must be good and clear, cannot be blurry, angry, or ugly, and cannot contain violence. Furthermore, the video is expected to be interesting to watch, not boring

When someone uploads a video To the application, the user can join a family or community group. To be able to enter into a community is very young; we have to join the community we choose and contact the existing admin; after that, we will enter the community groups. However, we must obey the rules that exist in the community; for example, we have to support each other's videos from members of the community group; if the community group participates in the event, then we are required to participate in the event, and the rules according to the regulations and created by each group of community.

Regarding the income earned, if we join the community, we will get a salary based on the number of followers and views shared with other users because each content creator will get a different amount of income in the form of coins.

The Monetization Scheme For That Application *Ituloh*

Very application made by a developer company must have a specific goal, one of which is to make money. Every application that has been created and launched cannot generate money automatically. So that the application can make money, the developer can use monetization, a term used to turn something into money. Usually, the term monetization is used by content creators to make their content so they can make money, as well as application developers. There are several ways that an application can make money. The author will explain these methods based on various sources via the internet.

This application comes from a company called tech, which investor from Indonesia uses, so the original name

²⁴ mang wahyu, "Cara Menghasilkan Uang Di APlikasi VTUBE," <https://blogmangwahyu.blogspot.co>, 2020, <https://blogmangwahyu.blogspot.com/2020/09/cara-daftar-dan-menggunakan-aplikasi-vtube.html>.

²⁵ Muhammad Syamsudin, "Vtube, Praktik Haram Berdalih Bisnis Iklan di Aplikasi Video Sumber: <https://islam.nu.or.id/post/read/123216/vtube-praktik-haram-berdalih-bisnis-iklan-di-aplikasi-video>," NUonline, 2020, <https://islam.nu.or.id/post/read/123216/vtube-praktik-haram-berdalih-bisnis-iklan-di-aplikasi-video>.

²⁶ Fiscial, "Cara Menggunakan Aplikasi VTube," [nendatekno.com](https://www.nendatekno.com), 2020, <https://www.nendatekno.com/2020/07/aplikasi-vtube-bisa-dapat-dollar.html>.

of this application when we are in Indonesia is known as "while similarly viral applications, namely video snack, TikTok, and others. The application is similar to the snack videos application, the TikTok application because the content is also the same; namely, it contains short video videos that are interesting to watch and are very suitable for spending free time, eliminating boredom, and can also look for additional income

The application also gives rewards such as money (balance) or merchandise. The reward is a voluntary gift from a person who is allowed to perform while still alive to another person with a known amount; in this case, it can be said that wages follow the hadith *al-juala*. Which is anything that is used as a reward for someone for a job or anything that is given to someone to carry out a certain job calculation in getting the point video snack applications, TikTok, and that is *ituloh* application ²⁷

Tabel 1. Job Calculation In Getting The Point Video Snack Applications, Tiktok, And That Is *ituloh* Application

No	App name	Mission	Gift	Coin changer
1	Video snack application	Live to stream	Worth it Rp. 896.220	The coins you get go directly into your e-wallet account with the withdrawal process on the snack video application in the form of money (OVO, funds) when the day changes
		Creator content	Worth it Rp. 1.949.090	The coins that are obtained go directly into the e-wallet account with the withdrawak process on the video snack application in the forms of money (ovo, founds) when the coins obtained directly enter the e-wallet account with withdrawal process on the video snack application in the form of money (OVO, funds) when the day's change
		Upload video	Worth it Rp. 10.000	The coins you get go directly into your e-wallet account with the withdrawal process on the snack video application in the form of money (OVO, found) when the day changes
		Invite friends	Worth it, Rp. 12. 600	The coins you get go directly into your e-wallet account with the withdrawal process on the snack video application in the form of money (OVO, found) when the day changes
		Watching video	Worth it Rp. 2.000	The coins you get go directly into your e-wallet account with the withdrawal process on the snack video application in the form of money (OVO, found) when the day changes
		Watching ads	Worth it Rp. 3.500	The coins you get go directly into your e-wallet account with the withdrawal process in the form of money (OVO, funds) when the day changes
		Check-in daily	Worth it Rp. 1.000-30.000	The coins you get go directly into your e-wallet account with the withdrawal process on the snack video application in the form of money (OVO, funds) when the day changes
		Daily mission	Worth it Rp. 4.000	The coins you get go directly into your e-wallet account with the withdrawal process on the snack video application in the form of money (OVO, funds) when the day changes
2	TikTok	Conten creator		The coins you get go directly to your e-wallet account with the withdrawal process on the TikTok application in the form of money (OVO, funds, and bank transfer)
		Share video		The coins you get go directly to your e-wallet account with the withdrawal process on the TikTok application in the form of money (OVO, funds, and bank transfer)
		Join with community		The coins you get go directly to your e-wallet account with the withdrawal process on the TikTok application in the form of money (OVO, funds, and bank transfer)
		Live		The coins you get go directly to your e-wallet account with the withdrawal process on the TikTok application in the form of money (OVO, funds, and bank transfer)
		Invite friend		The coins you get go directly to your e-wallet account with the withdrawal process on the TikTok application in the form of money (OVO, funds, and bank transfer)
		TikTok shop		The coins you get go directly to your e-wallet account with the withdrawal process on the TikTok application in the form of money (OVO, funds, and bank transfer)

²⁷ Fiscial.

No	App name	Mission	Gift	Coin changer
3	<i>Ituloh</i> Aplication	Daily task	Worth it Rp. 100	The coins you get go straight into your e-wallet account in the form of money and merchandise with a withdrawal process
		Like post	Worth it Rp. 100	The coins you get go straight into your e-wallet account in the form of money and merchandise with a withdrawal process
		Share post	Worth it Rp. 100	The coins you get go straight into your e-wallet account in the form of money and merchandise with a withdrawal process
		Comet post	Worth it Rp. 125	The coins you get go straight into your e-wallet account in the form of money and merchandise with a withdrawal process
		Content Creator	Worth it Rp. 125	The coins you get go straight into your e-wallet account in the form of money and merchandise with a withdrawal process

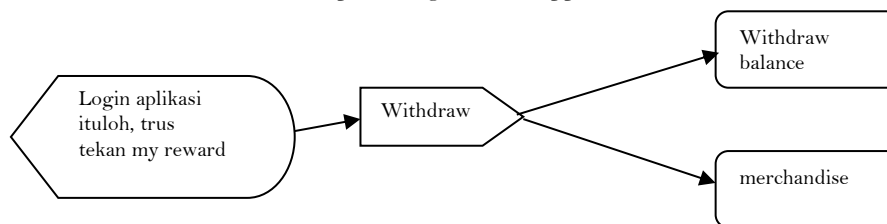
Based on the table above, it can be seen that there are differences in the result obtained using money-making applications. In the coin video snack application the user has obtained, the coin is automatically exchanged directly in rupiah so that the user can withdraw it from an e-wallet account such as the "dana" application. Likewise, in the TikTok application, the coins that have been obtained also enter e-wallets such as OVO, funds but can only be exchanged for rupiah for goods or merchandise such as iPhones, AirPods, notebooks, travel tickets, skincare, t-shirts, power banks, and headsets. So this distinguishes the application from similar applications, such as the video snack and TikTok applications.

Coin Exchange On That Application *Ituloh*

How to exchange coins in the application *ituloh*

The first step is to log in to the application *ituloh*

Picture. 2. step is to log in to the application *ituloh*



From the diagram above, it is illustrated that exchanging coins in the application is very easy. The first step is to log in to the application and select the reward menu to select withdraw. After selecting withdraw, two forms will appear that can be exchanged for coins in the application: withdrawing balances and merchandise.

In the withdraw balances section, if you press it, the coins we have that have been converted to rupiah will appear. After that, coins can be exchanged in rupiah with a minimum exchange limit of Rp. 10.000- Rp. 50.000 dan 500.000

The next merchandise menu can be exchanged for coins owned by merchandise such as iPhone 13 brand handphone air pods, notebooks, PP tickets, skincare hoodies, speakers, handsets, power banks, t-shirts, bucket hats, tote bags

Application *ituloh* Based On Islamic law

When the application gives gifts o to content creators who are live streaming, we will also get coin prizes given by the application. So that we can give the gift to creators, we have to upload them first so we can buy gifts which later we will give to creators who are uploading videos.

As for the process of exchanging coins in the application, the use of the application is fine. In fact, the application analogizes the use of the application in the same way as we work when looking at the features in the application, and for example, logging in and liking video in the same as if we are in the world of work because that proves our presence there. Apart from that, completing several missions or tasks is the same as completing several jobs in the world of work, and as a reward for this work, we will get a reward or prize in the form of gold coins, which can be exchanged for money or merchandise later. Gifts or wages are permissible in Islam if there is no specific purpose or purpose except for good intentions. Rasulullah SAW also gave gifts or wages to others and received gifts from others. The hadith narrated by Aisha can prove this. "it was narrated that Aisha r.a said" Rasulullah received gifts and rewarded them" the Prophet said, "give gifts to each other because gifts remove evil."

From the hadith above, it can be concluded that giving gifts to other people is permissible, even sunnah, with

a note that giving gifts is intended for good. In addition to the features in the application, there is no element of gambling, usury, and elements of fraud, but there is a promise to provide rewards. The promise to give the reward is the same as *ju'alah*. Where *juala* here means a promise or commitment (*iktizām*) to provide certain rewards (rewards/ *inadh*) for the attainment of result (*natijah*) determined from a job. This is following the practice in the application, where this application is one of the money-making applications users will get prizes with a certain amount if they have completed several tasks or jobs provided by the application *itulah* developer

So according to fiqh muamalah, the exchange of intangible goods with tangible goods is permissible in this application with the following conditions;

First, the application already has permission from the government to operated. Because the recipient in this case is one of the power holders who must be obeyed as in the Qur'an Surah an-Nisa verse 59 “*Hai orang-orang yang beriman, taatilah Allah dan taatilah Rasul (Nya), dan ulil amri di antara kamu. kemudian jika kamu berlainan Pendapat tentang sesuatu, Maka kembalikanlah ia kepada Allah (Al Quran) dan Rasul (sunnahnya), jika kamu benar-benar beriman kepada Allah dan hari kemudian. yang demikian itu lebih utama (bagimu) dan lebih baik akibatnya.*

Second, the tasks carried out or the videos liked and shared videos do not contain elements forbidden by Islamic law. Before determining the law of exchanging intangible objects in the application, the author first gave an opinion about the benefits obtained from the application, namely by looking at the tasks completed or the videos watched to avoid the element of disobedience which are prohibited by shariah, then the law the money generated is lawful and vice versa if the tasks to be completed are carried out in a fraudulent way or the videos watched contain elements of immorality, then the income from the application in this way is unlawful money. Apart from that, in practice, there is no element of gambling or sweepstakes which is one of the acts hated by Allah SWT. Indeed, the determination of halal and haram is one thing that requires further study, but we can convince ourselves that the original law of everthing is permissible as long as no law forbids it. Following the rules of fiqh, which reads

الأَصْلُ فِي الشُّرُوطِ فِي الْمُعَامَلَاتِ الْحِلُّ وَالْإِبَاحَةُ إِلَّا بِدَلِيلٍ

Hukum asal segala sesuatu adalah boleh "

So if we encounter new phenomena or problems for which there are no legal provisions, we can rely on these fiqh principles as long as we know very well and are sure that there is no element of haram contained in them. Apart from that, there is no element of gambling or lottery found in the application; gambling is a bet Allah SWT prohibits, and we are strongly advised to stay away from it because this act is one of the actions that are not commendable. As the words of the Prophet Muhammad SAW said, "*li al-wasaili hukmu al-maqashiid*, the use of media depends on its purpose."

Besides that, the contract from the company is very clear; liking videos, sharing, and uploading videos is clear; if you get a sponsor, you get coins from the sponsor, which is also clear. In fiqh, what starts as lawful then ends up being lawful. In this case, we collect and sell points, but no one buys them. Are you at a disadvantage? If someone buys it, is there anything lawful in the beginning? Then it became illegal, but until now, no users of the application have been harmed. The company will coin it because the coin is as valuable as,

الحكم يدور مع العلة الماثورة وجودا وعدما

"Al-hukmu Yaduuru Ma'a Al-'illati Wujudan wa 'Adaman".²⁸

To join the applications *itulah* it is not forced; it is a fee, and watching is paid; it is like entering a restaurant, you enter to pay, you enter for free, you enter to pay, then what appears in the video in the application benefits, or videos that display advertisements in it provide benefits. Information, if the advertisements displayed in the application are 98% of videos or content that does not contradict Islamic teachings. This is different from *ponzi*, the *ponzi* system because it is different in the application; everyone registers at does not pay; the two coins in the application are many, then in that point, the point are purchased by those not affiliated with the company. So business is different from Ponzi. So of the five main laws, it is included in the *mubah* category *mubah*

الأَصْلُ فِي الشُّرُوطِ فِي الْمُعَامَلَاتِ الْحِلُّ وَالْإِبَاحَةُ إِلَّا بِدَلِيلٍ

the original law stipulates that the condition in *mu'amalah* are lawful and permissible unless there is an argument (which prohibits is)²⁹ then application *itulah* included in a permissible business *mubah*.

Coin studies in fiqh muamalah coins are bonuses the company gives members to be traded.³⁰ This product is

²⁸ Siti Rosidah, “ Tinjauan Hukum Islam Terhadap Akad Penghasilan Dalam Sistem Monetasi Youtube ’ Fakultas Syari ’ Ah Universitas Islam Negeri Raden Intan Lampung 1440 H / 2019 M “ Tinjauan Hukum Islam Terhadap Akad Penghasilan Dalam Sistem Monetasi 1440 H / 2019 M,” 2019.

²⁹ Desy Safira dkk., “Bisnis jual beli online dalam perspektif islam” 5, no. 36 (2020): 57–68.

³⁰ Wahyu Ziaulhaq, “Buying and Selling Used Clothing: An Islamic Economy Law Perspective,” *Journal of Nusantara*

fictitious because it does not have an underlying asset.³¹ Underlying assets that are the basis for the price of financial instruments (in this case, coins) are based on prices based on different assets.³²

It is the same as electronic money at this time, such as on shop pay³³, OVO, dana dan pay³⁴ all mentioned instruments have no value.³⁵ However, some companies guarantee that the same as paper money. Or it could also be that the merchant's guarantee is owned in advance by the electronic money company, which is cash to the merchandise.³⁶

Table 2. differences between *ituloh* scheme and a Ponzi scheme

No	Application of <i>Ituloh</i>
1.	Free registration
2.	Company profits are obtained from individuals or companies that advertise, not from members
3.	Member benefits are obtained from work. What it does is like the video (100 coins), share videos, and upload videos with a profit of 300 coins)

The table above shows the differences between this scheme and a Ponzi scheme, where registration is free, no money is collected, members benefit from watching advertisements,³⁷ and company profits are obtained from placing advertisements. In a Ponzi scheme, every member who participates in a ponzi must pay, then registered members will benefit from the members below them, and company profits are obtained from the member's registration fee for new members³⁸. So it is clear that it is not a ponzi scheme³⁹

Regarding the contract, what needs to be underlined in this application is the coins these members get, like digital money. Coins obtained from liking, sharing, and uploading videos cannot be used as money directly;⁴⁰ coins can be sold to members because the company does not want to accept money from its members. So give it so that those who want to sell coins can be sold to other members.⁴¹ The payment method can be transferred according to the coin value on the application. Moreover, that viewpoint can be used for shopping vouchers for e-comers. Then this includes the contract of *isti'jar* hiring people to watch advertisements.⁴²

Conclusion

From the explanation above, it can be concluded that the application is an application that can get coins by liking, sharing, and uploading videos. As for registering in the application, it is free, and you get benefits. In Islamic law, the application does not contain *gharar*, it is legal, and the income from the application that members get comes from wages paid by the company to members who like, share, and upload videos and coins that are exchanged by the user of the application for tangible objects, sure money and merchandise.

Economy 1, no. 1 (10 Desember 2022): 29–37.

³¹ Meta Riskia, "Implementation Of Mudharabah Financing On Baitul Maal According Majlis Ulama Indonesia," *Journal of Nusantara Economy* 1, no. 1 (9 Desember 2022): 1–13.

³² Muhammad Deni Putra, "Jual Beli on-Line Berbasis Media Sosial Dalam Perspektif Ekonomi Islam," *ILTIZAM Journal of Shari'ah Economic Research* 3, no. 1 (2019): 83, <https://doi.org/10.30631/iltizam.v3i1.288>.

³³ Tira Nur Fitria, "Bisnis Jual Beli Online (Online Shop) Dalam Hukum Islam Dan Hukum Negara," *Jurnal Ilmiah Ekonomi Islam* 3, no. 01 (2017): 52, <https://doi.org/10.29040/jiei.v3i01.99>.

³⁴ Muhammad Yunus, Fahmi Fatwa Rosyadi Satria Hamdani, dan Gusti Khairina Shofia, "Tinjauan Fikih Muamalah Terhadap Akad Jual Beli Dalam Transaksi Online Pada Aplikasi Go-Food," *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah* 2, no. 1 (2018): 135–46, <https://doi.org/10.29313/amwaluna.v2i1.3363>.

³⁵ khairudin Khairudin, "The Practice of Buying and Selling Black Market Goods on The Perspective of Islamic Economic Law," *NUSANTARA: Journal Of Law Studies* 1, no. 1 (2022): 77–85.

³⁶ RACHMADI USMAN, "Karakteristik Uang Elektronik Dalam Sistem Pembayaran," *Yuridika* 32, no. 1 (2017): 134, <https://doi.org/10.20473/ydk.v32i1.4431>.

³⁷ Desy Maryani dkk., "A Model of Implementing Restorative Justice Perspective of Trong Yowari Traditional Jurisdiction, Jayapura Regency," *NUSANTARA: Journal Of Law Studies* 2, no. 1 (27 Maret 2023): 40–51.

³⁸ Larasati Dhinarti dan Firda Amalia, "E-commerce dalam perspektif fiqh muamalat Pendahuluan Tinjauan Pustaka," 2019, 162–69.

³⁹ Peihua Fu dkk., "Threshold behaviors of social dynamics and financial outcomes of Ponzi scheme diffusion in complex networks," *Physica A: Statistical Mechanics and its Applications* 490 (2018): 632–42, <https://doi.org/10.1016/j.physa.2017.08.148>.

⁴⁰ Robi Musthofa Al Ghazali, "Boarding House Rent Refunds During Covid 19 Based On Sharia Economic Law," *Journal of Nusantara Economy* 1, no. 1 (10 Desember 2022): 38–47.

⁴¹ Kusdiyana, Samsudin, dan Muhammad Wildan Nur Akmal, "Accuracy of Qibla Direction Mosque at Rest Area Toll Road on the Qibla Jurisprudence Perspective," *NUSANTARA: Journal Of Law Studies* 2, no. 1 (19 Maret 2023): 31–39.

⁴² André Dumas Tsambou dan Benjamin Fomba Kamga, "Performance Perspectives for Small and Medium Enterprises in Cameroon: Innovation and ICTs," *Timisoara Journal of Economics and Business* 10, no. 1 (2018): 68–87, <https://doi.org/10.1515/tjeb-2017-0005>.

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