Unofficial Premium Application Trading: A Comparative Analysis Between Conventional and Sharia Economics Concepts

Muhammad Sarip
State Islamic University Raden Fatah, Palembang, Indonesia
muhammadsarip_uin@radenfatah.ac.id

Fatroyah Ars Himsyah
State Islamic University Raden Fatah, Palembang, Indonesia
fatroyaharshimsyah89_uin@radenfatah.ac.id

Received: 29-07-2023 | Revised: 27-08-2023 | Accepted: 28-09-2023 | Published On: 30-10-2023

Abstract: In the era of Disruption 5.0, the proliferation of applications has significantly impacted various aspects of community life. This study delves into the realm of buying and selling unofficial premium apps, aiming to analyze the influencing factors and practices from both Islamic and conventional economic perspectives. Adopting a descriptive qualitative approach, the research utilizes a phenomenological method to explore community explanations of the social conditions related to unofficial premium app transactions. Data collection involves library research and online sources, including books, journals, articles, YouTube, Google, and social platforms. The findings reveal that unofficial app transactions often exhibit elements of gharar, leading to user losses. This underscores the importance of transparency and adherence to transactional pillars and conditions to mitigate such losses. The study emphasizes the necessity for a comprehensive exploration of both conventional and Sharia economic concepts in light of current technological developments.

Keywords: Trading; Unofficial Premium App; Sharia; Conventional, Economy

How to cite this article:
doi: https://dx.doi.org/10.29300/mzn.v10i2.3014
Introduction

In the contemporary era of Disruption 5.0, human beings, as social creatures, engage in actions, interactions, and socialization within their communities. One ubiquitous activity undertaken by humans is buying and selling transactions, aiming to fulfill basic needs such as clothing, food, and shelter. In Islamic jurisprudence, these transactions are referred to as muamalah, involving two or more individuals. The current era of disruption has witnessed significant changes and innovations, particularly in the form of applications, transforming various aspects of human life. The proliferation of online applications for buying and selling has become increasingly prevalent among the general populace, showcasing the substantial influence of technology and innovation on human activities.

This study explores technology-based applications related to buying and selling transactions, reflecting the evolving patterns of societal activities in muamalah. This evolution impacts the way businesses operate and individuals conduct transactions in their daily routines. The current disruptive era places a significant emphasis on technology, leading companies to adapt to the ongoing developments. Start-ups, particularly those in the application business, are drawn to the potential of technological advancements. Various types of applications created by different companies, connected through the internet, aim to simplify user activities. Entertainment applications like Netflix, WeTV, as well as music streaming applications like Spotify and Joox, have emerged to provide convenience to users.

The COVID-19 pandemic, which occurred four years ago, prompted individuals to engage in more activities from home. Consequently, entrepreneurs shifted their focus to application-based businesses. Remote work became more prevalent, with employees monitoring information through applications like Zoom and others to conduct virtual meetings with colleagues.

This paper aims to address the gaps in previous studies related to unofficial premium app transactions. Several questions are posed, including: What is the concept of buying and selling unofficial premium apps? What factors influence and characterize the practices of buying and selling unofficial premium apps from the perspectives of Islamic and conventional economics? These questions are expected to provide solutions and answers to the evidence presented regarding daily activities, offering choices for users of applications that may be unfamiliar in society.

The study is grounded in the argument related to unofficial premium app transactions, focusing on the process of buying and selling these apps. Sellers may provide email and password details for logging into premium apps, or they may request the email and password of consumers to register them for premium accounts. The security of consumer data provided to sellers cannot be guaranteed in either case. Additionally, the lack of clarity in

---

3 E P Wahyu, “Tinjauan Hukum Islam Terhadap Jual Beli Online Aplikasi Android (Study Kasus Pada Pemilik Akun Instagram@ JualAppVip Dan@ Jualpremiumviper Di …),” Fakultas Syariah Dan Hukum Universitas Islam Negeri …, 2019.
the consequences of buying and selling through unofficial sellers, as well as the absence of privacy guarantees for consumers, raises concerns.

**Literature Review**


Buying and selling represent the voluntary exchange of goods or items with intrinsic value between two consenting parties, adhering to Sharia-compliant agreements and conditions, such as pillars and requirements in sales transactions. In Islamic jurisprudence terminology, buying and selling are defined in several ways. Firstly, it involves exchanging goods with goods or goods with money, transferring personal ownership from one party to another based on mutual consent. Secondly, it involves the ownership of goods through voluntary exchange methods in accordance with Islamic legal regulations. Thirdly, it encompasses the mutual exchange of property, with the ability to manage it (tasharrud), accompanied by offer and acceptance through methods that align with Islamic legal rules. Fourthly, it refers to the exchange of goods with specific methods or those permitted by Sharia. Fifthly, it involves the exchange of goods with mutual consent or the transfer of ownership rights with replacement through established Islamic legal rules.

Based on Surah An-Nisa verse 29, those who obey Allah and have faith abstain from engaging in activities prohibited by Allah, such as consuming others' property unlawfully. This prohibition excludes those who engage in buying and selling transactions with mutual consent. Thus, honesty is crucial in everyday activities, particularly in buying and selling, for individuals to uphold values of faith. In another verse, Allah emphasizes engaging in lawful business activities, guiding and blessing these transactions, while prohibiting and declaring interest (riba) as forbidden.

Ramadhani explains that Premium Applications are accounts with special access privileges compared to free accounts. The difference lies in the absence of ads that constantly appear on the smartphone screen when using the application, accessing all streaming films, even watching films with very long durations without the conditions imposed on premium account applications. The advantages of premium applications become a unique attraction for the community, facilitating access to films, music, and other services, attracting enthusiasts to use premium applications. Therefore, it is not difficult to find users and enthusiasts of premium applications in the community.

The sophistication of applications in the smartphone world provides convenience for various community activities, from transactions to entertainment. Applications like Spotify, a music streaming application, have become a lifestyle trend in society. Spotify is a digital music application originating from abroad that has successfully gained national and international markets, providing official music entertainment enjoyed through streaming or online. Spotify offers various service types, including free services and premium services. Users of the

---

8 Tujjar and 2021, “JUAL BELI DALAM KAJIAN FIQIH.”
10 Aldi Firmansyah Ramadhani, “ANALISIS HUKUM ISLAM TERHADAP JUAL BELI FASILITAS AKUN PREMIUM JOOX DAN SPOTIFY DI SOSIAL MEDIA FACEBOOK.”
Spotify application with free services and users of premium services with premium differences in terms of service quality. The premium type of the Spotify application can automatically skip ads, improve sound quality, and allow users to download music, enabling music lovers to listen offline without an internet connection.\(^\text{12}\)

In addition to the Spotify application, there is also Netflix and WeTV applications, representing innovative breakthroughs in the field. These applications offer a variety of broadcast entertainment services, making it easier for users to watch without having to go to the cinema.\(^\text{13}\) This convenience is available through premium applications, allowing users to enjoy all desired films from home. Thus, these applications have become favorites among Indonesian society.

Concepts of Conventional and Sharia Economics

Economics is a science that examines human behavior in obtaining unlimited needs in life using limited factors of production. The main issue in conventional economics is scarcity, limitations, and choices.\(^\text{14}\) Buying or exchanging goods in economic studies is interpreted as a transaction process based on mutual agreement between the two parties on a voluntary basis. This trade or sale can be profitable for both parties, meaning that business can enhance the usefulness for the involved actors. Thus, business cannot be separated from the offer. The offer is a social and rhythmic process in which individuals and groups obtain what they need and want by creating, offering, and exchanging valuable works with others.

Buying and selling in Islamic economic concepts are the study of economic science that examines all human life behavior in seeking their livelihoods, expecting and obtaining the pleasure, blessings, peace, and prosperity of the world and the hereafter.\(^\text{15}\) Human life behavior relates to the basic principles of Sharia as a guide to behavior in carrying out life activities, avoiding tendencies that deviate from human nature. In Islamic economics, both aspects correlate independently, thus forming an economic mechanism characterized by the principles of divine values.\(^\text{16}\) With technological advancements and the progress of time, Islam fully supports human freedom to choose their life path without imposing conditions and must be dynamic. This explains that Islam fully supports creativity in managing the surrounding environment of life. The principle of Islamic economic law is to seek blessings and the pleasure of Allah SWT.\(^\text{17}\) The law of buying and selling is essentially allowed as long as it does not contradict and harm society, thus forming sincerity and mutual consent.

Method

This study employs a descriptive qualitative approach to examine the natural conditions of unofficial premium app transactions prevalent on social media and widely used by the community today. The researcher analyzes the concept of unofficial premium app transactions from both

\(^12\) N Nurfadilla, A Hayatudin, and ..., “Tinjauan Hukum Islam Dan Undang-Undang No 19 Tahun 2016 Tentang Informasi Dan Transaksi Elektronik Terhadap Praktik Jual Beli Aplikasi Bajakan Spotify ...,” ... Hukum Ekonomi Syariah, 2021.


\(^16\) Jamil, Kurnia, and Jalaludin, “Analisis Mekanisme Praktik Jual Beli Followers Dalam Perspektif Ekonomi Islam Di Media Sosial Instagram.”

conventional and Sharia economic perspectives. Additionally, a phenomenological approach is adopted, involving in-depth observation and analysis of the community's explanations of the experienced social conditions. Data collection involves both primary and secondary sources, with primary data obtained from phenomena documented on platforms like Google, the internet, YouTube, articles, journals, vlogs, and other social media related to the unofficial premium app transaction theme. Secondary data is sourced from library research, including books and scholarly works relevant to the issue of unofficial premium app transactions.

The scarcity of studies on unofficial premium app transactions makes this research particularly valuable. The study aims to serve as a reference for understanding the phenomenon of unofficial premium app transactions. The term "unofficial premium app transactions" has recently emerged in Indonesia, reflecting a shift in the desire to gain quick profits through the buying and selling of premium apps, both officially and unofficially. Frisca Indra Rukmana notes that unofficial premium apps are offered at lower prices through social media accounts or commercial channels to meet daily needs, as these apps provide more comprehensive services compared to free accounts. Notably, the study will focus on the economic and Islamic economic concepts surrounding unofficial premium app transactions.18

The analysis is centered on the phenomenon of unofficial premium app transaction entrepreneurs, impacting the increasing number of app users. The study differentiates itself by focusing on the overall system of unofficially traded app accounts. Unlike other research, it explores the entire spectrum of unofficially traded app accounts. The analysis extends to both conventional economic concepts and Islamic economic principles to achieve comprehensive results. The study also diverges from previous research by not solely focusing on specific apps but rather on the broader phenomenon of unofficial premium app transactions within the entire app account system. This approach allows for a more comprehensive understanding of the economic implications of unofficial premium app transactions in society.

This research employs an empirical normative method, gathering data from official news reports and reputable research publications, including articles and journals. The chosen approach is phenomenological, and the data analysis technique utilizes qualitative descriptive methods. The study aims to contribute valuable insights into the development of the unofficial premium app transaction phenomenon within the frameworks of conventional and Sharia economics.

Results and Discussion

Table 1: Unofficial Premium App Transactions

<table>
<thead>
<tr>
<th>Subject</th>
<th>Object</th>
<th>Cases</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smartphone Users</td>
<td>Unofficial app account buying and selling offers on social media</td>
<td>Price difference between official and unofficial platforms</td>
<td>Source</td>
</tr>
<tr>
<td>General Public</td>
<td>Differences in purchasing official and unofficial app accounts</td>
<td>Differences in quality and services</td>
<td>Source</td>
</tr>
<tr>
<td>Unofficial app account enthusiasts</td>
<td>Phishing and carding opportunities leading to malware infiltration</td>
<td>Damaging devices during Netflix and Spotify service enjoyment</td>
<td>Source</td>
</tr>
</tbody>
</table>

Table 1 explains the proliferation of unofficial app account buying and selling offers, leading to extensive advertising on platforms like Instagram, Shopee, and other social media.

---

The offered prices are significantly lower than official platform prices, attracting interest in unofficial app accounts. This phenomenon is not limited to Twitter; sellers on Instagram and e-commerce platforms are also involved. The ease of buying unofficial app accounts at very low prices entices users of Netflix and Spotify. However, these unofficial premium accounts pose risks such as phishing, carding, and potential device damage.\textsuperscript{19}

<table>
<thead>
<tr>
<th>Subject</th>
<th>Object</th>
<th>Cases</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smartphone Users</td>
<td>Lack of understanding of official and unofficial app services</td>
<td>Dishonesty of business operators in app services</td>
<td>Source</td>
</tr>
<tr>
<td>App-need consumers</td>
<td>Concerns about fake apps</td>
<td>Seller fraud in selling apps</td>
<td>Source</td>
</tr>
<tr>
<td>General Public</td>
<td>Low knowledge of laws regarding unofficial app transactions</td>
<td>Legality of unofficial premium app account transactions</td>
<td>Source</td>
</tr>
</tbody>
</table>

In Table 2, many smartphone users still lack an understanding of the services, quality, and features offered by each app. This knowledge gap is exploited by unofficial app businesses to sell accounts at lower prices than official ones.\textsuperscript{20} The legal framework does not explicitly address online fraud, leaving users susceptible to business operators knowingly engaging in activities detrimental to consumers.\textsuperscript{21} Concerns also arise from users purchasing apps without sufficient knowledge of the apps' functions and services.\textsuperscript{22}

Table 3 describes the current disruption era, transforming transaction habits, especially in buying and selling. Social media platforms have become a trend for unofficial transactions, prompting businesses to innovate. While these businesses attract buyers, some may resort to fraudulent methods. From the perspective of Sharia economic law, online buying and selling through social media is permissible as long as it adheres to Islamic principles, avoiding elements contrary to Sharia, such as gambling, uncertainty, and usury.\textsuperscript{23}

Discussion

Transaction Process of Unofficial Premium App Sales

The transaction process of unofficial premium app sales closely resembles the buying and selling practices observed by other businesses on social media. In this process, sellers provide premium app accounts to buyers once they have completed the payment process for the desired premium application. Payment transactions are conducted through electronic funds or transfers at pre-agreed prices. Sellers are obligated to adhere to mutually agreed-upon terms during these transactions.\textsuperscript{24} Notably, in the transaction process, sellers refrain from discussing the legitimacy of premium apps directly or disclosing that the offered premium app accounts are unofficial.

Apart from individual transactions, the purchase process of premium apps may involve selling them either retail, providing the email

<table>
<thead>
<tr>
<th>Object</th>
<th>Cases</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unofficial buying and selling Unofficial app</td>
<td>Source</td>
<td></td>
</tr>
</tbody>
</table>

\textsuperscript{19} Nurfadila, Hayatudin, and ..., “Tinjauan Hukum Islam Dan Undang-Undang No 19 Tahun 2016 Tentang Informasi Dan Transaksi Elektronik Terhadap Praktik Jual Beli Aplikasi Bajakan Spotify …. “
and password for access to the premium app account, or by requesting the user’s email and password to be registered with an unofficial premium app account.\textsuperscript{25} The trend among premium app users, primarily focused on seeking price differences without considering future impacts, leads businesses to offer premium apps at a lower cost compared to official prices. Unofficial premium apps are typically sold for IDR 30,000, whereas official premium apps are priced at over IDR 100,000, attracting users to opt for unofficial premium apps. Throughout the sales process, almost all buyers perceive no significant differences in the services offered by unofficial premium apps.

Entertainment accounts on Android devices can be designed and modified to showcase additional features and functionalities within the premium app menu. Business entities intentionally modify apps to capture users’ interest and encourage them to purchase the modified apps. Users, attracted by these modifications, enable businesses to profit by marketing ads within the app, promoting their products, and providing access to links and downloads within the modified app. Developers of the original apps often feel disadvantaged by the presence of modified apps, as it diminishes the momentum for marketing their products by removing some premium features.\textsuperscript{26} In the context of technological advancements and the progression of time, Islam supports the freedom for individuals to choose their life paths without rigid conditions, emphasizing the dynamic nature of life.\textsuperscript{27} This illustrates that Islam fully supports human creativity in managing their surroundings. The guiding principle of Islamic economic law is to seek blessings and the consent of Allah SWT.\textsuperscript{28} In essence, the law of buying and selling is generally permissible in Islam, as long as it does not contradict and harm society, leading to sincerity and mutual consent.

**Factors Leading to the Occurrence of Unofficial Premium App Transactions**

Premium applications on smartphones have become a trend among enthusiasts, offering various benefits and purposes for users.\textsuperscript{29} These applications can be downloaded for free or purchased on social media. The primary goal of user payments for applications is to access premium app services without advertisements. Premium apps, especially those related to entertainment, such as the Spotify premium music streaming app and various other entertainment applications, are currently highly sought after by users. Consequently, several factors contribute to the transactions of unofficial premium app buying and selling.

Firstly, lifestyle trends are influenced by the progression of time, and contemporary society prioritizes lifestyle interests. People today prefer utilizing the latest applications with comprehensive and appealing services that support their daily activities. It is no surprise that many application users are more attracted to the sophistication of applications, particularly premium ones.

Secondly, the lack of attention and government intervention in addressing dishonest business practices must be addressed assertively by law enforcement against businesses offering and conducting buying and selling transactions of unofficial applications. This includes modifying premium applications for personal gain and engaging in app piracy.

\textsuperscript{25} ARIZA NURUL AINI BAROROH, “ANALISIS HUKUM ISLAM TERHADAP JUAL BELI APLIKASI ILEGAL SPOTIFY PREMIUM LIFETIME DI MEDIA SOSIAL INSTAGRAM (Studi Kasus Akun @camlyshopp.Apps),” Universitas Islam Negeri Walisongo Semarang (2019).


\textsuperscript{28} Jamil, Kurnia, and Jalaludin, “Analisis Mekanisme Praktik Jual Beli Followers Dalam Perspektif Ekonomi Islam Di Media Sosial Instagram.”

\textsuperscript{29} Hanifurohman and DurbinHutagalung, “Analisa Keamanan Aplikasi Mobile E-Commerce Berbasis Android Menggunakan Mobile Security Framework.”
targeting users.

Thirdly, price differences play a significant role in driving these transactions. Economic pricing strategies are offered, providing lower prices that users readily accept to access premium app services without monthly subscriptions. Users can enjoy their preferences, such as music streaming, without significant financial commitments.

Fourthly, profit is the primary factor leading to these transactions. Maximizing profits is the goal for businesses offering premium applications on social media. Information about these applications spreads, attracting users and contributing to increased business transactions. Lastly, the minimal supervision of business transactions involving premium applications on social media encourages businesses to operate freely, even when these transactions violate legal norms.

**Unofficial Premium App Practices**

The practice of buying and selling premium app services through unofficial channels inherently brings more harm than benefit. In this context, users not only experience material losses but also intangible losses since customers purchase from unauthorized sellers with price differentials not in line with the application's established pricing. Transactions of this nature are prohibited in Islam as they contravene Islamic law and the principles of muamalah, emphasizing achieving benefits and avoiding harm.

Understanding these principles involves recognizing that all muamalah activities that involve division and damage capable of altering the social order are not permissible. Engaging in transactions of unofficial premium applications is forbidden as it involves gharar elements during the transaction. The sellers' objectives do not encompass full compensation from the buyers but instead rely on profits derived from purchasing through the application without obtaining permission from the official app to carry out such buying and selling activities.

**Conclusion**

The buying and selling of unofficial premium applications, based on conventional economic concepts, are deemed illegal in the business realm and are detrimental to consumers. This is stipulated in the Law Number 28 of 2014 on Copyright and Law Number 8 of 1999 on Consumer Protection. Violations by both business operators and buyers are clearly outlined in these regulations. Meeting the unlimited needs of humans with limited factors of production, such as the creation of premium applications to fulfill human needs in communication and transactions, is essential.

In the context of Islamic economics, online buying and selling systems (e-commerce) are permissible as long as they do not involve deceptive elements, and the goods sold align with the information obtained through the seller's website. However, in the practice of buying and selling unofficial premium applications on social media or e-commerce platforms, it is considered fasid (void) under Islamic law. This is due to the non-fulfillment of one of the conditions for the object of sale. In the Sharia concept, such buying and selling practices are not only disapproved but also prohibited. The presence of ambiguity in the sold goods and the offering of pirated premium applications are among the reasons for this prohibition. Transactions of unofficial application sales involve gharar elements, resulting in losses, particularly for the users. Therefore, transparency and the fulfillment of pillars and conditions in transactions are crucial. Comprehensive understanding and clarification of the laws regarding buying and selling transactions are necessary for the public to prevent potential losses in their transactions.

**Credit Authorship Contribution**

Muhammad Sarip: study design, investigation, draft preparation, supervision. Fatroyah Ars Himysah: study design,
resources provision, review, editing.

Declaration of Competing Interest

The authors declare no competing interests related to this study. No financial or personal conflicts of interest are present.

Data Availability

Data are not available for sharing.

Acknowledgements

The authors thank Universitas Islam Negeri Raden Fatah, Palembang for their support and resources.

Reference


BAROROH, ARIZA NURUL AINI. “ANALISIS HUKUM ISLAM TERHADAP JUAL BELI APLIKASI ILEGAL SPOTIFY PREMIUM LIFETIME DI MEDIA SOSIAL INSTAGRAM (Studi Kasus Akun @camlyshopp.Apps).” Universitas Islam Negeri Walisongo Semarang, 2019.


Wahyu, E P. “Tinjauan Hukum Islam Terhadap Jual Beli Online Aplikasi Android (Study Kasus Pada Pemilik Akun Instagram@ JualAppVip Dan@ Jualpremiumvip Di ....)” Fakultas Syariah Dan Hukum Universitas Islam Negeri ..., 2019.