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The Income of Business Snack Video Application on the Covid-19 Pandemic toward Islamic Economic Law Perspective in Bukittinggi

Fajrul Wadi

Institut Agama Islam Negeri (IAIN) Bukittinggi, Indonesia

fajrulwadi74@gmail.com

Hendri

Institut Agama Islam Negeri (IAIN) Bukittinggi, Indonesia

hendri@iainbukittinggi.ac.id

Abstract

In this research, there are two issues that are studied, firstly how is the business practice of Snack Video applications during the Covid-19 pandemic, secondly how is the perspective of Islamic economics law on the practice and income of the Snack Video application business. Researchers use the field method (field research). This research is qualitative research, then the data is described, analyzed, and discussed to answer these problems. So from the results of the study, it was found that the implementation of the Snack Video application business during the Covid-19 pandemic in Bukittinggi had there aspects, how to use the Snack Video application, how to exchange coins and become money from the Snack Video application and the motivation to use the Snack Video application was in accordance with the provisions. The Snack Video application and in accordance with the provisions of Islamic economy, which is not contrary to Islamic economy, as for cashing out the coins generated from the Snack Video application, it can

be disbursed through the application. Money accepted by users is sourced from the company Joyo Technology, Pte. Ltd. and this is mutually beneficial for both parties. According to Islamic law, the contract on Snack Video application consisted of *ijarah* contract and *juala* contract which includes 4 missions to get coins that can be exchanged in the form of money. This contract is allowed so that the income earned from the Snack Video application business is included in the *jaizah* (allowed).

Keyword: *Snack Video, Business, Application, Islamic Economic Law, Covid-19.*

Abstrak

PENGHASILAN BISNIS APLIKASI SNACK VIDEO PADA MASA PANDEMI COVID-19 DALAM PERSPEKTIF HUKUM EKONOMI ISLAM DI BUKITTINGGI. Penelitian ini ada dua persoalan yang dikaji, pertama bagaimana praktek bisnis aplikasi Snack Video di masa pandemi Covid-19, kedua bagaimana sudut pandang hukum ekonomi Islam terhadap praktik dan penghasilan dari bisnis aplikasi Snack Video. Peneliti menggunakan metode lapangan (*field research*). Penelitian ini merupakan penelitian kualitatif, kemudian data tersebut diuraikan, dianalisis dan dibahas untuk menjawab permasalahan tersebut. Sehingga dari hasil penelitian tersebut ditemukan bahwa pelaksanaan bisnis aplikasi Snack Video pada masa pandemi Covid-19 di Bukittinggi memiliki tiga aspek, cara menggunakan aplikasi Snack Video, cara menukarkan koin dan menjadi uang dari aplikasi Snack Video dan motivasi menggunakan aplikasi Snack Video sudah sesuai dengan ketentuan dalam ekonomi Islam yaitu tidak bertentangan dengan hukum Islam. Adapun untuk mencairkan koin dihasilkan dari aplikasi Snack Video bisa dicairkan melalui aplikasi dana yang bisa dicairkan dalam bentuk saldo handphone, saldo tagihan listrik, dan juga bisa dicairkan langsung dalam bentuk uang ke rekening bank pengguna yang bersumber dari perusahaan Joyo Technology, Pte. Ltd. dan hal tersebut saling menguntungkan kedua belah pihak. Selanjutnya akad pada aplikasi Snack Video ini menurut perspektif hukum Islam terdapat akad *ijarah* dan akad *juala* yang meliputi 4 misi untuk mendapatkan koin yang bisa ditukarkan dalam bentuk uang. Akad ini dibolehkan sehingga penghasilan yang didapat dari bisnis aplikasi Snack Video termasuk kepada *jaizah* (dibolehkan).

Kata Kunci: *Snack Video, Bisnis, Aplikasi, Hukum Ekonomi Islam, Covid-19.*

A. Introduction

The Covid-19 pandemic is still to engulf our countries of Indonesia until the middle of 2021 years.¹ The Covid-19 pandemic has negative effects for people in Indonesia. Negative effects of Covid-19 pandemic made people lose work (unemployment). So, people must try to repair economic to be better.²

Snack Video is a popular application which provides users to receive income by watching video, checking in and inviting friends to use the application.³ Snack Video can be a solution to get income such as easy and fast access. Snack Video gets income such as run missions and follow the rule of application. Snack Video is downloaded over 100 million by downloader until on the middle 2021.⁴

Based on the first observation of a writer in Bukittinggi, the use of Snack Video applications is easy and free. Snack Video gets to use via smartphone. The user of the Snack Video application will get an application coin. The user can exchange coins such as electric pulse, electric token, or money. Based on the interview of writer with user of Snack Video application got Rp 250.000 until Rp 1.000.000 On April, 2021.⁵

¹ Conney Stephanie, "Cara Mendapatkan Uang Dari Aplikasi Snack Video," *KOMPAS.Com*, 2021, <https://tekno.kompas.com/read/2021/09/22/20380087/cara-mendapatkan-uang-dari-aplikasi-snack-video?page=all>.

² Penulis: Madrosid | Editor: Madrosid, "Aplikasi Penghasil Uang Snack Video Tingkat Pendapatan Harian Di Masa PPKM, Terbukti Membayar! Artikel Ini Telah Tayang Di TribunPontianak.Co.Id Dengan Judul Aplikasi Penghasil Uang Snack Video Tingkat Pendapatan Harian Di Masa PPKM, Terbukti Membayar!, H," <https://Pontianak.Tribunnews.Com/2021/07/12/Aplikasi-Penghasil-Uang-Snack-Video-Tingkat-Pendapatan-Harian-Di-Masa-Ppkm-Terbukti-Membayar>, 2021, <https://pontianak.tribunnews.com/2021/07/12/aplikasi-penghasil-uang-snack-video-tingkat-pendapatan-harian-di-masa-ppkm-terbukti-membayar/>.

³ Raudatunnisa Raudatunnisa, Galuh Nashrulloh Kartika MR, and Umi Hani, "Aplikasi Snack Video Dalam Perspektif Hukum Islam," *Transformatif* 5, No. 2 (2021): 191-210, <https://doi.org/10.23971/1f.v5i2.3244>.

⁴ Yogi septian, "Snack Video – Aplikasi Penghasil Uang," 2021, <https://www.quaker.co.id/snack-video-aplikasi-penghasil-uang/>.

⁵ Penulis: Madrosid | Editor: Madrosid, "Snack Video Aplikasi Penghasil Uang Terbanyak Dan Tercepat Di Tahun 2021, Setiap Aktifitas Dibayar Artikel Ini Telah Tayang Di TribunPontianak.Co.Id Dengan Judul Snack Video Aplikasi Penghasil Uang Terbanyak Dan Tercepat Di Tahun 2021," *Tribun Pontianak.Co.Id*, 2021, <https://pontianak.tribunnews.com/2021/05/01/snack-video-aplikasi-penghasil-uang-terbanyak-dan-tercepat-di-tahun-2021-setiap-aktifitas-dibayar>.

Snack Video application is almost the same with other applications via online. Snack Video prepares coins or points to exchange with money. Snack Video will get poin or coin after finishing the mission, which is the rule of Snack Video. The user have to install Snack Video via smartphone.⁶

The user of the Snack Video application can get money from Rp 250.000 until 1000.000 with the mission. Snack Video application prepares events to user Snack Video. The user can follow the event of the Snack Video to get a reword. The user will get a reward after inviting a friend to use the referral code of the Snack Video. The user have been successfully invite friend get income Rp 12.600.⁷

Furthermore, coins of Snack Video get converted automatically in Rupiah. The user needs one day to wait for an exchange in Rupiah. Snack Video can run with ease. The user can run Snack Video via smartphone. According to Jurisconsult, Snack Video applications have two perspectives that include pro and contra about short video. Snack Video prepares some short videos for the user. Short videos such as comedy, music, dance, song. Short video that is not suitable when short video can get sin of Snack Video. So, Snack Video will be contra when short video of Snack Video can get sin. Otherwise, some say Snack Video are also allowed. Because Snack Video has not substance for unknown to one party(*tadlis*) and uncertainty(*taghrir*).⁸

So from the above, the author wants to see how the information, practice about business application Snack Video in

⁶ Jane Aprilyani, "Selain Banyak Dibilang Aplikasi Pencari Uang, Ini Fitur Lain Snack Video," *Momsmoney.id*, 2021, <https://www.momsmoney.id/news/apa-itu-snack-video-simak-hal-berikut>.

⁷ Jihan Fajrin, "Snack Video Jadi Aplikasi Penghasil Uang Plus Keunggulan Lain," *Nextren*, 2021, <https://nextren.grid.id/read/012890688/snack-video-jadi-aplikasi-penghasil-uang-plus-keunggulan-lain?page=all>.

⁸ Rahmi Dwi Alyani, "Apakah Uang Snack Video Halal Atau Haram Menurut Islam, Ini Jawabannya," 2021, <https://metrolampungnews.pikiran-rakyat.com/teknologi/pr-1361531848/apakah-uang-snack-video-halal-atau-haram-menurut-islam-ini-jawabannya>.

pandemic, and as well how Islamic economic law reviews the practice and income from the business application Snack Video.⁹

This research included kind of field research, such as collecting of data with observation¹⁰ toward the practice of business Snack Video on the Covid-19 pandemic in Bukittinggi. The writer have done research use case approach by using law argumentation toward concrete prepective on field.¹¹ The writer has done research to find cases that are related to legal issues on Bukittinggi. The writer have done research since January to June 2021 in Bukittinggi.

The writer took the data by observing how users change the coin in Snack Video application. Moreover, an interview with 50 Snack Video users was also conducted to discover how to use the Snack Video application, how to obtain the coin and how to change the coin. The writer used journal, book, internet, Islam Economic pratitioner that concrete with solution of this problem. Furthermore, the writer took analysis of data with study and read literature that is related to the problem of research. The writer used reduction of data, display of data, conclusion of data to find conclusion of research problem. It means how to mechanism and income Snack Video toward the perspective of Islamic economics law.

⁹ Madrosid, "Snack Video Halal Atau Haram ? Hukum Uang Hasil Snack Video Menurut Pandangan Islam Artikel Ini Telah Tayang Di TribunPontianak.Co.Id Dengan Judul Snack Video Halal Atau Haram ? Hukum Uang Hasil Snack Video Menurut Pandangan Islam, <https://Pontianak.Tribu>," 2021, <https://pontianak.tribunnews.com/2021/05/19/snack-video-halal-atau-haram-hukum-uang-hasil-snack-video-menurut-pandangan-islam>.

¹⁰ Nunu Burhanuddin, Dodi Pasilaputra, and Hardi Putra Wirman, "Pluralism and Religious Conflict in the Frame of Regional Autonomy in West Sumatra," *Addin* 14, No. 2 (2020): 165, <https://doi.org/10.21043/addin.v14i2.8666>.

¹¹ M. Mundakir, "Rituals Around the Tombs of Wali: The Implementation of Islamic Shari'a of Demak and Kudus Communities," *Addin* 14, No. 2 (2020): 191, <https://doi.org/10.21043/addin.v14i2.8201>.

B. Discussion

1. Description of Snack Video Application

Generally, Snack Video is an application short video that provides content ads. Snack Video provided short videos such as news, music, dance, song, make up, sport, daily life, etc. Snack Video has many users until the middle 2021. Snack Video has been downloaded 100 million people¹² Snack Video was found by the P.T. Joyo Technology, Pte., Ltd.

Snack Video is an application free business that gets some money easily. We can install Snack Video via Google Play store. Snack Video provides short video content. Snack Video can get the income of the user easily via smartphone. The user runs an application Snack Video such as watch, upload and invite your friend. The user can receive different income everyday. The user can coin by watching and uploading video. The user's Snack Video can easily earn money.¹³



Picture 1
Application Snack Video

¹² Yumna Safitri, "Download Free Snack Video Apk Versi Terbaru 2022 Sebuah Aplikasi Penghasil Uang Paling Cepat," *Retizen.Republika.Co.Id*, 2022, <https://retizen.republika.co.id/posts/129782/download-free-snack-video-apk-versi-terbaru-2022-sebuah-aplikasi-penghasil-uang-paling-cepat>.

¹³ Gemal Panggabean, "Mengenal Snack Video: Medsos Penghasil Uang Di Internet," 2021, <https://duniafintech.com/mengenal-snack-video-medsos-penghasil-uang-di-internet/>.

2. Menu of Snack Video Application

Snack Video application has some menu. Snack Video prepares the menu for the user. The first, home button has a function to find some short video that is a recommendation of a Snack Video for the user. Home button will be recommendation such as random or suitable of user. home button can help user to find video such as random can not specific.

The second, search button of Snack Video. Search button can help users to find videos that are suitable for their needs. Search button is functioned to discover a short video that is user search. The user can click the search button and then the user can type the title of the short video. Search button can help users to find short videos more specific. The user have watched short video will get coin.¹⁴

The third, Add Button (+). This button the user can share a short video. You can share the same with Facebook. The user will acquire a coin after uploading a short Snack Video.¹⁵

The fourth, coin button = Rp. Coin button has a function to look for coins that accumulate. The user can discern income in rupiah of coin Snack Video. The fifth, profile button. Profile button gives an information account about the user of the Snack Video. Profile button take such as information smartphone number, email, etc.¹⁶

¹⁴ Bambang Winarso, "Tutorial Lengkap Menggunakan Aplikasi Snack Video, Penantang TikTok," *Dailysocial.Id*, 2021, <https://dailysocial.id/post/snack-video>.

¹⁵ Ani Nursalikah, "Maksimalkan Kontenmu, Ini Tujuh Fitur Di SnackVideo Yang Belum Banyak Diketahui," *Republika.Co.Id*, 2022, <https://www.republika.co.id/berita/r5fcu4366/maksimalkan-kontenmu-ini-tujuh-fitur-di-snackvideo-yang-belum-banyak-diketahui>.

¹⁶ Rendy Adrikni Sadikin, "Snack Video Apk, Aplikasi Berbagi Video Dan Penghasil Uang," 2021, <https://www.suara.com/tekno/2021/05/25/132032/snack-video-apk-aplikasi-berbagi-video-dan-penghasil-uang>.

Next, how the user can get the coin of the Snack Video application with the rule of application. There are some how to get coin:¹⁷

a. Check in everyday

Check in everyday, part of the mission of Snack Video, users have to check in Snack Video applications every day. It means the user of the Snack Video is active and uses this application. After the user checks in the Snack Video application, the user can get coins. The user can get different coins with other users. the user will earn coin from 500 coins-2000 coins.¹⁸

b. Watching video everyday

The user of the Snack Video application is advisable to watch videos everyday. The user will get much coin after watching video everytime.¹⁹

c. Create and upload video

The user Snack Video can obtain a coin by uploading a short video to the Snack Video application. So, the user will earn coins easily. The user creates a video known as content creator of a Snack Video application. The user has to follow and agree with the rules of the Snack Video application.²⁰

The users have made original short videos and videos of high quality. The first, the user creates original

¹⁷ Admingarutselataninfo, "1000 Koin Snack Video Berapa Rupiah, Begini Caranya Mengeceknnya," 2021, <https://www.garutselatan.info/2021/02/1000-koin-snack-video-berapa-rupiah.html>.

¹⁸ Aishwar Babber, "Begini Cara Menggunakan Snack Video Terbaru, Dijamin Cuan," Dblogging, 2022, <https://idblogging.com/cara-menggunakan-snack-video/>.

¹⁹ Panggabean, "Mengenal Snack Video: Medsos Penghasil Uang Di Internet."

²⁰ Sukindar, "Cara Mendapatkan Koin Di Snack Video Biar Uang Yang Ditarik Semakin Banyak," *Gadgetren*, 2021, <https://gadgetren.com/2021/06/11/cara-mendapatkan-koin-di-snack-video-138952/>.

video and content creator of Snack Video application. Second, the user has to upload a high quality video. Third, the user made short videos related to education, literature, music, etc. Second, the user has to upload a high quality video. Third, the user made short videos related to education, literature, music, etc. When the user has followed the rules of the Snack Video application company. The will get reward or bonus as creators that upload the video after 7 days are given a reward or bonus.²¹

On a mission the user have to upload a video or creative content, so the user bonus or reward that is given by Snack Video application. After 7 days coin Will be change automatically in Rupiah. The user will receive coin to upload a video or creative content creation of Snack Video application company. The user will accept reward from 1,000 Coins to 100,000 Coins. When your video is liked or liked by other video snack app users, then the person who uploaded it also gets a reward or bonus for everyone who likes it. The reward or bonus as it would have from 1,000 to 10,000.²²

d. Invite your friends and use your referral code

Another way the user can earn a coin on a video snack app is to invite friends or copy the invitation code to others by sharing it through Facebook, Instagram, or WhatsApp. When your friends or others click you link the invitation code of Snack Video application. The user automatically get 630,000 coin is similarly Rp 12.600.²³

²¹ Rohmat Ardiyansyah, "Cara Cepat Menghasilkan Uang Di Snack Video Terbaru 2022," *Loop.Co.Id*, 2022, <https://loop.co.id/cara-cepat-menghasilkan-uang-di-snack-video/>.

²² Yanuar, "7 Cara Mendapatkan Koin Banyak Di Snack Video 2022," *Im3buzz.Com*, 2022, <https://www.im3buzz.com/cara-mendapatkan-koin-banyak-di-snack-video/>.

²³ Sukindar, "Cara Mendapatkan Koin Di Snack Video Biar Uang Yang Ditarik Semakin Banyak."

Next, how to get income use referral code. *First*, you have to download a Snack Video application. *Second*, you have to install Snack Video, then you open Snack Video after that you add an invitation to your friend and you type Referral code. Finally, you use account of Snack Video application and you watch video.²⁴

The user has to follow the rules of Snack Video application. The rule is that users avoid fraud or cheating in obtaining and collecting points of Snack Video on P.T. Joyo Technology, Pte., Ltd. The Snack Video have rules: (a) Do not duplicate of account Snack Video Application, (b) One Smartphone one user, (c) Don't log in or log out with more account on 1 day, (d) Don't log in of Snack Video with VPN, (e) Have to upload short video and create video of Snack Video application, (f) Have to follow of Snack Video application.

3. How to Use and Withdraw of Snack Video Application

New users it is still a confusion how to run Snack Video Application and how to make income of Snack Video Application:

- a. You can download Snack Video at Google Play Store. Snack Video has size 56 MB. Then open Snack Video application. Then, you can create account Snack Video via Facebook and Email;
- b. After you succeed to create and log in Snack Video. You will receive coin. Then, you will ask to type referral code to get 100 coins. Please type referral code that is suitable;

²⁴ Madrosid, "Cara Dapat Koin Banyak Di Snack Video Tanpa Undang Teman & Cara Tukar Koin Snack Video Jadi Uang Artikel Ini Telah Tayang Di TribunPontianak.Co.Id Dengan Judul Cara Dapat Koin Banyak Di Snack Video Tanpa Undang Teman & Cara Tukar Koin Snack Video Jadi Uan," *Pontianak.Tribunnews.Com*, 2021, <https://pontianak.tribunnews.com/2021/04/23/cara-dapat-koin-banyak-di-snack-video-tanpa-undang-teman-cara-tukar-koin-snack-video-jadi-uang>.

- c. Then you can also earn coins with the click of the Rp coin of the Snack Video application.
- d. Then, the users Snack Video application can get coin to upload video;
- e. Further, the user of Snack Video application can also get coin from the invite friends. The user received coin 630,000 is similarly Rp12,600.²⁵

On Snack Video Application users are not directly rewarded for the Rupiah, but they are rewarded in coin. If the coin is collected then Snack Video application has its own stipulation for the coins when converted to the rupiah. It's like on the chart below.²⁶

No.	Coin	Conversion to Rupiah
1	1 coin	0.02 rupiah
2	10 coin	0.2 Rupiah
3	1000 coin	20 Rupiah
4	10.000 coin	200 Rupiah
5	100.000.000 coin	2000 rupiah
6	10.000.000 coin	20.000 rupiah
7	100.000.000 coin	200.000 rupiah

The Snack Video application is different from any other. One that differentiates this application from another is at coin exchange times. The user coin exchange at 8:00 a.m. Coin will

²⁵ Sukindar, "Cara Menghitung Konversi Koin Snack Video Ke Rupiah Biar Mudah Mengelolanya," *Gadgetren.Com*, 2021, <https://gadgetren.com/2021/06/11/cara-menghitung-konversi-koin-snack-video-ke-rupiah-138986/>.

²⁶ Roomen Aja, "1000 Koin Snack Video Berapa Rupiah? Ini Penjelasan," *Bantenday.Co.Id*, 2022, <https://bantenday.co.id/koin-snack-video-berapa-rupiah/>.

be converted automatically into rupiah at 8 a.m. The user can withdraw 8,000, 15,000, 30,000, and 50,000.²⁷

4. How to Withdraw of Snack Video

There are stages or steps to withdraw money on Snack Video application:

- a. You must Log in to Snack Video application. Then you can click item Rp coin. The user can withdraw in Rupiah;
- b. The user Snack Video input nominal to withdraw via Gopay, OVO, and Dana. User can withdraw 15,000, 20,000, 30,000, 50,000, until 250,000;
- c. Then you can click confirm to withdraw via Gopay, OVO, Dana;
- d. If you have changed coin of Snack Video convert to Rupiah via Gopay, OVO, Dana, and bank;
- e. Finally, you choose to transfer via the bank and you can withdraw to get money.

Based on the interview of the writer with a user of Snack Video state we can exchange coins easily. According to Safei, he has used Snack Video since 2020. He got 500.000 from Snack Video application. He has friend and follower 50 and they have used referral code.²⁸

According to Safei, The user has to use their phone number to withdraw. The user has to create a Dana account. After choosing Dana to withdraw, the user must type a phone number, click confirm to withdraw, and wait for a moment.

²⁷ HASTO, "Cara Menghitung Koin Snack Video Ke Rupiah & Nilai Tukar 2022," *Gsmtrik.Com*, 2022, <https://gsmtrik.com/cara-menghitung-koin-snack-video/>.

²⁸ Muhammad Syafe'i, "Interview," 2021.

The user will get notification in a notification containing the message that the withdraw balance will be given within a maximum of 2 days or 48 hours.²⁹ The user sometimes waits 10 minutes, even 3 minutes. After that, the Snack Video user can see the nominal amount of the cash from the Snack Video app to the money application is visible and these withdrawals can be made daily.

Furthermore, the author also obtained the same information from an interview with Muhammad Rizqi³⁰, as a user of the Snack Video application since the end of 2020, he said that the collected coins could be exchanged for money that could be exchanged for money that could be disbursed into the user's bank accounts by first withdrawing the coins. In the Snack Video application to the Dana account that was installed earlier. So the coins that have been collected in the Snack Video application can be disbursed to the bank accounts of Snack Video users. In addition, the balance that has been disbursed into the fund account, the users of the Snack Video application can use the money to deposit a cellphone balance, it can also be used to deposit credit electricity tokens and others.

Furthermore, according to Fatur,³¹ who is a student, said that user of the Snack Video application since last August 2020, he said that to withdraw money in the Snack Video application through several stages:

- a. Open Snack Video application, then click coin items;
- b. Select nominal to withdraw, then choose Dana application to withdraw , next click agree;

²⁹ Muhammad Rizqi, "Interview," 2021.

³⁰ Rizqi.

³¹ Fatur, "Interview," 2021.

- c. Related to how withdrawing money from Snack Video application to the digital wallet account is almost the same as pulling it via the bank, but there is still a little discrepancy.

The user Snack Video application users have converted into non-performing loans ranging from a minimum of 8.000 rupiah to a maximum of 50.000 rupiah and dhat can be done 1 times a day or 1 x 24 hours. The formula to calculate the value of coins, Snack Video application to the rupiah. Coin of snack Video every 50 coins are the equivalent of 1 Rupiah. So to count it using a formula.

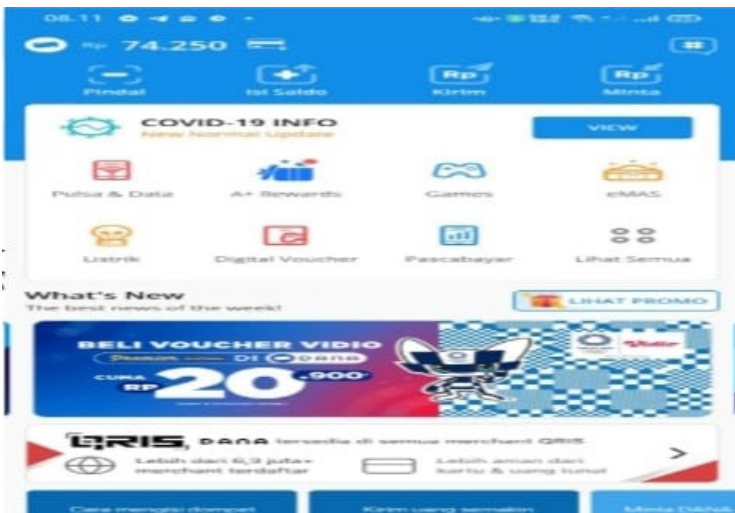


Figure 2
Formula Amount of Coin 50

5. The Purpose and Motivation to Use Snack Video

Based on interview that is done by the writer with Farid.³² Farid has been the user of Snack Video was from July

³² Farid, "Interview," 2021.

2021. Farid has motivation use Snack Video application are from his friend. Farid is invited by friend via WhatsApp. Farid's motivation use Snack Video application to get income on the Covid-19 pandemic. Farid can watch short videos. Because, Farid is interested in running a Snack Video application that is suitable everytime.

Furthermore, the interview is done by writer with Rido. Rido has used Snack Video application since 2020. Because, Snack Video gets income on the Covid-19 pandemic. Rido says Snack Video application gives information such as education, literature, music, comedy, etc. Snack Video gives some benefit for users. Snack Video can watch video to get income, invite friend.³³

The users of Snack Video application have different incomes. The user will get income that is suitable with mission.³⁴

No.	Mission/Task	Income (Coin)	Income (Rupiah)
1	Check in everyday	500-2,000	10-40 Rupiah
2	Watching video (minimal watch time 15 menit)	200,000-400,000	4,000-8,000 Rupiah
3	Upload video		
	1. Every upload	1,000-100,000 coin	20-2,000 Rupiah
	2. Video gets "like" or liked by the other users	1,000-10,000 coin	20-500 Rupiah
	Like		
4	Invite friends (referral code)	630,000 coin	12,600 Rupiah
Total income every day			± Rp 20,000

³³ Rido, "Wawancara Terstruktur," 2021.

³⁴ Sukindar, "Cara Mendapatkan Koin Di Snack Video Biar Uang Yang Ditarik Semakin Banyak."

6. Analysis of Business Snack Video Application toward Islamic Law

On the Covid-19 pandemic, people have lost work because of layoffs and shortage of investors or traders.³⁵ The people need income on the Covid-19 pandemic. Snack Video application that is suitable Application to get income of people. Snack Video get income for people such as watching short video, inviting friend then convert to Rupiah.³⁶

On the Covid-19 pandemic, people have been lost work because of layoffs shortage of investors or traders.³⁷ The people need income on the Covid-19 pandemic. Snack Video application that is suitable application to get income of people. Snack Video get income for people such as watching short video, inviting friend then convert to Rupiah.³⁸

الأصل في المعاملة الإباحة إلا أن يدلّ دليل على تحريمها

“The original law in all forms of muamalah is permissible unless there is a proof that forbids it.”³⁹

It means Snack Video application does not *haram* in Islam of short video can not invite sin. The writer have analyzed how to use Snack Video can use in Islamic economic law perspective.

³⁵ Raudatunnisa, Nashrulloh Kartika MR, and Hani, “Aplikasi Snack Video Dalam Perspektif Hukum Islam.”

³⁶ Martini Dewi, *Perdagangan Elektronik (E-Commerce Dalam Perspektif Islam*, 2014.

³⁷ Taufik Taufik and Eka Avianti Ayuningtyas, “Dampak Pandemi Covid-19 Terhadap Bisnis Dan Eksistensi Platform Online,” *Jurnal Pengembangan Wiraswasta* 22, no. 1 (2020): 21, <https://doi.org/10.33370/jpw.v22i01.389>.

³⁸ Hendri Daipon, Dahyul, “Bisnis Aplikasi Vtube Dalam Perspektif Hukum Ekonomi Syariah Vtube Application Business in the Perspective of Sharia Economic Law,” *Jurnal Hukum Islam (JHI)* 19, No. 1 (2021): 113–32.

³⁹ Samsudin and Linda Fitriyah Afifi Muamar, “Dompet Elektronik dalam Transaksi Pelanggan Ovo Menurut Perspektif Maqashid Syari’ah,” *Jurnal Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Islam* 5, No. 1 (2020): 92–105, <http://dx.doi.org/10.1016/j.ndteint.2014.07.001%0Ahttps://doi.org/10.1016/j.ndteint.2017.12.003%0Ahttp://dx.doi.org/10.1016/j.matdes.2017.02.024>.

7. The Analysis of Income on Snack Video Application

Based on the writer' interviews with Snack Video applications users, the users of the Snack Video apps could earn through four such missions as daily check in missions, video watching missions, video upload missions and invite friends. Then it will be within Islamic economic law to be represented.

a. Check in everyday

On the daily check mission⁴⁰ there is *Akad Ujrah*. The user has tried to run the Snack Video Application. P.T. Joyo Technology, Pte., Ltd. as known as *Mujir*. In turn, the reward was given in coin for the check work. It means above have already filled *Ujrah*⁴¹ according to Imam asy-Syafi'i in *Akad Ujrah* there are *Mujir* and *Mustajir* and there is this brightness according to the opinion of Shaikh Muhammad bin Shal-Utsaimin Rahimahullah.⁴²

b. *أَنَّ الْأَصْلَ فِي الْمَعَامَلَاتِ الْحِلُّ وَالصِّحَّةُ مَا مَمْ يُوجَدُ دَلِيلٌ عَلَى التَّحْرِيمِ
وَالْفَسَادِ*

"Indeed the original law of muamalah is lawful and legal as long as there is no argumentation explained it is forbidden and showing the damage."

(Look at the book of *Syarh al-Mumti*, 9/120).⁴³

c. *مَا دَامَ لَيْسَ فِيهِ ظُلْمٌ وَلَا عَرَضٌ وَلَا رَبًّا فَالْأَصْلُ الصِّحَّةُ*
"As long as there is no the element of tyranny, gharar (obscurity), and usury in the contract, it is legal."

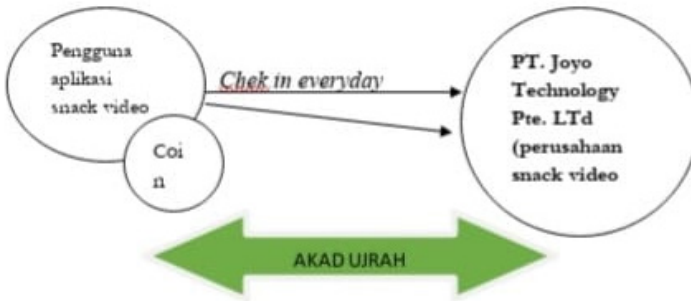
(Look at *Syarh al-Mumti*, 9/120).

⁴⁰ M. Hanafi Zuardi and Reonika Puspita Sari, "Bisnis Online Dalam Perspektif Islam," *Jurnal Hukum Dan Ekonomi Syari'ah* 2, No. 1 (2014): 23–26.

⁴¹ Mochammad Ichsan Maulana, Asep Dede Kurnia, and Ayi Nurbaeti, "Studi Kajian Bisnis Tambang Uang Digital (Cryptomining) Dalam Konteks Ijarah," *Eksisbank: Ekonomi Syariah Dan Bisnis Perbankan* 5, No. 1 (2021): 35–56, <https://doi.org/10.37726/ee.v5i1.158>.

⁴² Sari, "Bisnis Online Dalam Perspektif Islam."

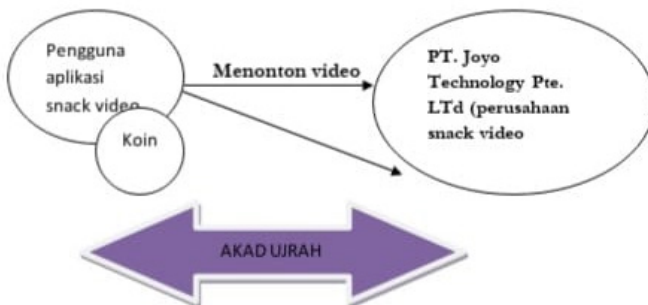
⁴³ M. Nur Ghufron and Amin Nasir, "Pesantren and Disability: The Dynamics of Islamic Boarding School in Accommodating Children with Disabilities," *Addin* 13, no. 2 (2019): 313, <https://doi.org/10.21043/addin.v13i2.6450>.



d. Watching video

The user of Snack Video application as a worker watching video. On this mission there are going to be paychecks as well. P.T. Joyo Technology, Pte., Ltd., offers a reward of coins to users of Snack Video apps that access or watch videos on Snack Video apps. Thus there was *Mujir* (the rewarder) and *Mustajir* (the recipient of the wages) and his reward of coin. On this mission affect the elements akad *Ujrah* no *Mujir*, *Mustajir*, and *Ujrah* (wages).

The users of Snack Video requests to watch video. The user of Snack Video has been even *Akad Ujrah*.⁴⁴



⁴⁴ Ahmad Nur Hidayat, Buce Trias Hanggara, and Bonda Saptia Prakoso, "Analisis Perbandingan Pengalaman Pengguna Pada Aplikasi Dompot Digital (Studi Kasus Pada OVO Dan DANA)," *Jurnal Pengembangan Teknologi Informasi Dan Ilmu Komputer* 5, No. 6 (2021): 2181-87.

e. Upload your videos

When the user uploads a short video will fulfill the concept *Syirkah Abdan*. The user will get income when running an application of Snack Video. The user received a coin as a fee from P.T. Joyo Technology, Pte., Ltd. So this condition has been even conceived by *Syirkah Abdan*. The agreement such as the user with the company of Snack Video. The user and P.T. Joyo Technology, Pte., Ltd. will get income that is fear.⁴⁵



f. Invite you friend

This mission the user will get income when the user have invited friend. The user can earn 630.000 coins every referral code that is used by a new user. The new user will be not lost coin. This is real income from P.T. Joyo Technology, Pte., Ltd. coin that is given by user as known as sah such as Islamic.

The user and Snack Video company that relation about *Akad Ju'alah*.

وَيَشْتَرِطُ فِي الْجُعْلِ أَنْ يَكُونَ مَعْلُومًا لِأَنَّهُ عَوْضٌ فَلَا بُدَّ مِنَ الْعَلْمِ بِهِ كَالْأَجْرَةِ فِي الْإِحَارَةِ

⁴⁵ Alfi Nur'aini, "Monetisasi Youtube Perspektif Tafsir Maqashidi," *Jurnal Penelitian Agama* 22, No. 1 (2021): 65-86, <https://doi.org/10.24090/jpa.v22i1.2021>.

Based on the explanation above, when the user has been invited to use referral. This mission is known as referral code that relates *Akad Jua'la*. *Akad Jua'la* hinted exist *Ja'lu* (new user have to know income from Snack Video application).⁴⁶ *Ja'lu* as known as Wage that is given by Snack Video application. *Ja'lu* will get coin if the user has invited and used referral code. New user and old user have known Snack Video.

Income accepted by invited friends mission (*Ja'lu*).⁴⁷ This mission does not have correlation with the time, it is included into juala agreement, which is a bonus for getting new users using the Snack Video application.

The above statement refers to Shaikh Taqiyuddin al-Hushnin in *Kifayah al-Akhyar*⁴⁸ that *Akad Jua'la* is akad *Jaizah* (allowed) in Islamic economic law and the income derived from accessing the 4 missions Snack Video is only for its use because there are no *Gharar* (deceptive), *Ghabn* (false), *Riba*, *Maysir* (speculative asells unclean goods according to Surah al-Ma'idah section 90 and also businesses of Snack Video application qualify in live according to the code:

الأصل في الشرُوطِ في المُعامَلاتِ الحِلُّ وَالإِبَاحَةُ إِلَّا بِدَلِيلٍ

*The origin of law determines muamalah requirements which is halal and allowed except there is argumentation which banned it.*⁴⁹

⁴⁶ Luqman Hakim Handoko, "Current Status of Indonesian Journals in the Field of Islamic Economics and Finance," *Science Editing* 7, No. 1 (2020): 61–64, <https://doi.org/10.6087/kcse.191>.

⁴⁷ Nur'aini, "Monetisasi Youtube Perspektif Tafsir Maqashidi."

⁴⁸ Irdlon Sahil, "Tinjauan Hukum Islam Terhadap Investasi," *Jurnal at-Tsaman* 2, No. 1 (2010): 152–61.

⁴⁹ Halimah Tusadiah, "Pemberian Hadiah Voucher Pada Program Tabungan Mudharabah Di Bank OCBC NISP Syariah Cibeunying," *Adliya: Jurnal Hukum Dan Kemanusiaan* 11, No. 2 (2019): 213–26, <https://doi.org/10.15575/adliya.v11i2.4861>.

8. The Analysis How to Withdraw on Snack Video Application

After users of the Snack Video application have successfully collected coins from watching, checking in, inviting friends and upload videos from users of the Snack Video app, the users of the pte technology will surely earn their fee.

This is according to Ahmad Idris's opinion in the book fiqh asy-Syafi'i says that *Ujrah* means the wage oleg gets for the work he has done.⁵⁰ This is seen in his terms of terms and equality-among the hires of *Mujir* and *Mustajir* (who wages and receives wages). In the business of *Mujir* disaster-generated Snack Video applications, P.T. Joyo Technology, Pte., Ltd.

It is defined by Islamic economic law that it is also required to name the wages in the *Ujrah*⁵¹ transactions clearly and to tell how small the amount was obtained by the worker. In Islamic economic law the wages from using Snack Video application should be paid immediately at 8 A.M. this condition that is suitable the terms of the hadis:⁵²

أَعْطُوا الْأَجِيرَ أَجْرَهُ قَبْلَ أَنْ يَجِفَّ عَرْقُهُ

“Paying the worker wages before his sweat is dried.”

(H.R. Ibnu Majah)

Furthermore, based on the explanation of hadis one can get the conclusion that the withdrawal system can not

⁵⁰ Ilgafur Tanjung, “Pemberian Hadiah Kepada Pegawai: Tinjauan Hukum Islam Dan Undang-Undang Republik Indonesia Nomor 20 Tahun 2001,” *At-Tafahum: Journal of Islamic Law* 1, No. 2 (2017): 72–85.

⁵¹ Ahmad Taufan and Ahmad Rifai, “Pengalihan Sebagian Gaji Tenaga Pendidik Sebagai Voucher Belanja Di Sakinah Mart Pada Masa Pandemi Covid-19,” *Ulumul Syari : Jurnal Ilmu-Ilmu Hukum Dan Syariah* 10, No. 2 (2022): 17–28, <https://doi.org/10.52051/ulumulyari.v10i2.139>.

⁵² Daipon, Dahyul, “Bisnis Aplikasi Vtube Dalam Perspektif Hukum Ekonomi Syariah Vtube Application Business in the Perspective of Sharia Economic Law.”

contain *haram*. Because the user gets income by watching short videos. Coin converter to Rupiah every at 8.00 A.M. The user only can withdraw once everyday.

9. The Purpose of Using Snack video

Based on observation that is done by the writer, the writer found some information on how the user of Snack Video application to get income such as mutualisme. Futhermore, Snack Video some benefit such as the user can share short video religi, comedy, education, literature, music, etc. In Islamic economic law according to the rules of the rules and not *haram* that advocates in Islam as gambling as the word of Allah Surah al-Ma'idah verse 90:⁵³

"O ye who believe! Strong drink and games of chance and idols and divining arrows are only an infamy of Satan's handiwork. Leave it aside in order that ye may succeed."

C. Conclusion

The writer have done research. The writer got data and analyzed about how to get income of Snack Video application on the Covid-19 pandemic. According to Islamic economics law perspective, the writer can reach a conclusion. First, the business of Snack Video done by the user is installing Snack Video, agreeing on the agreement of P.T. Joyo Technology, Pte., Ltd. Afterward, the user will receive coins and convert to rupiah based on the agreement.

According to the Islamic economic law perspective, Snack Video is suitable with Islamic economics because the user who has done a mission of Snack Video will earn income which is

⁵³ Supriono, "Islam and the Asean Economic Community (AEC): a Perspective of Islamic Economy in Building a Multicultural Society in Indonesia," *Addin* 10, No. 2 (2016): 263, <https://doi.org/10.21043/addin.v10i2.1160>.

automatically converted to Rupiah the next day. Then, how to convert coins into Rupiah is suitable because this condition is related to *Akad Ijarah*. *Akad Ijarah* such as watching videos and checking in everyday. Furthermore *Akad Ju'ala* such as invite friends and use referral code on Snack Video application is *jaizah*.

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