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An Analysis of Islamic Economic Law on the Sale and Purchase of Shared Netflix Accounts through a WhatsApp Group

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Abstract

This study examines shared Netflix account transactions through the Promo NETPLIK—id WhatsApp Group from the perspectives of Islamic economic law and consumer protection. Unlike studies focused mainly on normative legality or general account-sharing behavior, this research investigates the delivery of contractual benefits, digital access, risk disclosure, and remedies in actual transactions. It employs qualitative field research supported by netnography. Data were collected through interviews with one seller/administrator and five buyers, observations of the WhatsApp group, and documentation. Descriptive-analytical analysis focused on contract formation, *qabdh*, *gharar*, *mukhalafat al-syurut*, and consumer protection. The findings indicate that the transaction is substantively closer to *ijarah* than to an outright sale: consumers obtain the benefit (*manfa'ah*) of using Netflix for a specified period, not ownership of the account. *Qabdh* occurs through the provision of email credentials, passwords, and profiles, although consumers have limited control over continued access. Account holds, password changes, and screen limitations create uncertainty about the fulfillment of benefits and disclosure of risks, raising *gharar* concerns. Sharing arrangements may also conflict with Netflix's household terms, raising issues of *mukhalafat al-syurut*. Although sellers provide access recovery and replacement accounts, clearer risk disclosure and warranty terms are needed to strengthen consumer protection.

Keywords Account *Sharing*; Netflix; Sharia Economic Law; Consumer Protection

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1. INTRODUCTION

The development of information and communication technology has brought significant changes to people's lifestyles, including their economic activities and consumption patterns. Trade, which was previously conducted predominantly through direct transactions, has increasingly shifted to electronic transactions, allowing consumers to obtain goods or services via digital media. The development of the digital economy provides convenience through greater accessibility, faster transactions, and greater flexibility. At the same time, however, it has raised new issues regarding the clarity of transaction objects, contractual relationships, consumer protection, and the certainty of the parties' rights and

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obligations. (Hasanah & Basarah, 2023)

One manifestation of this digital economic development is the increasing use of digital streaming services, including Netflix. Streaming services enable people to access films and various entertainment content through subscription-based systems. The growing demand for digital entertainment services has given rise to various third-party transactions that offer account access at lower prices. The practice of buying and selling shared Netflix accounts has become an increasingly common digital transaction conducted on social media platforms and communication applications. Research on Netflix account transactions indicates that these practices generally involve providing buyers with an email address and password for a specified period, thereby granting them access to the service without transferring full ownership of the account. (Ardiyansyah, 2023)

This phenomenon can also be observed in Promo NETFLIX's activities—in the WhatsApp Group, which serves as the research site for this study. Based on preliminary observations, sellers offer several types of Netflix packages, including shared and private accounts. Consumers can select specific usage periods at relatively affordable prices. Under the shared package, a single account is used by multiple users, whereas the private package provides more restricted access to an individual user. In practice, consumers receive an email address and password to access Netflix according to the package they have purchased. This transaction pattern indicates that the object obtained by consumers is not full ownership of the account but rather the right to access and benefit from the digital service for a specified period.

This situation raises several issues when examined from the perspective of Islamic economic law. In *muamalah* transactions, the subject matter of a contract must be clearly defined and ascertainable by the parties. At the same time, the rights and obligations arising from the contract must also be clearly understood. In digital transactions, these issues become increasingly complex because the objects exchanged may take the form of access rights or benefits derived from a service rather than tangible goods. Studies on digital transactions from the perspective of Islamic economics indicate that the development of the digital economy must continue to adhere to the principles of contractual clarity, *maslahah* (public benefit), justice, and the prohibition of *gharar* and of practices that may harm either party. (Lubaba et al., 2024)

Determining the appropriate contractual arrangement is a key aspect of Netflix account transactions. Ardiansyah's (2023) study, for example, found that the practice of selling Netflix premium accounts on Instagram does not fully constitute a sale and purchase contract, since in some transactions, buyers only obtain the benefit of using an account for a specified period. Accordingly, such transactions have characteristics that more closely resemble an *ijarah* contract, or a lease of usufruct. Another study of Netflix accounts highlights the importance of the contractual object: buyers do not acquire full

ownership of the account but only obtain access rights to use the service for a specific period. (Paramitha, 2022)

In addition to the issue of contractual form, shared-account practices are also associated with the potential emergence of *gharar*, namely ambiguity or uncertainty that may affect the implementation of a transaction. In digital transactions, *gharar* may arise when information concerning the object, service quality, usage period, refund mechanisms, or transaction risks is not clearly communicated to consumers. Research on the prohibition of *gharar* in online transactions indicates that the development of digital transactions can create new forms of uncertainty, particularly when information about the transaction object and service conditions is not disclosed transparently. (Rahmawati et al., 2025)

These issues are relevant to the practices identified in the Promo NETFLIX—id WhatsApp Group. Based on the preliminary research conducted for this proposal, consumers purchasing Netflix accounts may experience various disruptions, such as password changes, accounts being placed on hold, screen-use limitations, or difficulties accessing their accounts even though the purchased subscription period has not yet expired. Sellers provide warranty mechanisms by assisting consumers or supplying replacement accounts when certain problems occur. This raises questions concerning the extent to which the benefits promised under the contract can actually be received by consumers throughout the agreed transaction period.

From the perspective of Islamic economic law, such uncertainty must be distinguished from transaction risks that are known and agreed upon by the parties and uncertainties that are neither disclosed nor understood beforehand. Studies on *gharar* in digital transactions emphasize that unclear information regarding the object, terms of use, and mechanisms for resolving problems can create issues in fulfilling the principles of Islamic transactions. Therefore, information transparency is an essential element in reducing the potential for *gharar* in digital transactions. (Adel & Rinaldi, 2024)

Another issue concerns the terms and conditions governing the use of Netflix accounts. In shared-account transactions, buyers gain access to an account that can be used by multiple people. This practice requires further examination because the platform provider has established specific terms and conditions for using its services. Consequently, the legal issues are not limited to the relationship between sellers and buyers but also concern the legal status of the access rights provided and their compliance with the platform's terms of service. Recent research on the sale of shared Netflix accounts also indicates that account sharing beyond the platform's stipulated terms of use raises legal and ethical issues that require analysis from the perspectives of Islamic law and consumer protection. (Rahman & Hatta, 2026a)

These issues become increasingly complex because consumers do not all possess the same level of understanding regarding transaction risks. In electronic transactions, consumers need to receive accurate, clear, and honest information about the goods or services being offered. Studies on consumer protection in online transactions indicate that information-related issues are particularly important because consumers may encounter difficulties when information about products, services, and transaction risks is not adequately disclosed. (Anggraini & Hartantien, 2024)

In the practice of buying and selling Netflix accounts through the Promo NETPLIK. ID WhatsApp Group, ID WhatsApp Group, these information-related issues are significant because some consumers experience access disruptions and must contact sellers to obtain a resolution. Based on the research proposal, sellers provide information about usage procedures and warranties; however, consumers do not necessarily have the same level of understanding regarding the risks associated with account use. This situation indicates the need to examine how information concerning risks, usage limitations, and warranties is actually understood by consumers.

From a positive law perspective, electronic transactions are also closely related to consumer protection. The development of electronic commerce provides convenience to the public but also poses various risks, such as service discrepancies, unfulfilled agreements, and difficulties in holding service providers accountable when consumers suffer losses. Research on consumer protection in electronic transactions indicates that the existence of regulations does not always guarantee optimal implementation, as problems remain regarding consumer awareness, supervision of business actors, and the fulfillment of business actors' obligations. (Maulana et al., 2023)

The protection of consumers' right to information is also essential in digital transactions. Consumers need to obtain accurate, clear, and honest information before entering into a transaction. When the information provided is inadequate, consumers may have difficulty identifying the risks involved and determining the rights they actually acquire through the transaction. Anggraini and Hartantien (2024) demonstrate that the fulfillment of consumers' right to information in online transactions continues to face challenges because business actors do not always adequately fulfill their obligation to provide accurate, clear, and honest information.

Several previous studies have examined Netflix account transactions from the perspectives of Islamic law and Islamic economic law. Paramitha (2022) investigated the practice of buying and selling Netflix accounts through @capella.apps, particularly the issues concerning the contract's object. Ardiansyah (2023) examined the sale of Netflix premium accounts through Instagram and found that the transactions did not necessarily constitute a conventional sale and purchase, as consumers primarily obtained temporary access to use the service. Similarly, Citra (2025) identified characteristics of *ijarah* in

shared Netflix account transactions, particularly because consumers acquired temporary usage rights rather than ownership of the accounts. These studies provide an important foundation for understanding the contractual characteristics and Sharia-related issues of digital account transactions.

More recently, Rahman and Hatta (2026) examined shared Netflix account transactions from the perspectives of Islamic law and consumer protection law. Their study addressed issues related to account sharing, *gharar*, *tadlis*, consumer protection, and the right to usufruct. Nevertheless, their research employed a normative juridical approach, focusing primarily on the legal assessment of the transaction. Consequently, the actual experiences of sellers and consumers in conducting and fulfilling such transactions have not been examined in sufficient empirical detail within that study.

Although previous research has discussed the contractual nature and legal implications of Netflix account sharing, an important empirical issue remains insufficiently explored: how the rights and benefits promised in shared-account transactions are delivered, experienced, and maintained in actual digital marketplace interactions. Rahman and Hatta (2026), for example, examine Netflix account-sharing transactions through a normative legal approach, focusing on their conformity with Islamic commercial law and Indonesian consumer protection regulations. Similarly, Syafira (2026) investigates the utilization of Netflix Premium accounts through a normative-empirical approach, examining the legal implications of transferring account access to other users. Meanwhile, Lee et al. (2025) analyze password-sharing behavior on subscription video-on-demand platforms through survey data from Netflix Premium subscribers, emphasizing the behavioral factors underlying password borrowing and lending. Although these studies provide important insights into the legal and behavioral dimensions of account sharing, further investigation is needed into how contractual benefits are actually delivered and maintained within specific digital transaction environments.

In particular, the relationship between the seller's authority to provide account access, the consumer's receipt of digital benefits (*qabdh*), the continuity of service access, and the disclosure of transaction risks requires further examination. These aspects are interconnected because consumers do not own the Netflix account but depend on access provided by the seller and on the platform's technical systems and terms of service. Therefore, the existence of an agreement and the delivery of account credentials do not automatically guarantee the continuous fulfillment of the benefits expected by consumers. This issue is also relevant to the broader discussion of digital consumer protection, particularly regarding information asymmetry and the difficulties consumers face in verifying the terms and conditions, as well as the responsibilities associated with digital services. (Nurlaily et al., 2025)

Furthermore, the issue of consumer protection in shared Netflix account transactions requires an empirical examination of the information provided before the transaction and the remedies offered when access disruptions occur. Differences between sellers' explanations and consumers' experiences may reveal whether risks such as account holds, password changes, and screen limitations have been adequately disclosed and understood. This issue is particularly relevant to the assessment of *gharar*, since uncertainty should be examined not only in terms of the possibility of technical disruption but also in the extent to which the relevant risks, usage restrictions, and warranty arrangements are communicated to the parties before they agree. Research on password-sharing behavior by Lee et al. (2025b) provides an additional perspective on the social and behavioral dimensions of account sharing. However, it does not specifically examine the contractual fulfillment of benefits or the implementation of consumer warranties in third-party transactions.

To address these gaps, the present study examines transactions on shared Netflix accounts via Promo NETPLIK. WhatsApp group.id WhatsApp Group using an empirical field research approach supported by netnography. Netnography provides an appropriate framework for examining interactions, practices, and social processes occurring within digital communities (Delli Paoli & D'Auria, 2025). The use of WhatsApp group interactions as a research setting is also supported by Halliwell (2024), who demonstrates the methodological potential of group chats for capturing digital communication and social practices over time. Unlike studies that primarily focus on the normative legal status of account-sharing practices or investigate password-sharing behavior through survey-based approaches, this research investigates the direct experiences of one seller/administrator and five buyers within a specific WhatsApp-based transaction environment. It specifically analyzes the relationship between the contractual object and the benefits provided, the realization of *qabdh* through digital access, the potential occurrence of *gharar*, compliance with Netflix's terms of service (*mukhalafat al-syurut*), and the implementation of consumer protection mechanisms. The study contributes an empirical perspective to the discussion of Islamic economic law by demonstrating how contractual certainty, digital access, risk disclosure, and seller responsibility operate within an actual shared-account transaction environment.

2. METHODS

This study employed a qualitative approach, using a field research design, to examine the practice of buying and selling shared Netflix accounts through Promo NETPLIK.WhatsApp Group. A qualitative approach was considered appropriate because the study sought to understand the experiences, perspectives, and interpretations of individuals directly involved in these transactions, particularly regarding transaction mechanisms, the provision of digital account access, consumer

experiences, and problems arising during account usage (Dunwoodie et al., 2023; Hamzah, 2017). The research was further supported by a netnographic approach, as the phenomenon under investigation involved social and economic interactions conducted within a digital communication environment.

Netnography is an adaptation of ethnographic research for examining social interactions, cultural practices, and communication patterns in online environments. It enables researchers to investigate digital communities by observing interactions and interpreting the meanings attached to participants' online activities. Recent research emphasizes that netnography encompasses a range of methodological choices regarding the research setting, researcher involvement, observation strategies, and approaches to interpreting digital data (Delli Paoli & D'Auria, 2025). In this study, netnography was used to examine interactions between sellers and buyers on Promo NETPLIK.WhatsApp Group, particularly the distribution of product information, account package offers, transaction communications, access provision, consumer complaints, and responses to account-related problems. The use of WhatsApp as a research environment is also relevant, as group conversations can provide contextual information about interactions and communication processes that evolve. Halliwell (2026)

The research was conducted from January to March 2026. Research informants were purposively selected for their direct involvement and experience with transactions involving shared Netflix accounts through the Promo NETPLIK—id WhatsApp Group. The informants consisted of one seller/administrator of NETPLIK.id and five buyers who had previously conducted transactions through the group. The seller/administrator was selected to provide information on account provisioning, sales procedures, package pricing, access distribution, account disruptions, and warranty arrangements. Meanwhile, the five buyers were selected to gather information about their transaction experiences, account usage, access difficulties, information received before purchasing, and the processes used to resolve problems. This selection of informants enabled the researcher to examine the phenomenon from both the seller's and consumers' perspectives.

Data were collected through in-depth interviews, digital observation, and documentation. Interviews were conducted with the seller/administrator and the five buyers to obtain detailed information about transaction procedures, the nature of the services offered, the provision of account access, consumer experiences, and the handling of complaints. Digital observation was carried out within the Promo NETPLIK. ID WhatsApp group.id WhatsApp Group during the January–March 2026 research period. The observation focused on product offers, package information, prices, communication between sellers and buyers, transaction-related interactions, account access distribution, complaints, and responses to consumer problems. This observation was intended to understand the communication context and interaction patterns that occur naturally within the digital group. Documentation was used to complement interview and observation data, including package

information, transaction-related communications, and other relevant records concerning the sale of shared Netflix accounts.

The data consisted of primary and secondary sources. Primary data were obtained from interviews with the seller/administrator and buyers, as well as observations and documentation of activities within the WhatsApp Group. Secondary data were obtained from relevant academic books, journal articles, the Qur'an, hadith, applicable legislation, Netflix's terms of service, and other literature concerning Islamic economic law and consumer protection. The combination of these sources was intended to provide an empirical and conceptual basis for examining the transaction practices under investigation.

Data analysis was conducted using a descriptive-analytical approach, supported by thematic analysis. The analysis involved three interconnected stages: data reduction, data presentation, and conclusion drawing. First, data reduction was conducted by selecting, organizing, and categorizing information from interviews, observations, and documentation based on its relevance to the research objectives. Second, data presentation involved organizing the information into descriptive accounts and analytical categories to identify relationships between the transaction practices and the experiences of the parties involved. Third, conclusions were drawn by interpreting the identified patterns in relation to the concepts of Islamic economic law and consumer protection. Thematic analysis was used to identify recurring patterns and themes across the qualitative data, while maintaining consistency between the research questions, data categories, and interpretation (Naeem et al., 2023). The main analytical themes included contractual arrangements (akad), transaction objects and benefits (manfa'ah), receipt of digital access (qabdh), uncertainty (gharar), potential harm (dharar), compliance with platform terms (mukhalafat al-syurut), and consumer protection.

To strengthen the credibility of the findings, the study employed source and technique triangulation. Source triangulation was conducted by comparing information obtained from the seller/administrator with the accounts provided by the five buyers. Technique triangulation was carried out by comparing interview findings with digital observation and relevant documentation. This process helped the researcher examine the consistency of the information and identify differences in the informants' experiences and explanations. The use of triangulation was particularly important in this study because interactions in digital groups may contain different perspectives and interpretations of the same transaction.

Ethical considerations were taken into account throughout the research process. Consent was obtained from the participants involved in the interviews before information was collected. The researcher also considered the privacy and confidentiality of information obtained from digital interactions and interviews. Because WhatsApp groups may function as closed or semi-private communication spaces, the use of their content requires particular attention to access, disclosure,

informed consent, and the potential risks to participants (Demant & Moretti, 2024). No formal institutional ethical approval was obtained for this study. This limitation is therefore stated transparently, and the research findings are presented with attention to the confidentiality of the individuals involved.

3. FINDINGS AND DISCUSSION

3.1. The Practice of Buying and Selling Shared Netflix Accounts through the Promo NETPLIK.id WhatsApp Group

The practice of buying and selling shared Netflix accounts through the Promo NETPLIK.id WhatsApp Group demonstrates a form of digital transaction that brings sellers and buyers together within a single online communication space. The WhatsApp Group serves as a medium for providing information on available account packages, pricing, usage mechanisms, afor nd communication between sellers and buyers after transactions are completed. Based on the objects offered in these transactions, the available options include shared and private Netflix accounts with varying usage periods. The shared package offers a one-profile-for-two-users scheme (1P2U), whereas the private package uses a one-profile-for-one-user scheme (1P1U). Various usage durations are available, ranging from daily subscriptions to several months.

In practice, transactions begin when the seller offers Netflix packages to group members. Consumers then select a package according to their needs and financial capacity. For the shared 1P2U package, the prices identified during preliminary research were IDR 3,000 for 1 day, IDR 21,000 for 1 month, IDR 37,000 for 2 months, and IDR 56,000 for 3 months. Meanwhile, the private 1P1U package is offered at IDR 4,000 per day, IDR 30,000 per month, IDR 55,000 for two months, and IDR 79,000 for three months. There is also a private package consisting of five profiles for one month, priced at IDR 135,000. This pricing structure indicates that the seller provides consumers with several options based on the duration and type of access they require.

Based on an interview with the seller/administrator, the Netflix account sales business has been operating for some time. The seller explained that the Netflix accounts offered for sale were, according to the seller, "personally owned." The services offered are divided into shared and private accounts. From the seller's perspective, therefore, the transactions involve providing consumers with access to premium accounts for use within the period specified in their selected packages. This statement is important because it indicates that the seller understands the transaction to be access to a Netflix account that can be provided to consumers for a specific period, rather than a permanent transfer of account ownership. This finding is consistent with Citra (2025), who found that the practice of selling shared Netflix accounts essentially grants consumers temporary access rights and is more closely associated

with the use of benefits than with the full transfer of account ownership. A similar issue is highlighted by Hasanan et al. (2026), whose study of Netflix account and subscription-link transactions identifies uncertainty regarding ownership and usage rights as a key concern in determining the validity of such transactions under Islamic law.

From the buyers' perspective, these transactions are primarily viewed in terms of the convenience of accessing Netflix services at lower prices. One buyer, who reported having used the service for approximately five months and selected a private package, explained that the account had been placed on hold during the usage period and that resolving the issue took approximately three days. Nevertheless, the buyer stated that the seller provided assistance and a warranty when the problem occurred. This experience demonstrates that the relationship between sellers and buyers does not end when payment is made and account access is provided. Instead, it continues through after-sales assistance when account disruptions occur (Fadilah & Masahere, 2023). This aspect is also relevant to the discussion of digital consumer protection, in which the fulfillment of promised services and the availability of remedies when problems arise are important elements of the relationship between business actors and consumers. (Panjaitan et al., 2025)

Another finding indicates that price considerations are among the reasons consumers choose to use this service. When asked about their knowledge of Netflix's account-sharing rules, one informant stated that they were not fully aware of the relevant issues and were more concerned with the low price. The informant explained that the decision to purchase was based on the service's affordability. This statement demonstrates that consumer decisions are not always based solely on an in-depth understanding of the status and conditions governing account usage, butuse, but are also influenced by economic considerations. In digital transactions, this situation is serious because the clarity of information about a product or service is one of the factors that determine the quality of the agreement between sellers and buyers. (Hidayah & Parhi, 2025)

Another buyer's experience reveals a similar pattern, though the information received differs. This informant, who had used the service for approximately six months, explained that the account had once logged out or become inaccessible. According to the informant, the seller responded and provided a solution to the problem. However, when asked whether the risks associated with account usage had been explained before the transaction, the informant stated that such information had not been provided beforehand. This finding reveals a difference between consumers' experiences in obtaining account access and the level of information they receive before completing a transaction. Thus, the practice of buying and selling shared accounts involves not only providing an email address and password but also how information about usage limitations and service risks is communicated to buyers.

Another buyer explained that transactions are generally conducted by purchasing packages for specific periods. In one buyer's experience, the email address and password had been changed, requiring the consumer to contact the seller. After explaining the account situation, the seller provided a new password. The consumer also stated that information about usage limitations and warranties had been explained at the beginning of the transaction. The differences between this buyer's experience and those of other informants indicate that the practice of providing information is not entirely consistent. Some consumers feel they received information about risks and warranties, whereas others say the risks were not explained before the transaction.

Findings concerning warranties are also evident in the experience of another Netflix user. The informant explained that they had been using the service for a considerable period and had once experienced an account hold. When the problem occurred, the seller assisted until the premium account could be used again. Meanwhile, Otniel stated that they had made approximately ten purchases since around 2024 and had experienced several instances in which the account logged out or was placed on hold. According to the informant, the seller responded whenever problems occurred, and the warranty provided took the form of a replacement account. These experiences demonstrate that warranties are an important part of the transactional relationship because buyers' access does not always remain uninterrupted. Recent research on Netflix account-sharing practices also identifies access limitations and the distribution of account access beyond the scope of legitimate subscription rights as issues that warrant attention when assessing the legal positions of sellers and consumers. Rahman & Hatta (2026b)

Viewed in terms of its transaction pattern, the practice of buying and selling Netflix accounts through the Promo NETPLIK.id WhatsApp Group has characteristics that distinguish it from conventional sales transactions involving physical goods. Consumers do not receive tangible objects whose ownership is physically transferred; rather, they obtain access to a digital service to enjoy its benefits for a specified period. Therefore, the transactional relationship is more appropriately understood by considering the rights of use or the benefits consumers receive. Citra (2025) identified similar characteristics, finding that consumers obtain temporary access rights to Netflix services rather than full ownership of the accounts. This finding is also relevant to research on Netflix account transactions, which emphasizes access rights, contractual objects, and terms of use as important elements in legal analysis.

Furthermore, this practice demonstrates consumers' continued dependence on sellers after transactions have been completed. When an account is placed on hold, its password changes, a profile becomes inaccessible, or another access disruption occurs, consumers contact the seller again to obtain a resolution. Thus, the transaction not only establishes an exchange relationship between payment and access but also creates service-related obligations for the seller throughout the agreed-upon usage

period. In the context of digital transactions, clarity regarding the transaction object, information, access rights, and mechanisms for resolving service disruptions is essential, as ambiguity in these matters may give rise to gharar. *(Mohd Sollehudin Shuib et al., 2023)*

Based on these findings, the practice of buying and selling shared Netflix accounts through Promo NETPLIK can be described as following a sequence of package offering, package selection, payment, access provision, account usage, and the handling of disruptions or warranty claims. This practice provides consumers with convenient access to Netflix services at relatively affordable prices. At the same time, however, it raises issues concerning the nature of the transaction object, the clarity of usage rights, access stability, risk disclosure, and the relationship between the price paid and the benefits received. These empirical findings provide the basis for the subsequent discussion of account disruptions and the seller's warranty mechanisms before the practice is further analyzed in light of the principles of Islamic economic law.

3.2. Mechanisms of Account Access, Service Disruptions, and Seller Warranties

After a transaction is completed, consumers receive access to Netflix accounts via an email address, password, and profile, depending on the package purchased. Based on information provided by the seller/administrator of NETPLIK.id, the accounts offered are available through shared and private arrangements. The seller explained that various disruptions may occur during account usage, particularly household holds and screen limits. When a household hold occurs, the seller assists consumers with the verification process by sending them a code received via email. Meanwhile, when a screen limit is reached, consumers are instructed to wait for a set period or use an alternative suggested by the seller (Dianti & Nugroho, 2023). This information indicates that, after access is provided, account usage remains subject to certain restrictions.

According to the seller, these problems are not entirely unexpected. The seller stated that issues such as account holds and screen limitations may occur when Netflix accounts are used by multiple users. The seller also explained that information about the possibility of screen limits had been communicated to consumers purchasing shared packages from the outset. Thus, from the seller's perspective, efforts have been made to inform consumers about the conditions governing account usage before they enter into a transaction. This finding is important because it demonstrates that warranties and after-sales services are part of the mechanisms established by the seller to maintain consumers' access to the service's benefits. In digital transactions, the availability of remedies when a service does not function as expected is an important aspect of consumer protection, particularly in ensuring that consumers can exercise their rights when the agreed benefits are not fully received. (Subagyono, Romadhona, Chumaida, Suheryadi, & Elkhasha, 2024)

The seller's account also indicates an awareness of changes in Netflix's usage mechanisms. When asked about Netflix's new rules, the seller stated that they were aware of restrictions on account usage outside the household. According to the seller, using devices outside the primary network or household may trigger a household hold because Netflix's system can detect usage from devices outside the main network. Thus, the access disruptions experienced by buyers are not only related to technical account problems but also to Netflix's system for detecting account usage (Putri et al., 2025). This is consistent with Netflix's official information, which explains that a Netflix account is intended for use within one household, defined as a collection of devices connected to the internet at the primary location where the user watches Netflix.

Buyers' experiences demonstrate that access disruptions do occur in practice. One buyer, who had used the service for approximately five months and subscribed to a private package, explained that they had once experienced an account hold. According to the informant, resolving the problem took approximately three days. Nevertheless, the buyer stated that the seller provided assistance and a warranty. This experience demonstrates that when an access disruption occurs, the system does not resolve the problem automatically; instead, consumers must contact the seller again to obtain assistance.

Another buyer's experience reveals similar problems. This buyer, who had used the service for approximately six months, explained that the account had repeatedly logged out or become inaccessible. When the problem occurred, the seller responded by providing a solution, including an explanation and new access credentials. However, there was a difference in the information initially received by consumers. When asked whether the risks had been explained before the transaction, the informant stated that no such explanations had been provided. This finding reveals a difference between the seller's perception that certain information had been communicated and the buyer's experience, in which not all risks were necessarily understood or explained before the transaction.

This difference is important for understanding the transaction mechanism because service quality is determined not only by the provision of an account and password but also by the consumer's ability to use the access for the period for which payment has been made. Another buyer explained that they had once experienced changes to the email address and password. After contacting the seller and receiving an explanation about the account's condition, the consumer was given a new password. The consumer also explained that information concerning usage limits and warranties had been provided at the beginning of the transaction. In this case, the seller fulfilled an after-sales service function by providing access to a replacement so the consumer could continue using the service.

A similar situation can be observed in the experience of another consumer. The informant explained that they had experienced an account hold while using the service. When the problem occurred, the seller assisted until the account became accessible again. According to the informant, whenever a problem arose, the seller provided a replacement account while ensuring that the premium service benefits remained available in accordance with the purchased package. This pattern indicates that warranties are not merely formal promises but are implemented through the seller's actions when consumers experience disruptions (Nabilanasywa & Siregar, 2025). Thus, a practical problem-resolution mechanism exists through direct communication between buyers and the administrator.

Another consumer's experience shows a longer transaction history, with approximately 10 transactions completed since around 2024. During account usage, several problems occurred, including accounts logging out or being placed on hold. In some instances, access to the profile and password could not be used as expected. Under these circumstances, the seller responded and provided a warranty in the form of a new account. The informant also stated that whenever a problem occurred, assistance was provided by the seller. These data indicate that the warranty system is one of the elements that sustains the relationship between sellers and buyers despite disruptions to account access.

When the seller's statements are compared with those of the buyers, both similarities and differences can be identified. The similarity lies in the fact that account disruptions do occur and that the seller provides mechanisms for addressing them, including sending verification codes, changing passwords, assisting with access, or replacing accounts. The main difference concerns perceptions of risk disclosure. The seller stated that certain risks, particularly screen limits, had been communicated to buyers of shared packages. In contrast, one buyer stated that the risks had not been explained before the transaction. This difference indicates a communication issue that warrants attention in digital transactions, as information the seller believes has been provided may not be understood or received by consumers in the same way.

This study finds that the inability to access an account, even when the purchased usage period has not expired, is one of the problems encountered in practice. It also identifies warranty mechanisms, contractual clarity, and the potential for gharar and dharar as important aspects of Netflix account transactions. Accordingly, the informants' experiences reveal a similar empirical pattern, although this study differs in its research location and transaction characteristics, namely, transactions conducted through the Promo NETPLIK. ID WhatsApp Group.WhatsApp Group.

Access disruptions must also be considered in light of the characteristics of digital services, which depend on the platform provider's system. In ordinary transactions involving physical goods, once an item has been handed over to the buyer, possession of the item can generally be exercised directly. By contrast, in Netflix account transactions, consumers only obtain access to a service whose usage system

remains under the platform's control and depends on the account, devices, network, and applicable terms of use. Therefore, sellers must be able to explain to consumers the extent to which access can be used and what may happen if disruptions arise. Research on digital transactions also indicates that ambiguity regarding usage rights, services, and the parties' responsibilities can create problems for digital consumer protection. (Subagyono et al., 2024)

Based on the analysis of these data, it can be understood that the mechanism for accessing Netflix accounts through NETPLIK.id does not end with the provision of an email address and password after payment. The transaction is followed by service and warranty mechanisms that play an important role in maintaining the benefits consumers receive. When an account is placed on hold, its password changes, screen limitations are imposed, or the account becomes inaccessible, consumers contact the seller again, who then provides a specific resolution. Nevertheless, consumers have different experiences regarding the extent to which account usage risks are disclosed before the transaction. This situation provides an important basis for further analysis of whether the contractual object and promised benefits are sufficiently clear, how consumers' receipt of benefits should be understood, and whether the uncertainty surrounding account access can be categorized as gharar under Islamic economic law.

3.3. Analysis of Islamic Economic Law on Contracts, Qabdh, Gharar, and Mukhalafat al-Syurut

The practice of buying and selling shared Netflix accounts through the Promo NETPLIK. The WhatsApp Group needs to be analyzed not only based on the transaction being referred to as a "sale and purchase" but also on the substantive benefits received by consumers. In Islamic commercial jurisprudence (*fiqh muamalah*), the designation of a contract does not automatically determine its legal character. More importantly, the analysis must consider the contractual object, the rights being transferred, the delivery mechanism, and the parties' ability to fulfill their agreed-upon obligations. Based on the research findings, consumers do not obtain permanent ownership of Netflix accounts. Instead, they receive access to Netflix services for a specified period, depending on the package purchased. Substantively, therefore, the transaction is more closely associated with the utilization of a benefit (*manfa'ah*) than with the full transfer of ownership of an asset. This distinction is consistent with the concept of *ijarah*, in which the object of a contract is the transfer of a benefit or service for a specified period in exchange for compensation. Mulyanto & Huda (2026) demonstrate that the principles of *ijarah* remain relevant in contemporary digital platforms. However, their application requires attention to the clarity of contractual obligations and the protection of the parties involved. Accordingly, the analysis of shared Netflix account transactions should focus on the nature of the benefits provided and the seller's authority to make those benefits available.

From the perspective of contract formation, the practices identified in this study involve a seller, a buyer, a price, and a benefit that constitutes the object of the transaction. The seller offers several package options, after which consumers select a package according to their needs and make payment. Once payment has been completed, consumers receive account information via email, including an email address, password, and profile, which they can use to access the service. The existence of an agreement regarding the price, duration, and access indicates that the transaction is conducted with the parties' mutual consent. In digital transactions, *ijab* and *qabul* do not have to occur face-to-face; they may also be established through electronic communication, provided that the object, price, and the parties' consent are sufficiently clear. Aji & Azzahra (2026) explain that digital contracts can be assessed by the fulfillment of the essential requirements: mutual consent (*taradi*), transparency, and the ability to deliver the agreed-upon object. Their study also identifies the virtual transactional space as a relevant context for understanding how contracts form in online transactions. Therefore, the use of WhatsApp as a communication medium is not, in itself, the primary obstacle to the validity of a contract. Rather, the more important considerations are the fulfillment of the contract's essential elements and conditions and the absence of prohibited elements in the transaction. (Ghafur et al., 2026)

However, problems arise when the contractual object is examined more closely. The Netflix account provided to consumers is not an asset whose ownership is transferred from the seller to the buyer. The seller retains control over the account, including its email address, password, access settings, and the ability to replace the account. Consumers receive the benefit of using the service only for a specified period. This condition indicates that the term "account sale," as used in practice, is primarily a business-communication term. In contrast, the substantive nature of the transactional relationship is more closely associated with the provision of benefits or usage rights for a specified period. This finding is important because the clarity of the contractual object's legal character determines how the relevant Sharia requirements should be applied to the transaction.

Furthermore, the aspect of *qabdh* must be examined in light of the characteristics of the digital transaction object. In transactions involving goods, *qabdh* relates to the possession or receipt of the object being transferred. In transactions involving digital services, however, the practical realization of receipt can be assessed through the consumer's ability to obtain and use the agreed benefit. In this study, *qabdh* is practically achieved when consumers receive account credentials and can log in to and use Netflix services. Nevertheless, this form of *qabdh* is limited because consumers do not exercise full control over the account. Access may change when an account is placed on hold, a password is changed, device restrictions are imposed, or the account's status changes. Recent studies on digital asset transactions have discussed the concept of *qabdh hukmi* as a form of legal possession or control that may be established through electronic records and the ability to exercise rights over an asset. (Haq, 2025)

Although these studies examine digital gold rather than streaming services, their conceptual distinction is useful for understanding the difference between receiving digital access and obtaining full ownership or control. Therefore, consumers' receipt of access cannot be equated with the acquisition of account ownership. Consumers only receive the benefit of using the service for as long as access can be provided by the seller. (Tang & Nilfatri, 2024)

Field findings indicate that access disruptions are indeed part of the transaction experience. The seller explained that shared accounts may experience holds when Netflix's system detects usage from devices or locations outside the primary household. The seller also explained the issue of screen limits and the procedures for addressing them. This is consistent with Netflix's official terms, which state that a Netflix account may not be shared outside the household. In contrast, individuals outside the household may use their own accounts or be added as extra members under certain eligible plans. Netflix also explains that a Netflix Household is determined by the devices and internet connection used at the primary location where Netflix is watched.

These conditions are subsequently related to the element of gharar. In Islamic economic law, gharar refers to ambiguity or uncertainty that may affect the object or performance of a contract. In digital transactions, uncertainty may arise when product information is incomplete, fulfillment mechanisms are unclear, or consumers do not adequately understand the risks that may affect the benefits they receive. Studies on gharar in online transactions emphasize that unclear information, object specifications, payment mechanisms, and transaction fulfillment systems may constitute Sharia-related concerns when they generate uncertainty and potentially harm one of the parties. (Hidayah & Parhi, 2025)

In the case of Promo NETPLIK.id, uncertainty is particularly evident in the continuity of account access. Consumers pay to obtain service benefits for a specified period; however, in practice, accounts may be placed on hold, logged out, subject to password changes, or affected by access disruptions. Based on the interviews, several consumers had experienced such disruptions. Nevertheless, the research findings also indicate that the seller provides warranties in the form of assistance with access recovery, the provision of new passwords, or account replacement. Therefore, the occurrence of disruptions does not automatically mean that every contract inherently contains the same degree of gharar from the outset. The analysis must consider whether the risks were known, the extent to which they were disclosed before the transaction, and whether those risks affect the substantive benefits promised.

The interview findings reveal differences concerning the disclosure of risks. The seller stated that issues such as screen limits had been explained to consumers purchasing shared packages from the beginning. Some consumers also stated that information about usage restrictions and warranties had been provided before the transaction. However, another consumer stated that the risks associated with account usage had not been explained at the outset. These differing accounts indicate that information transparency is not entirely consistent across all transactions. From the perspective of Islamic economic law, this aspect is important because clarity regarding the contractual object and associated risks is part of the effort to avoid harmful uncertainty. The principle of transparency in online transactions is also emphasized in contemporary studies on gharar, particularly regarding the clarity of the object, price, and mechanisms for transaction fulfillment. (Hidayah & Parhi, 2025b)

In addition to gharar, this practice must also be examined through the concept of mukhalafat al-syurut, which refers to a situation in which the performance of a transaction is related to previously established terms or conditions. In the context of Netflix, the issue concerns not only the seller-buyer relationship but also the contractual relationship between the account holder and the service provider. Netflix's official terms state that accounts may not be shared outside the household, except under the extra member arrangement available under certain plans in eligible regions. Therefore, when account access is granted to individuals outside the household through ordinary sharing arrangements, questions arise about the compatibility of such usage with Netflix's terms of service.

From the perspective of fiqh muamalah, this condition is relevant because a person cannot freely grant the benefit of something if their authority to use or distribute that benefit is restricted by binding terms. Recent research on the sale of shared Netflix accounts has also identified issues concerning haq al-intifa', gharar, and compliance with service usage terms (Rahman & Hatta, 2026a). Thus, the central issue is not merely that the transaction takes place through WhatsApp but that a relationship exists between the usage rights granted by the seller and the limitations on the authority attached to the account.

Nevertheless, the field research findings indicate that the parties conduct transactions through a relatively clear sequence: offering packages, selecting packages, making payments, providing access, using the service, and implementing warranty mechanisms when disruptions occur. Therefore, an analysis of Islamic economic law needs to distinguish between the existence of a contractual structure and the conformity of the entire contractual performance with Sharia principles. The transaction structure demonstrates an agreement and an exchange of benefits; however, issues concerning qabdh, uncertainty about the continuity of access, and compliance with the terms of account use require further consideration.

Based on the analyzed data, the practice of sharing Netflix accounts through the Promo NETPLIK. id WhatsApp Group can be understood as a transaction involving the use of digital services, which, in practice, resembles a contract concerning benefits (manfa'ah) rather than a full transfer of account ownership. Qabdh is practically realized through the provision of account access, but it is not permanent and remains subject to the seller's and Netflix's systems. Meanwhile, gharar primarily concerns uncertainty about access, whereas mukhalafat al-syurut concerns restrictions on account usage imposed by the service provider. These findings demonstrate that clear information regarding the transaction object, usage limitations, risks of disruption, and warranty mechanisms is essential in determining the conformity of such transactions with the principles of Islamic economic law. Previous studies on shared Netflix account transactions have likewise identified gharar, usage rights, and compliance with service terms as central issues in Sharia analysis.

3.4. Consumer Protection in the Practice of Buying and Selling Shared Netflix Accounts

Consumer protection is an important aspect of shared Netflix account transactions because consumers face not only issues concerning the fulfillment of service benefits but also risks involving access disruptions, password changes, account holds, device usage limitations, and the possibility that the service may not remain accessible for the entire period for which payment has been made. In digital transactions, consumers are entitled to clear information about the products or services offered, prices, usage mechanisms, risks, and available remedies when problems arise. Recent studies on digital consumer protection in Indonesia indicate that the expansion of digital commerce has increased transactional convenience while also creating challenges related to information asymmetry, business accountability, contractual transparency, and mechanisms for resolving consumer losses (Maharani et al., 2026). Accordingly, consumer protection in this study is examined not only in terms of whether losses occur but also in terms of how sellers provide information and address consumer problems.

Based on the research findings, the transaction mechanism through the Promo NETPLIK. WhatsApp Group indicates that consumers initially receive information regarding available packages, prices, usage periods, and the types of access offered. After selecting a package and completing payment, consumers obtain access to Netflix services. This pattern demonstrates that information is provided before transactions take place, although the level of detail received by each consumer is not entirely consistent. These differences are particularly evident in the explanations concerning the risks associated with shared account usage. Some consumers stated that information regarding possible account holds, usage restrictions, and warranties had been provided before the transaction. However, other consumers stated that the associated risks had not been clearly explained from the outset. This finding is significant because the quality of consumer protection is strongly influenced by the

transparency of information available to consumers before they make their transaction decisions. Wiratama & Hidayati (2026) identify information asymmetry and the use of standard-form electronic contracts as important challenges in digital consumer protection. Similarly, Ubay et al. (2026) emphasize that differences in access to information between business actors and consumers can weaken the effectiveness of consumer protection, even when formal legal regulations are already available.

Under Law No. 8 of 1999 on Consumer Protection, consumers have the right to obtain accurate, clear, and honest information about the conditions and guarantees of goods and/or services. On the other hand, business actors are obliged to provide accurate, clear, and honest information concerning the conditions and guarantees of the goods and/or services they offer and to provide consumers with opportunities to exercise their rights. These principles are relevant to shared Netflix account transactions because the object received by consumers is not an account under their full ownership but rather access to the benefits of a service for a specified period (Ri, sky; Tara Nabita Sari & Satin, 2024). Therefore, information regarding the nature of access, usage restrictions, potential disruptions, and warranty mechanisms is essential for consumers to understand before entering into a transaction.

Consumer protection issues become more evident when account disruptions occur. Based on the interviews, several consumers had experienced account holds, unexpected logouts, password changes, or difficulties using their profiles as intended. These disruptions indicate that the benefits purchased by consumers cannot always be accessed smoothly throughout the period for which payment has been made. Nevertheless, the research findings demonstrate that sellers do not leave consumers without assistance during such disruptions. Sellers provide support through direct communication, issue new passwords, assist with account recovery, and, under certain circumstances, provide replacement accounts. These mechanisms demonstrate the practical form of responsibility that sellers exercise toward consumers when access to the service is disrupted.

Such warranty arrangements are significant in the relationship between business actors and consumers. Consumers who have made payments expect to receive the promised benefits in accordance with the selected package and usage period. When those benefits are disrupted, providing a replacement account or restoring access constitutes an effort to fulfill the benefits previously promised. Thus, warranties in this practice do not merely function as promotional information but also serve as mechanisms for resolving problems when disruptions occur. This finding is consistent with studies on consumer protection in digital transactions, which regard the fulfillment of consumer rights and problem-resolution mechanisms as important components of digital contractual relationships (Wibowo & Retno Mumpuni, 2024). Ubay et al. (2026) also identify limitations in consumer recovery mechanisms and the fragmentation of responsibilities among digital business actors as factors that can weaken the practical effectiveness of consumer protection. In the context of this study, the seller's response to

complaints therefore needs to be assessed not only through the availability of assistance but also through the actual fulfillment of the benefits promised to consumers.

Nevertheless, the existence of warranties does not eliminate the need for transparency before a transaction takes place. Warranties essentially function after a problem has occurred, whereas consumer protection should also operate at the pre-transaction stage. Consumers need to be informed from the outset that shared accounts may experience access restrictions due to Netflix's system. This is particularly important because Netflix establishes specific terms concerning account usage and Netflix Households. Netflix explains that accounts generally cannot be shared with individuals outside the household, while the extra member arrangement is available only on certain plans and in eligible regions. Therefore, information regarding account status and usage restrictions constitutes essential information that consumers need to understand before entering into a transaction. Research by Wu et al. (2026) on subscription sharing in digital services also demonstrates that sharing premium subscription plans with individuals outside the original household has become an identifiable business practice in the digital economy. Their study examines the economic implications of subscription sharing for service providers, consumers, and subscription-plan arrangements. Although the study does not specifically assess the legality of reselling Netflix accounts, it provides broader context for understanding why subscription-sharing practices warrant attention to the rights and restrictions established by digital service providers.

From a consumer protection perspective, at least three main issues can be identified in this study. First, there is the issue of information transparency. Information about packages and prices is relatively easy to obtain because it is presented directly through the transaction medium. However, information regarding usage risks, account restrictions, and the possibility of account holds is not communicated consistently to all consumers. These differences in consumer experiences indicate the need for consistent disclosure of information to every prospective buyer.

Second, there is the issue of certainty regarding service benefits. Consumers make payments based on specified periods, such as one month or several months, and therefore expect access to remain available throughout those periods. Disruptions such as account holds, password changes, or account inaccessibility may reduce the benefits consumers receive. In this context, consumer protection is not limited to monetary refunds but also concerns the fulfillment of benefits in accordance with the original agreement. When access is disrupted, account replacement or access recovery mechanisms serve as forms of resolution that can help ensure consumers continue to receive the benefits for which they have paid.

Third, there is the issue of mechanisms for resolving losses or service disruptions. The research findings indicate that problems are addressed through direct communication between consumers and the administrator. Consumers report the problems they experience, after which the administrator provides solutions according to the circumstances. These solutions include issuing new passwords, assisting with account recovery, or providing replacement accounts. This mechanism demonstrates a direct and practical approach to problem resolution. However, because the process depends on communication with the administrator, clear information concerning warranty limitations, response times, and the conditions under which replacements may be provided remains essential.

Studies on consumer protection in digital transactions in Indonesia also indicate that the main issue does not lie solely in the existence of regulations but in how consumer rights are implemented in actual digital transactions. Subagyono et al. (2024) explain that the development of digital transactions presents challenges to the protection of consumer rights, particularly regarding information, business actors' responsibilities, and legal protection mechanisms. More recent research by Maharani et al. (2026) highlights that regulatory fragmentation and unequal bargaining positions may leave consumers exposed to risks that are difficult to identify or address independently. In the context of shared Netflix accounts, these issues become more complex because consumers transact with parties providing account access. At the same time, the digital service itself remains subject to the system and terms established by the platform provider.

Accordingly, the seller's position in this transaction must be distinguished from that of Netflix, the primary service provider. The seller provides consumers with access through an account under their control, whereas Netflix retains the authority to regulate platform usage through its terms of service and technical systems. When Netflix restricts an account or places it on hold because its usage is deemed inconsistent with the platform's terms, the seller may not have full control over the decision. This situation reveals two layers of risk that consumers need to understand: first, risks arising from the seller's management of the account; and second, risks arising from Netflix's systems and terms of service.

Therefore, consumer protection in shared Netflix account transactions needs to be grounded in the principles of transparency, certainty of benefits, responsibility, and remedies for consumer losses. Sellers should explain from the outset that the access provided is subject to certain restrictions, including the possibility of account holds, screen limits, password changes, and account replacement. Consumers should also receive information concerning warranty coverage, response times, and the circumstances under which replacement accounts may be provided. Such information enables consumers to make informed transaction decisions based on a more comprehensive understanding of the service's benefits and risks.

Based on the research findings, the Promo NETPLIK.id WhatsApp Group has established consumer protection mechanisms in the form of direct communication and replacement warranties when disruptions occur. However, consumer protection cannot be assessed solely by the seller's response after a problem has arisen. Transparency of information before the transaction is equally important. Differences in accounts regarding whether usage risks were explained from the outset indicate the need for more consistent information standards. Within the framework of Islamic economic law, such transparency is also related to efforts to avoid ambiguity (*gharar*) and to preserve parties' mutual consent in the contract. Accordingly, the clearer the information concerning the transaction object, benefits, usage restrictions, risks, and warranties, the better equipped consumers are to understand the implications of their transactions.

Overall, the research findings demonstrate that consumer protection in shared Netflix account transactions is inseparable from the characteristics of digital transactions themselves. Consumers receive service benefits but do not have full control over their accounts. Access disruptions may arise from account management practices as well as Netflix's system policies. Although sellers have provided warranty mechanisms and direct problem-resolution services, transparency regarding risks and usage restrictions requires more consistent attention. These findings indicate that consumer protection in digital transactions requires a balance between the fulfillment of promised benefits, information transparency, and sellers' responsibility when disruptions occur.

4. CONCLUSION

Based on the research findings, the practice of buying and selling shared Netflix accounts through the Promo NETPLIK.id WhatsApp Group essentially constitutes a transaction involving the provision of benefits from using Netflix services for a specified period, rather than the full transfer of account ownership. The transaction is conducted through package offers, payments, and the provision of access to consumers via an email address, password, and profile. From the perspective of Islamic economic law, an agreement exists between the parties, and qabdh occurs upon receipt of digital access. However, problems arise concerning the certainty of the benefits provided, as accounts may be placed on hold, passwords may be changed, screen limits may be imposed, or other access disruptions may occur. These conditions are related to the element of gharar, particularly when the risks associated with using the service are not adequately disclosed at the outset. Furthermore, the use of shared accounts beyond Netflix's household restrictions raises concerns regarding mukhalafat al-syurut, as the service provider has established limitations on how its services may be used.

In terms of consumer protection, the seller has provided resolution mechanisms, including direct communication, assistance with access recovery, the provision of new passwords, and account replacement when disruptions occur. These measures indicate an effort to restore the benefits for which consumers have paid. However, consumer protection is not limited to providing warranties after problems arise; it also requires transparency of information before a transaction takes place. The research findings indicate that information concerning the risks of using shared accounts has not been communicated consistently to all consumers. Therefore, transparency regarding the nature of the service, usage restrictions, potential disruptions, the risk of accounts being placed on hold, and warranty mechanisms is essential to ensuring clearer transactions that are more consistent with the principles of Islamic economic law.

The seller is advised to provide complete, clear, and consistent information regarding the nature of shared accounts, usage restrictions, the possibility of accounts being placed on hold, screen limits, password changes, and warranty mechanisms before transactions take place. Consumers should also understand the applicable terms and potential risks of the service before making payments. For future research, this topic could be further explored by involving a more diverse range of informants and comparing digital account-sharing transactions across several platforms to broaden the analysis of Islamic economic law and consumer protection.

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