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A Sharia Economic Law Analysis of the Sale and Purchase of Shared Premium Canva Accounts

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Abstract

This study aims to analyze the practice of buying and selling shared Canva Premium accounts from the perspective of Sharia Economic Law. The increasing demand for digital design tools has led to the emergence of account-sharing transactions, where premium access is resold by third-party sellers at lower prices. Although economically attractive, this practice raises legal and Sharia concerns related to contractual compliance, ownership of digital access rights, and the continuity of benefits. This research employs a qualitative approach using normative analysis of Islamic commercial law (*fiqh muamalah*) combined with an examination of digital transaction practices. The data were analyzed based on the principles of Sharia Economic Law, particularly the concepts of *milk al-manfa'ah* (ownership of benefits), *gharar* (uncertainty), *darar* (*harm*), and *al-wafa' bi al-'aqd* (fulfillment of contractual obligations). The findings indicate that shared Canva Premium account transactions may conceptually be understood as the transfer of digital benefits. However, such transactions are considered problematic due to contractual violations of platform terms, uncertainty regarding access continuity, and the risk of account suspension. These conditions introduce elements of *gharar* and potential harm, which undermine the validity of the transaction under Sharia principles. This study contributes to the development of contemporary Islamic commercial jurisprudence by highlighting the legal implications of digital subscription-based services. It also provides a critical perspective on the application of Sharia principles in evaluating modern digital economic practices.

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Introduction

The rapid advancement of information and communication technology has transformed contemporary economic activities, giving rise to various forms of digital products and services (Azizah et al., 2022). In the digital economy, transactions are no longer limited to tangible goods but increasingly involve intangible assets, including digital subscriptions, software licenses, and platform-based services. One of the most widely used digital platforms today is Canva, a web-based graphic design application utilized for educational, business, marketing, and professional purposes. Through its premium subscription service, Canva provides users with access to advanced design features, exclusive templates, premium visual elements, cloud storage, and collaborative workspaces (Kampanje & It, 2022). As the demand for digital design tools continues to increase, premium Canva accounts have become valuable digital commodities among students, content creators, educators, and business actors.

Canva has experienced remarkable growth as one of the world's leading digital design platforms. According to Canva's official 2025 report, the platform reached approximately 260 million monthly active users worldwide, reflecting its increasing role in education, business, and creative industries. In addition, Canva reported more than 31 million paid subscribers across its premium services, indicating a substantial demand for advanced design features and subscription-based digital products (Alamsyah, 2024).

The rapid expansion of Canva's user base has also encouraged the emergence of alternative access models, including the commercialization of shared premium accounts. Preliminary observations conducted by the researcher on several Indonesian e-commerce platforms and social media marketplaces revealed numerous advertisements offering shared Canva Premium accounts at prices significantly lower than the official subscription fee. These offers commonly provide monthly or annual access through shared login credentials, targeting students, freelancers, content creators, and small business owners. The widespread availability of such services demonstrates that shared-account transactions have become an observable phenomenon within the digital marketplace and therefore warrant further legal examination from the perspective of Sharia Economic Law (Sarif & Putri, 2024).

Despite the benefits offered by Canva Premium, the subscription fee is often considered relatively expensive by certain user groups. Consequently, alternative access mechanisms have emerged, one of which is the practice of buying and selling shared premium accounts. In this practice, an individual purchases a legitimate premium subscription and subsequently distributes account access to multiple users by sharing login credentials in exchange for payment (Wibowo, 2024). Such transactions are widely found on e-commerce platforms, social media marketplaces, and online communities. While this arrangement appears economically beneficial because it reduces subscription costs for users and generates profit for sellers, it simultaneously raises legal, ethical, and contractual concerns (Putri et al., 2025). Most notably, the sharing of premium accounts may violate the terms of service established by the platform provider, potentially resulting in account suspension or permanent termination. This condition creates uncertainty regarding the continuity of the benefits purchased by consumers and raises questions concerning the legitimacy of the traded access rights (Nadeem et al., 2021).

During the observation period, dozens of advertisements offering shared Canva Premium accounts were identified on various digital marketplaces, such as Shopee and TikTok Shop. The advertised prices ranged from IDR 5,000 to IDR 50,000 per month, well below the official subscription price. This price difference indicates the existence of an informal market for digital access rights and highlights the growing commercialization of subscription-based services outside the platforms' official distribution systems.

The phenomenon of premium account transactions has attracted growing scholarly attention in recent years. Several studies have examined the legality and validity of shared digital subscription accounts from the perspectives of consumer protection law, electronic transactions, and Islamic commercial law. Previous research has explored the practice of shared premium accounts on digital entertainment platforms such as Netflix, Spotify, Disney+, and YouTube Premium. These studies generally focus on issues related to ownership rights, contractual relationships, legal certainty, and the permissibility of trading access to digital services (Lestari & Purwaningsih, 2025).

From the perspective of Islamic commercial jurisprudence, previous studies have emphasized the importance of fulfilling the pillars and conditions of a valid contract (*akad*), including legal ownership of the object of sale, certainty of benefits, mutual consent, and the absence of prohibited elements such as *gharar* (uncertainty), *tadlis* (deception), and *darar* (*harm*) (Nurjaman et al., 2022). Some scholars argue that the commercialization of premium account access may be permissible when the traded object constitutes a legitimate benefit (*manfa'ah*), while others contend that transactions violating the service provider's contractual terms may undermine the validity of the agreement and potentially involve unlawful gain (Shamsuddin, 2025).

Although existing studies have contributed significantly to the discussion of digital subscription transactions, most of them focus on entertainment-based platforms whose primary function is personal consumption (Putu et al., 2025). Research specifically addressing Canva Premium accounts remains limited. This limitation is important because Canva differs substantially from entertainment platforms. Rather than serving merely as a source of entertainment, Canva functions as a productive digital tool used in education, entrepreneurship, professional design activities, and commercial content creation (Mubarak et al., 2026). Consequently, the legal and economic characteristics of Canva Premium account transactions may differ from those identified in previous studies concerning entertainment subscriptions.

Furthermore, prior studies have generally concentrated on the permissibility of premium account sharing without comprehensively examining the relationship between digital access rights, contractual compliance with platform policies, and the concept of *milk al-manfa'ah* (ownership of benefits) within contemporary Islamic commercial law (Wijaya et al., 2025). As a result, there remains a theoretical and empirical gap regarding the legal status of shared Canva Premium account transactions from the perspective of Sharia Economic Law. Addressing this gap is essential given the increasing prevalence of such transactions and the potential risks faced by consumers when accounts are restricted or terminated due to violations of platform policies.

Although previous studies have contributed to the discussion of premium account transactions and digital subscription services, most of them have concentrated on entertainment-based platforms such as Netflix, Spotify, Disney+, and YouTube Premium.

These studies primarily examine issues of consumer protection, contractual relationships, and the permissibility of account-sharing practices in general. As a result, the existing literature tends to focus on digital subscriptions used for personal entertainment rather than productive digital services. Furthermore, prior research has largely assessed the validity of premium account transactions from the perspective of contract fulfillment and ownership rights without comprehensively addressing the legal status of digital access rights as transferable benefits (*manfa'ah*) within the framework of contemporary Islamic commercial law.

Another limitation of previous studies is the lack of attention given to the interaction between platform policies, digital licensing arrangements, and Sharia principles governing commercial transactions. In particular, there is limited scholarly discussion regarding whether the commercialization of shared digital access that potentially violates a platform's Terms of Service affects the validity of the transaction under Sharia Economic Law. Likewise, the concepts of *milk al-manfa'ah* (ownership of benefits), *al-wafa' bi al-'aqd* (contractual compliance), *gharar* (uncertainty), and *darar* (harm) have rarely been integrated into a comprehensive analysis of digital subscription-sharing practices. Consequently, there remains a significant theoretical gap concerning the legal characterization of shared digital accounts and an empirical gap regarding the specific practice of shared Canva Premium account transactions.

This study seeks to fill these gaps by examining shared Canva Premium account transactions as a form of digital benefit transfer and evaluating their legal validity through the lens of Sharia Economic Law. Unlike previous studies that focus primarily on entertainment subscriptions, this research investigates Canva as a productive digital platform used for educational, professional, and commercial purposes. The novelty of this study lies in its integration of digital licensing issues, platform contractual restrictions, and the Islamic legal concepts of *milk al-manfa'ah*, *gharar*, *darar*, and *al-wafa' bi al-'aqd* to provide a more comprehensive assessment of the legality of shared premium account transactions in the contemporary digital economy.

Based on the foregoing discussion, this study seeks to answer the following research questions: (1) How is the mechanism of buying and selling shared Canva Premium accounts practiced in society? and (2) How should such transactions be assessed from the perspective of Sharia Economic Law? Accordingly, this study aims to analyze the operational mechanism of shared Canva Premium account transactions and to evaluate their legal validity based on the principles of Islamic commercial jurisprudence. The novelty of this research lies in its focus on Canva Premium accounts as productive digital assets and its integration of the concepts of contractual compliance, digital access rights, ownership of benefits (*milk al-manfa'ah*), and the prohibition of *gharar* and *darar* in assessing the legitimacy of shared-account transactions within the framework of Sharia Economic Law.

Method

This study employs a qualitative research design using a normative-empirical approach (Bariah, 2022). The normative approach is utilized to examine the legal principles, doctrines, and provisions of Sharia Economic Law relevant to digital transactions, particularly those concerning the sale and purchase of shared premium accounts (Jonaedi Efendi, 2018). Meanwhile, the empirical approach is employed to investigate the actual practices of buying and selling shared Canva Premium accounts within society and various digital marketplaces.

The primary data of this research were obtained through observations of shared Canva Premium account transactions conducted on e-commerce platforms, social media marketplaces, and online communities that offer premium account-sharing services. In addition, interviews were conducted with several parties involved in such transactions, including sellers and users of shared Canva Premium accounts, to gain a comprehensive understanding of the transaction mechanism, pricing structure, access arrangements, and potential risks experienced by the parties.

Secondary data were collected from various legal and academic sources, including books, scientific journal articles, regulations, fatwas, and other relevant literature related to Sharia Economic Law, Islamic commercial jurisprudence (*fiqh muamalah*), electronic commerce, digital assets, and subscription-based digital services. Particular attention was given to scholarly discussions regarding the concepts of ownership rights, usufruct rights (*milk al-manfa'ah*), contractual compliance, gharar (uncertainty), and *darar* (harm) in contemporary digital transactions.

Data collection was conducted through three techniques: observation, interviews, and documentation (Qamar et al., 2017). Observation was carried out by examining the transaction mechanisms and promotional practices used by sellers of shared Canva Premium accounts. Interviews were conducted using semi-structured questions to obtain in-depth information regarding the motivations, expectations, and experiences of the parties involved. Documentation involved the collection and examination of relevant contractual provisions, platform policies, transaction records, screenshots of promotional materials, and related legal documents.

The collected data were analyzed using a qualitative descriptive method. The analysis process consisted of data reduction, data presentation, and conclusion drawing (Butarbutar, 2023). First, the collected data were classified according to themes relevant to the research objectives. Second, the findings were systematically presented to illustrate the operational mechanism of shared Canva Premium account transactions. Finally, the empirical findings were examined through the framework of Sharia Economic Law by analyzing their conformity with the pillars and conditions of a valid contract (*akad*), the concept of ownership of benefits (*milk al-manfa'ah*), the principle of contractual compliance (*al-wafa' bi al-'aqd*), and the prohibition of gharar and *darar*.

To ensure the validity and reliability of the findings, data triangulation was employed by comparing information obtained from different sources, including interview participants, transaction observations, platform policies, and relevant academic literature. This triangulation process was intended to enhance the credibility of the research findings and provide a more comprehensive understanding of the legal implications of shared Canva Premium account transactions from the perspective of Sharia Economic Law.

Results

The Practice of Buying and Selling Shared Canva Premium Accounts

The development of the digital economy has encouraged the emergence of various forms of commercial transactions involving digital products and services. One of the practices currently gaining popularity is the sale and purchase of shared Canva Premium accounts (Xiaokun Wu , Shinyi Wu, 2025). This transaction generally occurs through e-commerce platforms, social media marketplaces, online discussion forums, and messaging applications. Sellers typically subscribe to Canva Premium through an official subscription plan and subsequently offer access to multiple users at a lower price than the official subscription fee.

In practice, buyers are provided with login credentials, such as email addresses and passwords, that enable them to access Canva Premium features (Ridwan, 2025). The duration of access varies depending on the seller's offer, ranging from monthly subscriptions to annual access packages. The significantly lower price compared to official subscription fees is the primary factor attracting consumers to participate in such transactions.

From an economic perspective, the practice appears beneficial for both parties. Sellers generate profits by distributing subscription costs among multiple users, while buyers obtain access to premium design tools at affordable prices (Jianqing Chen, 2026). This arrangement has become increasingly attractive, particularly among students, content creators, freelancers, and small business owners who require professional design services but have limited financial resources.

However, the practice also contains several risks. Since the transaction is conducted through third-party sellers who are not officially affiliated with Canva, buyers often have limited legal protection. In many cases, accounts are suspended, restricted, or terminated due to violations of platform policies. When such incidents occur, buyers may lose access before the agreed subscription period expires, and compensation mechanisms are often unavailable or unclear. Consequently, uncertainty regarding the continuity of benefits becomes one of the most significant concerns associated with shared premium account transactions.

Sharia Economic Law Analysis of Shared Canva Premium Account Transactions

In Islamic commercial law, the validity of a transaction depends on the fulfillment of the essential pillars (*arkan*) and conditions (*shurut*) of a contract. These include competent contracting parties, a lawful object of transaction, mutual consent, and a clear contractual agreement. Therefore, the practice of selling shared Canva Premium accounts must be evaluated against these fundamental principles (Adil Alfarizi Nst & Imsar Imsar, 2025). At first glance, the transaction appears to satisfy several basic requirements of a valid sale contract. The seller and buyer voluntarily agree to the exchange, the price is clearly determined, and both parties understand the expected benefits. Furthermore, the object being exchanged is not a physical good but rather access to digital services and features. Contemporary Islamic jurisprudence generally recognizes benefits (*manfa'ah*) as a legitimate object of commercial transactions, provided that such benefits are lawful, identifiable, and transferable (Sati et al., 2025).

The concept of *milk al-manfa'ah* (ownership of benefits) is particularly relevant in this context. Under this concept, the right to utilize a service or benefit may constitute a valuable economic asset that can be transferred under certain conditions (Mufti Ubaid ul Rahman, Saba Aorangzaib, 2025). Therefore, digital access rights are not automatically prohibited from becoming the subject of a transaction. Instead, their permissibility depends on whether the transfer of benefits occurs within a legally and contractually valid framework.

A critical issue arises concerning the contractual relationship between the account owner and Canva as the service provider. When subscribing to Canva Premium, users agree to the platform's Terms of Service, which regulate the permissible use of the account. If account sharing

is conducted in a manner that violates these contractual provisions, the account holder may be acting beyond the rights granted by the service provider. In such circumstances, questions emerge regarding whether the benefits being sold can be considered legally transferable and whether the seller possesses legitimate authority over the object of the transaction.

From the perspective of Islamic legal ethics, contractual commitments must be respected and fulfilled. The principle of *al-wafa' bi al-'aqd* requires parties to honor agreements that have been lawfully established. Failure to comply with contractual obligations may undermine the legitimacy of subsequent transactions derived from those agreements (Nabhani et al., 2025). Therefore, if the sharing and commercialization of Canva Premium accounts contradict the platform's contractual policies, the transaction may be viewed as problematic from the standpoint of Sharia compliance (Arisman, 2025).

Another important consideration is the existence of *gharar* (uncertainty). Islamic law prohibits excessive uncertainty in commercial transactions because it may result in unfairness and disputes between contracting parties (Koswara et al., 2026). In shared Canva Premium account transactions, uncertainty arises from the possibility that access may be revoked at any time due to policy violations or security measures implemented by the platform. Buyers often cannot guarantee that the purchased access will remain available throughout the agreed subscription period. This uncertainty directly affects the benefit that constitutes the primary object of the transaction.

In addition to *gharar*, the transaction may also involve elements of *darar* (*harm*). When an account is suspended or terminated, buyers may suffer financial losses because they are unable to utilize the service for which they have already paid. In some cases, users may also lose access to design projects, documents, or other digital assets stored within the account. Such risks demonstrate the potential harm associated with unauthorized account-sharing arrangements (ohd Noh MS, Nor Azelan SH, 2025).

Nevertheless, not all aspects of the transaction are inherently impermissible. The essential issue is not the existence of digital access rights as a commercial object but rather the legality and certainty of the benefits being transferred. If a digital service provider officially permits account-sharing mechanisms through authorized plans, team subscriptions, or family-sharing features, the transfer of access rights may satisfy the principles of Islamic commercial law. Conversely, when the transaction is conducted in violation of contractual provisions and creates significant uncertainty regarding the continuity of benefits, concerns related to *gharar*, *darar*, and contractual non-compliance become more pronounced.

Therefore, from the perspective of Sharia Economic Law, the permissibility of shared Canva Premium account transactions depends not only on the existence of mutual consent and economic benefit but also on compliance with contractual obligations, certainty of benefits, legal authority over the transferred rights, and the absence of excessive uncertainty and harm. These considerations are essential in determining whether such digital transactions conform to the principles of justice, transparency, and legal certainty promoted by Islamic commercial jurisprudence.

Discussion

The emergence of shared Canva Premium account transactions reflects the broader transformation of economic activities in the digital era (Sanuri et al., 2025). Unlike conventional commercial transactions that involve tangible goods, this practice concerns the transfer of access rights to digital services. Consequently, the legal assessment of such transactions cannot be limited to traditional concepts of ownership but must also consider contemporary discussions on digital assets, contractual rights, and the ownership of benefits (*milk al-manfa'ah*) within Islamic commercial jurisprudence (Soo-Jung et al., 2025).

From the perspective of Sharia Economic Law, the first issue that requires examination is the legal status of the object being traded. Classical Islamic jurisprudence generally recognizes that the object of a transaction does not necessarily have to be a tangible asset. Benefits (*manfa'ah*) may also constitute a valid subject matter of a contract, provided that such benefits are lawful, valuable, clearly identifiable, and capable of being delivered to the contracting party. This principle has been widely applied in contracts such as *ijarah* (leasing), where the primary object of exchange is the benefit derived from a particular asset rather than the asset itself (Rahmat Ullah, Irum Saba, 2023).

In the context of Canva Premium, buyers do not acquire ownership of the platform itself but rather obtain access to premium features and services. Therefore, the transaction essentially concerns the transfer of the right to utilize digital benefits. From a conceptual standpoint, such benefits may qualify as a legitimate economic value under the doctrine of milk *al-manfa'ah* (Andi Fariana & Syauqi Jinan, 2023). Contemporary scholars of Islamic commercial law generally acknowledge that digital rights and electronically delivered services can possess economic value and may become objects of lawful transactions. Consequently, the intangible nature of Canva Premium access does not automatically invalidate the transaction under Sharia principles.

However, the legitimacy of a transaction is determined not only by the nature of the object but also by the legal authority of the seller to transfer the benefit in question. This aspect constitutes one of the most critical issues in shared Canva Premium account transactions. The seller typically acquires access rights through a contractual agreement with Canva, which specifies the scope of permitted use. As a result, the rights possessed by the subscriber are not absolute ownership rights but rather limited rights subject to the platform's terms and conditions. The contractual restrictions imposed by the service provider therefore play a significant role in determining whether the subscriber may lawfully transfer or commercialize access to other users.

The principle of contractual compliance (*al-wafa' bi al-'aqd*) occupies a central position in Islamic commercial ethics. The Qur'an explicitly instructs believers to fulfill their contractual obligations, emphasizing the importance of honesty, trustworthiness, and commitment in commercial relationships. When an individual subscribes to a digital platform, acceptance of the provider's terms of service creates a binding contractual relationship. If the subscriber subsequently engages in activities that exceed the rights granted under that agreement, questions arise regarding the legitimacy of any subsequent transaction based upon those rights. In this regard, the commercialization of shared Canva Premium accounts may be viewed as problematic when it conflicts with the contractual framework established by the platform provider (Alif Pratama & Saleh Nasution, 2025).

The findings of this study support previous research emphasizing the importance of contractual compliance in digital subscription transactions. However, this study extends the existing literature by demonstrating that the legal issues surrounding Canva Premium account sharing are more complex than those associated with entertainment-based subscription services such as Netflix or Spotify. Unlike entertainment platforms that primarily provide leisure content, Canva serves as a productive digital tool used for educational, professional, and commercial purposes. Consequently, the suspension or termination of a shared Canva Premium account may affect not only consumer satisfaction but also work productivity, business operations, and the preservation of digital assets created through the platform.

Furthermore, the findings reveal that the legal relationship between users and digital platforms increasingly resembles a licensing arrangement rather than a transfer of ownership. Subscribers do not acquire absolute ownership of the service; instead, they receive limited rights of use subject to the platform's terms and conditions. This characteristic differentiates digital subscription transactions from conventional sales contracts and raises important questions regarding the application of classical Islamic commercial doctrines in the digital economy. Therefore, the concept of milk *al-manfa'ah* should be interpreted not only in terms of economic

benefit but also in relation to the legal authority granted by the original rights holder. Where such authority is restricted, the legitimacy of transferring those benefits to third parties becomes legally questionable from a Sharia perspective.

Another significant issue concerns the presence of *gharar* (uncertainty). Islamic commercial law seeks to prevent transactions characterized by excessive ambiguity because such uncertainty often leads to disputes, exploitation, and unfair outcomes. In shared Canva Premium account transactions, the risk of account suspension or termination introduces a substantial degree of uncertainty. Buyers purchase access with the expectation of enjoying premium services for a specified period; however, they possess no guarantee that such access will remain available. Since the continuation of the service ultimately depends on the policies and enforcement mechanisms of the platform provider, the benefit purchased by the consumer remains vulnerable to unexpected interruption.

The element of uncertainty becomes even more pronounced because buyers generally have limited information regarding the origin and management of the shared account. In many cases, consumers do not know how many individuals have access to the same account, whether the account is operated in accordance with platform regulations, or whether the seller possesses authorization to distribute access rights. Such informational asymmetry may prevent buyers from making fully informed decisions and increase the likelihood of future disputes. From the perspective of Islamic commercial law, this situation potentially falls within the scope of prohibited *gharar* because the object of the transaction is not entirely free from ambiguity and risk.

In addition to *gharar*, the principle of preventing harm (*darar*) is equally relevant. One of the fundamental objectives of Islamic law is the protection of individual rights and the prevention of unjust losses. Shared Canva Premium account transactions may expose consumers to various forms of harm, including financial loss, interruption of business activities, and the loss of access to stored design projects. Such risks become particularly significant for users who rely on Canva as a professional tool for educational, commercial, or creative purposes. If an account is suspended unexpectedly, users may suffer consequences that extend beyond the mere loss of subscription fees.

The analysis may also be approached through the framework of *maqasid al-shariah* (the objectives of Islamic law), particularly the protection of wealth (*hifz al-mal*). Islamic commercial regulations are designed to ensure that economic transactions promote fairness, transparency, and the preservation of property rights. Transactions that create significant uncertainty regarding the existence, continuity, or legality of economic benefits may undermine these objectives. Therefore, the widespread commercialization of unauthorized shared accounts raises concerns regarding whether such practices adequately protect the financial interests of all parties involved.

From the perspective of *maqasid al-shariah*, the findings indicate that shared Canva Premium account transactions may undermine several objectives of Islamic law simultaneously. Besides affecting the protection of wealth (*hifz al-mal*), such practices may also weaken contractual certainty and market integrity. Islamic commercial law promotes transparency, accountability, and legal certainty in economic activities. When digital access rights are commercialized without clear authorization from the service provider, uncertainty regarding ownership, usage rights, and liability becomes difficult to avoid. As a result, the transaction may generate greater potential harm than benefit, particularly when consumers are unaware of the contractual limitations attached to the purchased access (Maryani et al., 2025).

These findings further demonstrate that contemporary digital transactions require a contextual interpretation of Sharia principles. The emergence of subscription-based digital services presents legal challenges that differ significantly from those found in traditional commercial transactions (Isnaini et al., 2025). Consequently, Islamic commercial law must continue to develop analytical frameworks capable of addressing digital licensing, platform governance, and electronic

contractual relationships while maintaining the fundamental objectives of justice, transparency, and public welfare.

Nevertheless, it is important to distinguish between unauthorized account sharing and platform-approved collaborative arrangements. If a digital service provider expressly permits multi-user access through team subscriptions, family plans, or other authorized mechanisms, the transfer of access rights may not involve the same legal concerns. In such circumstances, the rights being transferred are supported by contractual authorization, thereby reducing uncertainty and strengthening the legitimacy of the transaction. Consequently, the issue is not the transfer of digital benefits itself but rather the manner in which those benefits are transferred and whether the transfer complies with the governing contractual framework.

Based on the foregoing analysis, shared Canva Premium account transactions present a complex interaction between contemporary digital commerce and the principles of Islamic commercial law. Although the transfer of digital benefits may theoretically fall within the concept of *milk al-manfa'ah*, the validity of the transaction remains dependent upon contractual compliance, legal authority over the transferred rights, certainty of benefits, and the absence of excessive uncertainty and harm. Therefore, any assessment of the permissibility of such transactions must consider not only their economic advantages but also their conformity with the ethical and legal principles underlying Sharia Economic Law.

Conclusion

This study analyzes the practice of buying and selling shared Canva Premium accounts from the perspective of Sharia Economic Law. The findings indicate that this practice is conducted through the resale of digital access credentials by third-party sellers who purchase official subscriptions and subsequently distribute access to multiple users at a lower price. Although this practice is economically attractive and widely used, it raises significant legal and Sharia concerns, particularly in relation to contractual authority, certainty of benefits, and compliance with platform regulations.

From the perspective of Sharia Economic Law, digital access rights may conceptually be categorized as transferable benefits (*manfa'ah*) under the principle of *milk al-manfa'ah*. However, the validity of the transaction is undermined by the presence of *gharar* (uncertainty) and *darar* (harm), as well as potential violations of contractual obligations (*al-wafa' bi al-'aqd*). The risk of account suspension and the absence of legal guarantees regarding the continuity of access indicate that such transactions are problematic within the framework of Islamic commercial law. Therefore, shared Canva Premium account transactions tend to fall into a non-compliant category unless they are conducted under officially authorized licensing schemes.

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