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Research Article

YouTube Content as an Object of Fiduciary Collateral: A Maqashid Syariah Perspective

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Abstract. YouTube content has evolved into a valuable economic asset and can be used as an object of fiduciary collateral based on Government Regulation No. 24 of 2022 on the Creative Economy. This regulation recognizes intellectual property rights (IPR), including copyright over digital content, as a form of collateral that can be utilized to obtain financing from financial institutions. However, the implementation of YouTube content as fiduciary collateral still faces various challenges, particularly in legal, economic, and Maqashid Syariah compliance aspects. This study analyzes the ratio legis and ontological foundation of this policy and its implications from the perspective of Maqashid Syariah. Under Indonesia's positive law, YouTube content as copyright is classified as an intangible asset recognized under Article 499 of the Indonesian Civil Code (KUH Perdata) and can be transferred through a fiduciary agreement. However, for it to be used as collateral, the content must have a clear economic value, be tradable, and provide legal certainty for creditors regarding collateral execution.

From the Maqashid Syariah perspective, the principle of asset protection (hifzhul maal) plays a central role in determining the eligibility of an asset as collateral. YouTube content with stable economic value and clear ownership may align with this principle, as long as transactions do not involve gharar (uncertainty) and do not disadvantage any party. The research findings indicate that while YouTube content can legally serve as fiduciary collateral under Indonesia's positive law, uncertainties remain in its implementation and enforcement. From the Maqashid Syariah perspective, ensuring legal certainty and transparency in transactions is crucial for this mechanism to align with Islamic principles of justice. Therefore, further regulatory measures are needed to ensure that digital content used as collateral meets the requirements of economic value certainty, lawful ownership, and a well-defined execution mechanism.

Keywoards: YouTube Content, Fiduciary Collateral, Maqashid Syariah.

Abstrak. Konten YouTube telah berkembang menjadi aset ekonomi yang bernilai dan dapat dijadikan sebagai objek jaminan fidusia berdasarkan Peraturan Pemerintah No. 24 Tahun 2022 tentang Ekonomi Kreatif. Regulasi ini mengakui hak kekayaan intelektual (HKI), termasuk hak cipta atas konten digital, sebagai bentuk jaminan yang dapat digunakan untuk memperoleh pembiayaan dari lembaga keuangan. Namun, penerapan konten YouTube sebagai jaminan fidusia masih menghadapi berbagai tantangan, terutama terkait aspek hukum, ekonomi, serta kesesuaian dengan prinsip maqashid syariah. Penelitian ini menganalisis rasio legis dan ontologis dari kebijakan tersebut serta implikasinya dalam perspektif maqashid syariah. Dalam hukum positif Indonesia, konten YouTube sebagai hak cipta memiliki sifat benda tidak berwujud yang diakui dalam Pasal 499 KUH Perdata dan dapat dialihkan dalam perjanjian fidusia. Namun, agar dapat dijadikan jaminan, konten tersebut harus memiliki nilai ekonomi yang jelas, dapat diperjualbelikan, serta memberikan kepastian hukum bagi kreditur dalam hal eksekusi jaminan. Sementara itu, dalam perspektif maqashid syariah, prinsip perlindungan harta (hifzhul maal) menjadi aspek utama dalam menilai kelayakan suatu aset sebagai jaminan. Konten YouTube yang memiliki nilai ekonomi stabil dan kepemilikan yang jelas dapat dianggap sesuai dengan prinsip ini, selama transaksi yang dilakukan tidak mengandung unsur gharar (ketidakpastian) dan tidak merugikan salah satu pihak. Temuan penelitian menunjukkan bahwa meskipun secara hukum positif konten YouTube dapat dijadikan objek jaminan fidusia, masih terdapat ketidakpastian dalam aspek implementasi dan eksekusi jaminan. Dari perspektif maqashid syariah, perlunya kepastian hukum serta transparansi dalam transaksi menjadi perhatian utama agar mekanisme ini dapat diterapkan sesuai dengan prinsip keadilan Islam. Oleh karena itu, regulasi lebih lanjut diperlukan untuk memastikan bahwa konten digital yang dijadikan jaminan memenuhi aspek kepastian nilai ekonomi, kepemilikan yang sah, serta mekanisme eksekusi yang jelas.

Kata Kunci : Konten YouTube, Jaminan Fidusia, Maqashid Syariah.

INTRODUCTION

The sector that drives the country's economic wheels is the banking sector. Banks are financial institutions that serve as a place for individuals, private business entities, state-owned enterprises, and government institutions to deposit their funds. In its operations, banks provide services to the public or parties in need through credit services and various other financial services. Banks cater to financing needs and facilitate the payment system mechanism for all sectors of the economy.(Zakaria and Umar 2023)

According to Article 1, point 11 of Law Number 10 of 1998, which amends Law Number 7 of 1992 on Banking, credit is defined as "the provision of money or equivalent claims based on an agreement or loan agreement between a bank and another party, requiring the borrower to repay the debt after a certain period with interest, compensation, or profit-sharing.". (Widiarta, Hayatuddin, and Mahfuz 2025) Quoting Drs. Thomas Suyatno in his book titled Fundamentals of Credit, he states that the elements of credit consist of:(Budiman and Rahadiyan 2024)

a. The lender has confidence that the credit provided will be repaid within a certain period in the future.
b. A duration that separates the provision of credit from the counter-performance that will be received in the future.
c. The level of risk faced due to the time gap between the provision of credit and the counter-performance that will be received later.
d. Credit is not only provided in the form of money but can also be in the form of goods or services.

Collateral can be defined as something provided by a debtor to a creditor to create confidence that the debtor will fulfill obligations that have monetary value arising from an agreement. Credit collateral is often referred to as a guarantee, which serves as additional security provided by the debtor to the bank in the process of granting credit facilities.(Mayshinta and Ahmad 2023)

In terms of material collateral, it can take various forms, such as a pledge, as regulated in Article 1154 of the Indonesian Civil Code, or a mortgage, as stipulated in Article 1178 of the same code. Additionally, warehouse receipts are recognized under Law Number 9 of 2006 concerning the Warehouse Receipt System. Security rights, as outlined in Law Number 4 of 1996, also serve as a form of collateral, while fiduciary guarantees are governed by Law Number 42 of 1999 on Fiduciary.(Neysa et al. 2024) The utilization of banking services in the form of credit facilities is not limited to large-scale entrepreneurs but is also accessed by small and medium-sized business owners. Creative economy entrepreneurs are among those who benefit from credit services provided by financial institutions to obtain capital loans that support the sustainability of their businesses.(Maulana 2023) The creative economy offers added value derived from ideas rooted in human creativity, knowledge, culture, and technology. It encompasses fifteen subsectors, including architecture, design, film, video and photography, culinary arts, crafts, fashion, music, publishing and printing, interactive media, advertising, research, fine arts, performing arts, information technology (IT), television, and radio.(Nurcahyo, n.d.)

In recent times, Indonesia faced economic turbulence due to the impact of the COVID-19 pandemic, which led to various economic challenges. However, the Indonesian government addressed these issues by implementing fiscal and monetary policies aimed at restoring the country's economy. These policies were also designed to revitalize businesses, including micro, small, and medium enterprises (MSMEs). In line with these efforts, the government issued Government Regulation (PP) 24/2022 on the Creative Economy to enforce Law Number 24 of 2019 on the Creative Economy. This regulation aims to support and promote financing for MSMEs operating in the creative economy sector, enabling them to benefit from their intellectual property-based works. (Sutikno and Sabiq 2023)YouTube content is one of the activities within the creative economy that can be used as material collateral. If YouTube content is to be considered as collateral, it must be protected under copyright law and registered as intellectual property in accordance with existing legal regulations. Minister of Law and Human Rights, Yasonna Laoly, has also stated that content uploaded to YouTube, which gains significant viewership, can now be used as loan collateral in banking. He explained that this is part of an intellectual property-based financing scheme, as regulated in Government Regulation (PP) 24/2022.(Zakaria and Umar 2023)

This policy presents new challenges for the banking sector, as banks must determine which content creators qualify for credit facilities while also considering measures to prevent credit default (breach of contract) among borrowers. Therefore, the implementation of collateral law in banking credit agreements must strictly adhere to legal regulations to ensure legal certainty in the event of a default by the debtor. From the perspective of Maqashid Syariah (Islamic legal objectives), the use of YouTube content as fiduciary collateral raises ethical and legal concerns in Islamic finance. One of the fundamental principles in Islamic economic law is the certainty of ownership of the asset being used as collateral.(Auliazahara and Putra 2022) Research conducted on the YouTube account NK Kafi indicates that YouTube content does not meet the criteria for fiduciary collateral under Islamic law, mainly due to the lack of a valid ownership certificate and the uncertainty of its economic value. In Islam, financial transactions must uphold the principles of fairness and legal certainty (gharar). Therefore, assets with fluctuating value and reliance on external factors may not qualify as valid collateral under Islamic law.(Gunawan and Nurwulan, n.d.)

With the growth of the digital creative industry, a more in-depth study is needed regarding the validity of YouTube content as fiduciary collateral under both positive law and Islamic perspectives. Therefore, this research aims to analyze the legal implications of using digital content as fiduciary collateral from both juridical and sharia perspectives. Additionally, it seeks to provide recommendations for regulations that can accommodate Maqashid Syariah principles within the practice of the creative economy. (Zai, Narwadan, and Labetubun 2023)

RESEARCH METHODS

The type of research used in this study is normative legal research. Normative legal research is a pure legal science method that serves as the core of legal studies. This type of research is conducted by examining legal literature or secondary data. The approach method involves analyzing existing legal regulations as the main object of study. The legal materials used in this research consist of primary legal materials, secondary legal materials, and tertiary legal materials.(Waruwu 2023) The legal material collection technique is carried out through a literature study, including an analysis of laws and regulations, legal doctrines, and various literature sources relevant to the research. Data analysis is conducted using a qualitative analysis method.(Hardani 2020)

RESULTS AND DISCUSSION

The Ratio Legis and Ontological Basis of the Enactment of Laws on YouTube Content as Fiduciary Collateral in Government Regulation No. 24 of 2022 on the Creative Economy

Basically, not all types of collateral can be provided to non-bank financial institutions. This is because collateral must meet certain requirements, namely:

a. It must facilitate easy access to credit for those in need.
b. It should not weaken the borrower's potential or ability to start or continue their business.
c. It must provide certainty for the creditor that the collateral is always available for execution when necessary and can be easily utilized to settle the debtor's obligations.

According to Prof. Mahadi, the term "goods" as referred to in Article 499 of the Indonesian Civil Code (KUH Perdata) consists of tangible objects (stoffelijk voorwerp) and intangible objects. This classification is based on Article 503 of the KUH Perdata, which categorizes objects into tangible (corporeal) and intangible (incorporeal) assets. Intellectual property rights are considered part of intangible assets. Under Article 499 of the KUH Perdata, the definition of "goods" includes not only tangible objects but also intangible assets, such as specific rights held by an individual. This indicates that an object may be associated with intellectual property rights or ownership rights over intellectual property (Intellectual Property Rights). However, security rights over movable (both tangible and intangible) and immovable assets serve as objects of fiduciary collateral.(Pujiono, Pujiono, and Martin 2025) The purpose of transferring ownership rights under fiduciary security is to facilitate debt settlement rather than to grant ownership to the fiduciary recipient, as stipulated in the Fiduciary Security Law. Furthermore, the characteristics of fiduciary collateral are as follows:

a. The accessoir nature of the agreement, meaning it is dependent on the principal agreement.
b. The preferential nature (droit de préférence), which grants the fiduciary recipient the right to claim their receivables before other creditors during the execution of the fiduciary collateral.

Intellectual Property Rights (IPR) are rights derived from human intellectual creativity that result in products or processes beneficial to human life. Copyright is one example of IPR that can be used as an object of fiduciary security. An IPR can only be pledged as collateral if it has market value and is included in a binding written agreement. As an intangible asset, IPR holds significant economic value. If someone wishes to obtain a license for its use, the rights holder must receive royalty payments. Through fiduciary security, IPR such as copyrights and patents can be pledged as collateral. The term "security" originates from the words "zekerheid" or "cautie", meaning the debtor's ability to fulfill or settle their obligations to the creditor, in accordance with a prior agreement between both parties. To secure this, the creditor holds a specific asset with monetary value as collateral for the loan provided.(Andini Setiani Umar 2024)

Based on Copyright Law No. 28 of 2014, YouTube content, including creative and artistic works, can be considered copyrighted material. According to the legal definition, copyright encompasses all works created in Indonesia or other countries by individuals or legal entities, provided they were first published in Indonesia. Although there is no explicit law stating that YouTube content is protected by copyright, it falls under the category of creations in the fields of science, art, or literature, including cinematographic works (motion pictures). Therefore, video content on YouTube is also protected by copyright.Article 1, point 1 of the Copyright Law states:"Copyright is the exclusive right of a creator that arises automatically based on the declarative principle once a creation is realized in a tangible form, without prejudice to limitations in accordance with statutory regulations."(Zai, Narwadan, and Labetubun 2023)

YouTube content can be categorized as a cinematographic work if it is protected by copyright. This category includes works in the form of moving images, such as documentaries, advertisements, news reports, or feature films with scripts and animated cartoons. Cinematographic works can also be produced in formats such as celluloid, video, video discs, optical discs, or other media that can be displayed. Furthermore, YouTube content may contain various types of material. If the content includes lecture materials or music, it can be categorized as copyrighted lecture content or musical works. (Adi et al. 2024)

This relates to copyright, where economic rights are granted to creators to gain financial benefits from their works. To be monetized, content creators must first register their accounts. YouTube content has unique characteristics that distinguish it from typical fiduciary collateral objects. As a digital platform, YouTube provides a space for creators to publish and distribute their content. YouTube content can take the form of videos, audio, or a combination of both, covering various genres such as vlogs, tutorials, entertainment, and more.Additionally, YouTube content can generate revenue for creators through the platform's monetization system, allowing them to earn financial returns from their creative work.(Mayshinta and Ahmad 2023)

However, YouTube content has unique characteristics, particularly its intangible nature and susceptibility to change. YouTube content can be deleted, modified, or even discontinued by its owner at any time, causing its economic value to fluctuate over time. This differs from typical fiduciary collateral objects, which are generally tangible and possess a more stable economic value. Intellectual Property Rights (IPR) are increasingly being recognized as potential credit guarantees for banks in the future. Government Regulation No. 24 of 2022 has provided a legal framework for inventors and creative industry entrepreneurs to obtain credit from banking and non-banking financial institutions using IPR as collateral. This regulation signifies that Indonesia's creative economy industry will play a vital role in future economic growth. However, this regulation does not allow individuals to obtain bank credit directly based on IPR. Instead, banks must act as credit providers for inventors or creative industry players, ensuring that the financing mechanism aligns with legal and economic considerations.(Fauziah and Adriaman 2024)

The Ontological Basis of YouTube Content as Fiduciary Collateral in Government Regulation No. 24 of 2022 on the Creative Economy

Creative content is a collection of information on various topics created using different methods. It can consist of new data or previously existing data that has been adapted to current developments. Creative content includes information that provides entertainment, news, or insights and is initially presented through new media formats such as articles, videos, audio, and even multimedia content uploaded to the internet. With millions of comprehensive videos available for free viewing, YouTube has become one of the largest websites on the internet. This platform features a vast range of video content, including music videos uploaded by YouTube users and professionally produced music videos from the global music industry. YouTube has gained immense popularity among content creators due to its massive audience base. The platform attracts millions of viewers, encouraging creators to compete in producing innovative content. The types of content vary widely, including gaming, short films, video blogs (vlogs), pranks, and many other genres. Over one billion people worldwide use YouTube every month, accounting for nearly one-third of all internet users.(Maulana 2023)

In relation to YouTube content and its legal standing, Articles 5(2), 5(3), 18(1), and 25 of Law No. 19 of 2016 on Electronic Information and Transactions classify YouTube content as a form of intellectual property protected by law. According to Government Regulation No. 24 of 2022, which implements Law No. 24 of 2019 on the Creative Economy, YouTube content can be used as collateral to obtain credit from financial institutions, including both banking and non-banking entities. This regulation defines intellectual property as registered or certified intellectual assets recognized by an authorized institution, typically the Ministry of Law and Human Rights. The intellectual property must either be self-managed by the creator or legally transferred to another party. Based on YouTube's copyright policies, the criteria for using YouTube content as collateral require that uploaded videos must be original works or content owned by others for which the uploader has obtained the necessary permissions.(Clara et al. 2023)

Modern businesses appear to be becoming more innovative and creative over time. Economic actors in the creative economy sector have emerged as a result of the rapid growth of technology and information. One example of regulatory support for this sector in Indonesia is Government Regulation No. 24 of 2022, which implements Law No. 24 of 2019 on the Creative Economy. Copyright is a form of intellectual property that can be used as fiduciary collateral. Since copyrighted works include both moral and proprietary rights, copyright can be considered a valid object for collateral purposes. Based on this premise, YouTube content that includes advertisements and has not yet been registered as fiduciary collateral may begin to be monetized. Copyright aligns with the concept of intellectual property rights and holds economic value. According to Law No. 42 of 1999 on Fiduciary Security, copyright operates under a declarative principle, meaning that ownership and value are established upon registration.(Rani, Sutikno, and Sabiq 2024)

In modern Islamic commercial law (fiqh muamalah), copyright is regarded as a property right (huquq al-maliyat), which is legally protected (mashun) as an asset (mal). Additionally, copyright can serve as the subject matter (ma'qud alaih) of contracts, whether for commercial transactions (mu'awadhat) or non-commercial transactions (tabarru'at). It can also be endowed (waqf) or inherited. When using copyright value as fiduciary collateral, fairness (al-adalah) and public benefit (maslahah) must be upheld. The parties involved must act justly by ensuring that each party's rights in the transaction are proportional and adhere to Islamic principles. Contracting parties must fulfill their obligations, express their intentions and positions transparently, and comply with the agreement. As long as no party is harmed, the use of copyright value as fiduciary collateral should follow principles of justice and mutual benefit for both the guarantor and the recipient of the guarantee. As the Prophet Muhammad (SAW) said: "There should be neither harming nor reciprocating harm." (Hadith narrated by Ibn Majah from ‘Ubadah bin Shamit, Ahmad from Ibn ‘Abbas, and Malik from Yahya)(Soinbala and Ufran 2023)

However, leveraging copyright value as fiduciary collateral for financial institutions, particularly Islamic financial institutions, still carries considerable risks. This is because the valuation of copyright is unclear and varies widely. Unlike tangible assets such as real estate, where a house in location A may have a different price than one in location B but still retains a clear market value, the economic value of copyright is more subjective. Financial institutions assess copyright value differently, leading to uncertainty. According to the Islamic concept of gharar, any transaction that entails excessive uncertainty or risk, potentially leading to financial loss due to unclear valuation, is discouraged. As the Prophet Muhammad (SAW) said: "The Messenger of Allah (SAW) forbade transactions involving gharar (uncertainty)." (Hadith narrated by Muslim, Tirmidhi, and Nasa’i from Ibn Umar)

Execution of YouTube Content as an Object of Fiduciary Security

The imposition of fiduciary security on YouTube content can provide certainty regarding the security of intangible assets for the fiduciary recipient. In the context of fiduciary security, the most crucial aspect is that the secured asset must be transferable and have economic value. This is because if the debtor defaults, the creditor can execute the secured asset to settle the debtor's debt-YouTube content that can be transferred and holds economic value for the creditor. Thus, YouTube content protected by copyright can be subject to fiduciary security. Emphasizing the importance of copyright registration for individuals holding YouTube content is highly relevant to enhance the credibility of copyright holders. This makes it legally viable for various legal purposes or interests of the copyright owner. Additionally, the registration of copyrighted works as fiduciary security objects must comply with applicable legal provisions and procedures to ensure transparency and legal certainty. These measures are necessary to protect the rights of copyright holders and fiduciary recipients. The Fiduciary Security Certificate issued includes the phrase "For the Sake of Justice Based on the Almighty God" and possesses executive power equivalent to a court decision with permanent legal force. In the event of a breach of contract by the debtor, the fiduciary recipient has the right to sell the asset that serves as the object of Fiduciary Security.(Widiarta, Hayatuddin, and Mahfuz 2025)

In the context of executing fiduciary security in the form of copyright over YouTube content, challenges may still arise in auctioning and selling the asset. While copyright over YouTube content holds economic value for the copyright owner, its economic worth remains uncertain and fluctuates due to various factors. These factors include the creator’s credibility and performance, audience engagement and feedback, as well as the number of subscribers to the YouTube channel, all of which influence the channel’s revenue. Each YouTube account typically specializes in a particular niche that distinguishes it from others. The personal branding or identity established by the account holder plays a crucial role in attracting viewers. This poses a challenge for fiduciary security recipients, as YouTube content is strongly tied to its creator. If transferred, there is a significant risk that the new account holder may experience a decline in viewership, which would consequently reduce the profits generated from YouTube content operations.(Gunawan and Nurwulan, n.d.)

The need for more detailed technical regulations is another critical issue in ensuring legal certainty regarding fiduciary security related to copyright. Although Government Regulation No. 24 of 2022 has provided a clearer legal framework, additional implementing regulations are still required to establish detailed procedures for assessing and executing copyright security. Such regulations are essential to mitigate risks for financial institutions and ensure that copyright can be accepted as collateral with a high degree of legal certainty. From a technical perspective, neither Law No. 24 of 2019 nor Government Regulation No. 24 of 2022 explicitly outlines the framework that should be considered by fiduciary security recipients when dealing with YouTube content. However, the government firmly supports the growth of the creative economy, particularly for content creators. Thus, from a legal standpoint, the implementation of fiduciary security over YouTube content, provided that it has registered copyright ownership, is legally recognized and holds legal force under the applicable laws.(Purwita Lana et al. 2022)

YouTube Content as an Object of Fiduciary Security from the Perspective of Maqāṣid al-Sharīʿah

In the perspective of Maqashid Syariah (the objectives of Islamic law), the use of YouTube content as an object of fiduciary security can be analyzed through the five main goals of Islamic law: hifzh al-din (protection of religion), hifzh al-nafs (protection of life), hifzh al-aql (protection of intellect), hifzh al-nasl (protection of lineage), and hifzh al-mal (protection of wealth). Hifzh al-Mal (Protection of Wealth) The concept of fiduciary security aims to provide certainty in economic transactions and protect ownership rights, aligning with Maqashid Syariah in the aspect of wealth protection. In Islam, assets that have economic value and lawful ownership can be used as collateral for debt (rahn).(Paramesti Justiciari et al. 2023) YouTube content, as part of intellectual property rights (IPR), meets this criterion as long as it has a clear monetary value and is recognized in agreements. Hifzh al-Aql (Protection of Intellect) YouTube content is a product of creativity and human intellect that must be appreciated and protected. In Islam, safeguarding knowledge and intellectual contributions is strongly emphasized. Through fiduciary security based on intellectual property rights, including YouTube content, creators can gain access to financing that supports the sustainability of their work. However, it must be ensured that the content used as collateral does not contain elements that harm morality or contradict Islamic values.(Budiman and Rahadiyan 2024) Hifzh al-Din (Protection of Religion) From an Islamic perspective, economic transactions must be free from riba (usury), gharar (uncertainty), and maisir (speculation). Using YouTube content as fiduciary security poses challenges because its value can fluctuate depending on platform monetization policies. Therefore, valuation mechanisms must be transparent to avoid gharar, which is prohibited in Islam. Hifzh al-Nafs and Hifzh al-Nasl (Protection of Life and Lineage) The content used as fiduciary security must benefit society and must not contain elements that harm public morality or social well-being. In the context of Maqashid Syariah, Islamic economics promotes transactions that bring maslahah (public benefit) and avoid mafsadah (harm or destruction). Therefore, strict regulations are necessary to ensure that only content that complies with Shariah principles can be used as collateral.

CONCLUSION

The legal rationale behind the enactment of Government Regulation No. 24 of 2024 on the Creative Economy can be seen as the government's effort to expand access to financing for creative economy players, particularly those who rely on digital platforms as their primary source of income. This aligns with the primary objective of the regulation, which is to promote the growth and development of the creative economy sector in Indonesia. Furthermore, the recognition of YouTube content as fiduciary collateral can also be viewed as an effort to accommodate digital technology advancements and the changing landscape of the creative industry. With the increasing number of content creators utilizing digital platforms like YouTube as a source of income, the government acknowledges the need to integrate digital assets into available financing schemes. In principle, the execution of fiduciary security on YouTube content must be based on an executory title in accordance with established legal requirements. However, the execution of fiduciary security on copyrighted YouTube content may still present challenges in auction and sale processes. Although copyright over YouTube content holds economic value for the rights holder, its economic worth remains uncertain and is subject to various factors, including the credibility and performance of the creator, audience engagement, feedback, and the number of channel subscribers, all of which significantly influence the YouTube channel’s revenue. From the perspective of Maqashid Syariah, the principle of wealth protection (hifzh al-mal) plays a crucial role in determining the suitability of an asset as collateral. YouTube content that possesses stable economic value and clear ownership can be considered compatible with this principle, as long as the transaction does not involve gharar (uncertainty) and does not cause harm to either party.

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