JIPSI: Jurnal Ilmu Pendidikan dan Sains Islam Interdisipiner
Vol. 4, No. 3, Agustus 2025, pp. 193-204
http://journal.amorfati.id/index.php/jipsi || ISSN 2962-9187

Interdisciplinary Scope of Science and Education, Islamic Education and Science, Integration of Science and Islam, Islamic Thought and Philosophy, Integration of Social Sciences, Humanities, and Islamic Studies, Islamic Economics and Business Studies, and Islamic Ethics in Science and Technology

Artificial Intelligence in Product Visual Representation within Islamic Business: A Conceptual Analysis Based on Maqashid Shariah

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ARTICLE INFO

Article history
Received:
27-06-2025
Revised:
21-07-2025
Accepted:
30-08-2025

Keywords

Artificial Intelligence;
Islamic business;
Maqashid shariah;
Product visual representation;
tadlis.

ABSTRACT

The advancement of Artificial Intelligence (AI), particularly Generative AI, has transformed digital marketing by enabling businesses to create attractive product visual representations efficiently. However, AI-generated images may misrepresent the actual characteristics of products, potentially leading to *tadlis* (misrepresentation) and *gharar*(uncertainty) in Islamic business transactions. This study aims to analyze the use of AI in product visual representation from the perspective of maqashid shariah and formulate normative parameters for its ethical application. This research employs a library research method with a conceptual approach. Data were collected from scholarly articles, books, regulations, fatwas, and other relevant literature, and analyzed using descriptive content analysis. The findings indicate that AI is permissible as a technological tool (*wasilah*) provided that its use does not mislead consumers. From the perspective of maqashid shariah, AI should protect wealth (*hifz al-mal*) and intellect (*hifz al-'aql*) by ensuring accurate, transparent, and accountable product representation. This study proposes five normative principles for AI-based product visualization: representational accuracy, transparency, consumer protection, accountability, and *maslahah* orientation.

Introduction

The rapid advancement of Artificial Intelligence (AI), particularly Generative Artificial Intelligence, has fundamentally transformed the landscape of digital marketing. This technology enables business actors to generate various forms of promotional content, including text, images, audio, and video, with outputs that increasingly resemble human-created content. In the business sector, AI is utilized to enhance operational efficiency, reduce marketing costs, accelerate content production, and improve the visual appeal of products. These capabilities have positioned AI as a key instrument in supporting digital economic transformation and strengthening the competitiveness of business enterprises across various sectors, including Islamic business (Habibillah, 2026).

One of the fastest-growing applications of AI is the use of Generative AI to create product visual representations or product displays. Unlike conventional photography, which captures the actual condition of a product, AI can generate more visually appealing images by enhancing lighting, arranging visual compositions, modifying textures, adjusting colors, and even creating entirely AI-generated product images (Setiyo Prihatmoko et al., 2026). This practice has been increasingly adopted by business actors because it enables the production of professional promotional materials more efficiently in terms of both time and cost.

Despite its numerous advantages, the use of AI in product visual representation also raises significant legal and ethical concerns. The ability of AI to generate highly realistic images creates the possibility of discrepancies between the displayed image and the actual condition of the product. In electronic commerce, consumers generally do not have the opportunity to physically inspect products before making a purchase; consequently, purchasing decisions rely heavily on information presented through product images, descriptions, and specifications (Sawlani & Se, 2021). When product visuals no longer accurately reflect the actual characteristics of the goods, consumers may develop misleading perceptions regarding the product's quality, size, color, texture, or features. As a result, consumer consent in a transaction may be formed based on information that is not entirely accurate.

This phenomenon constitutes an important issue within Islamic Economic Law, as one of the fundamental principles of *muamalah* is the obligation to provide truthful, clear, and non-deceptive information. Islamic law prohibits transactions involving *tadlis* (misrepresentation or concealment of facts) and *gharar* (uncertainty), as both elements undermine fairness and balance in contractual relationships. In the context of digital marketing, product visual representation is no longer merely a promotional medium but has become an integral part of the information concerning the subject matter of the contract (*ma'qud 'alaih*). Consequently, AI-generated product visuals carry legal implications because they may influence consumers' knowledge, willingness (*ridha*), and purchasing decisions prior to the conclusion of a transaction (Febriani et al., 2025).

On the other hand, the use of AI should not be automatically regarded as contrary to Islamic law. In the principles of *fiqh muamalah*, the general rule states that all forms of commercial transactions are permissible (*al-aslu fi al-mu'amalat al-ibahah*) unless there is explicit evidence prohibiting them. Accordingly, AI, as a product of technological advancement, essentially functions as a neutral means (*wasilah*). The legal issue lies not in the existence of the technology itself, but in the manner in which it is utilized. AI can serve as an instrument that promotes public benefit (*maslahah*) when employed to improve the accuracy of information and enhance the quality of marketing communication. Conversely, its use becomes inconsistent with Islamic principles when it is employed to create misleading product representations that may cause harm to consumers.

Evaluating the permissible limits of AI utilization therefore requires an approach that extends beyond formal legal analysis to encompass the objectives of Islamic law (*maqashid shariah*) (Arifi, 2026). The *maqashid shariah* approach provides a normative framework for assessing AI based on the realization of public benefit (*maslahah*) and the prevention of harm (*mafsadah*). In the context of product visual representation, this framework is particularly relevant in determining whether the use of AI protects consumers' economic rights (*hifz al-mal*), ensures the availability of accurate information as the basis for informed decision-making (*hifz al-'aql*), and reinforces honesty and trust in commercial activities.

Previous studies have examined the application of AI in digital marketing, electronic commerce, and Islamic business. Some have highlighted its role in improving marketing efficiency and customer experience, while others have focused primarily on AI ethics and governance. Nevertheless, scholarly discussion specifically addressing the use of AI in product visual representation as an integral part of the contractual object in Islamic business transactions remains relatively limited. Furthermore, few studies have developed normative parameters for AI utilization based on the perspective of *maqashid shariah*, particularly in distinguishing between informative AI applications and those that potentially involve *tadlis* and *gharar*.

Against this background, this study aims to analyze the use of Artificial Intelligence in product visual representation within Islamic business from the perspective of *maqashid shariah*. The study not only identifies the legal issues arising from AI-generated visual manipulation but also proposes a reconstruction of the principles governing AI utilization in accordance with the objectives of Islamic law. The principal contribution of this study lies in formulating normative parameters that may serve as practical guidelines for business actors, e-commerce platforms, technology developers, and regulators in utilizing AI innovatively while upholding the principles of honesty, transparency, consumer protection, and *maslahah* in Islamic business transactions.

Method

This study employs a library research method using a conceptual approach. The data were obtained from primary and secondary sources, including reputable scholarly journal articles, books, statutory regulations, fatwas issued by the National Sharia Council–Indonesian Ulema Council (DSN-MUI), and policy documents related to Artificial Intelligence, Islamic business, and *maqashid shariah*. Data collection was conducted through a documentation study of relevant literature.

The data were analyzed using a descriptive-analytical approach through content analysis. The analysis involved identifying the key concepts concerning the application of Artificial Intelligence in the development of Islamic business and subsequently examining them based on the principles of *maqashid shariah* to develop a conceptual framework regarding its opportunities, challenges, and normative parameters for ensuring conformity with the objectives of Islamic law.

Results and Discussion

1. Artificial Intelligence in Product Visual Representation within Islamic Business

The advancement of Artificial Intelligence (AI) has significantly transformed digital marketing strategies, particularly in the way business actors present product information to consumers. One of the most rapidly evolving innovations is Generative Artificial Intelligence (Generative AI), a technology capable of generating new content in the form of text, images, audio, and video based on data and user-provided prompts. Unlike conventional AI, which primarily focuses on data analysis and prediction, Generative AI possesses the ability to create visual representations that closely resemble real-world objects, making it widely applicable in promotional activities and digital marketing (Satria et al., 2025).

In modern business practices, visual representation plays a strategic role in influencing consumer decision-making. In electronic commerce (e-commerce) transactions, consumers are unable to physically inspect products as they would in conventional transactions. Consequently, product information is primarily obtained through descriptions, specifications, customer reviews, and, most importantly, product displays. Studies on consumer behavior indicate that product visual quality is one of the dominant factors influencing purchase intention, perceived product quality, and consumer trust (Servanda et al., 2019). Accordingly, product visual representation has evolved beyond a supplementary promotional tool to become the primary medium through which information about the subject matter of a transaction is communicated.

The emergence of Generative AI has fundamentally changed the process of creating product visual representations. Previously, business actors relied on professional photography and manual editing techniques to produce promotional images. Today, AI can generate high-quality product images through simple text prompts. This technology is capable of enhancing lighting, removing backgrounds, creating specific visual environments, modifying image composition, and even producing realistic product images without requiring any photographic process (Yudisetyanto et al., 2026). For business actors, particularly micro, small, and medium enterprises (MSMEs), AI offers significant advantages, including reduced promotional costs, accelerated content production, and the ability to create visually attractive and competitive marketing materials.

Within the context of Islamic business, the application of AI in product visual representation also presents substantial opportunities. Business actors can utilize this technology to improve the quality of marketing communication, expand promotional outreach through digital platforms, and present product information in a more appealing manner to consumers (Fahri et al., 2026). AI also enables businesses to produce professional digital product catalogs without incurring substantial production costs. These advantages contribute to enhancing the competitiveness of halal products and supporting the digital transformation of the Islamic business sector.

Nevertheless, the use of AI in product visual representation differs fundamentally from conventional photo editing techniques. Traditional photo editing generally aims to improve image quality without altering the essential characteristics of the product, such as adjusting lighting, enhancing image sharpness, or removing backgrounds. In contrast, Generative AI is capable of far more sophisticated modifications, including changing product colors, refining textures, adding accessories, altering product shape and dimensions, and even generating visual elements that do not exist in the original product (Anggrianto et al., 2024). These capabilities have made the distinction between visual representation and visual manipulation increasingly difficult for consumers to recognize.

Such differences have important implications for commercial transactions. Product visual representation essentially serves as a form of communication between sellers and buyers regarding the condition of the goods being traded. When AI is used solely to enhance visual quality without altering the material characteristics of the product, it functions as a communication tool that assists consumers in better understanding the object of the transaction. However, when AI is employed to create a product image that differs from its actual condition, the role of visual representation shifts from providing information to becoming a persuasive instrument capable of shaping consumer perceptions that do not correspond to reality (Prihantini et al., 2024).

From the perspective of Islamic Economic Law, AI technology constitutes part of the development of *wasa'il* (means), whose legal status depends on its intended purpose and manner of utilization. A fundamental principle of *fiqh muamalah*states that all commercial transactions are presumed permissible unless they contain elements explicitly prohibited under Islamic law (Sudiarti, 2018). Therefore, the permissibility of AI-generated product visuals cannot be determined merely by the existence of the technology itself, but rather by the extent to which it is employed to convey truthful information, uphold honesty in commercial transactions, and prevent harm to other parties. In other words, AI is a neutral instrument whose legal status depends on the consequences arising from its application in business practices.

Based on the foregoing discussion, it can be concluded that the application of Artificial Intelligence in product visual representation constitutes an integral component of digital transformation that offers tangible benefits for the development of Islamic business. This technology enhances operational efficiency, improves marketing quality, and expands market access for business actors. Nevertheless, AI's ability to generate highly realistic visual content also introduces new challenges concerning the boundary between legitimate information presentation and deceptive visual manipulation. These challenges require further examination from the perspective of Islamic Economic Law, particularly with regard to the potential emergence of *tadlis*, *gharar*, and the protection of consumer rights, as discussed in the following section.

2. Issues of Artificial Intelligence-Based Product Visual Representation from the Perspective of Islamic Economic Law

The use of Artificial Intelligence (AI) in generating product visual representations has become one of the key innovations accelerating the transformation of digital marketing. This technology enables business actors to produce high-quality product images without relying on conventional photography. On the one hand, these capabilities improve cost efficiency, accelerate the production of promotional materials, and enhance the visual appeal of products. On the other hand, they also give rise to significant legal and ethical concerns, particularly when AI-generated visuals no longer accurately represent the actual condition of the products. Within the context of Islamic business, this issue is of particular importance because product visual representation constitutes part of the information upon which mutual consent (*ridha*) in a contract is established (Mulyana Saleh, 2026).

In electronic commerce transactions, consumers are unable to physically inspect products before making a purchase. Consequently, product images serve as the primary medium through which consumers identify a product's characteristics, including its shape, color, size, texture, and quality. When AI is used merely to enhance the visual presentation while accurately reflecting the actual condition of the product, it continues to function as a legitimate marketing communication tool. However, when AI is employed to alter the material characteristics of a product so that they differ from reality, product visual representation ceases to function as an informational medium and instead becomes an instrument for shaping consumer perceptions in a potentially misleading manner (Muarif & Saputra, 2026).

This practice gives rise to information asymmetry between sellers and buyers. Sellers possess complete knowledge of the actual condition of the products, whereas buyers rely solely on AI-generated visual representations. Such an imbalance of information prevents consumers from making objective assessments of the subject matter of the transaction. As a consequence, purchasing decisions are made based on incomplete or inaccurate information, thereby increasing the likelihood of disputes after the products have been delivered. From the perspective of Islamic Economic Law, information symmetry is a fundamental prerequisite for ensuring fair transactions conducted on the basis of mutual consent between the contracting parties (Rahman et al., 2026).

Another significant concern relates to the potential occurrence of *tadlis*. In *fiqh muamalah*, *tadlis* refers to the concealment of facts or the presentation of misleading information that induces another party to enter into a transaction based on an inaccurate perception of reality (Lailia & Muthohar, 2026). Within AI-based digital marketing, *tadlis* may occur when business actors use AI-generated images that portray a product's quality, color, size, texture, or features as being superior to those of the actual product offered for sale. Although no explicit false verbal statement is made, such visual representations create consumer expectations that do not correspond to the product's actual condition. Consequently, AI has the potential to become a new medium for *tadlis* in electronic commerce when it is employed to construct misleading product representations.

In addition to *tadlis*, AI-based visual manipulation may also give rise to *gharar*. One of the essential requirements for the validity of the subject matter of a contract (*ma'qud 'alaih*) is that its characteristics must be clearly identifiable (Hsb, 2024). When product visuals fail to reflect the actual condition of the goods, buyers lose certainty regarding the object of the transaction. Such uncertainty extends beyond the product's physical appearance to include its quality and expected utility. Accordingly, the use of AI to generate product images that materially differ from the actual goods diminishes contractual certainty and increases the potential for disputes between the contracting parties.

These issues are also closely associated with the principles of honesty (*sidq*) and trustworthiness (*amanah*) in Islamic business ethics. Islam regards commercial activities not merely as economic interactions but also as moral relationships that require business actors to provide truthful and non-deceptive information (Aziz & Arifin, 2013). Honesty in conveying product information constitutes an integral part of a seller's responsibility toward consumers. Therefore, AI should not be utilized as a means of exaggerating product quality for the purpose of obtaining greater financial gain. Instead, technological innovation should be employed to improve the clarity of information and enhance communication between sellers and buyers.

Nevertheless, not every application of AI in product visual representation can be regarded as inconsistent with Islamic principles. The use of AI remains permissible when it merely serves as a visual enhancement tool, such as improving lighting, removing backgrounds, or increasing image resolution without altering the essential characteristics of the product. By contrast, its use becomes problematic when AI modifies material elements that influence consumer perceptions, such as changing the original color of a product, smoothing a naturally rough texture, enlarging product dimensions, adding accessories that are not included in the sale, or generating product images that have never been photographed. Under such circumstances, AI no longer functions as a communication tool but instead becomes an instrument of information manipulation.

To clarify the distinction between acceptable and potentially impermissible applications of AI from the perspective of Islamic law, the following classification may be proposed.

Forms of AI Utilization	Assessment from the Perspective of Islamic Economic Law
Removing the background (*background removal*)	Permissible, as it does not alter the essential characteristics of the product
Adjusting lighting and image resolution	Permissible, provided that it enhances image clarity while accurately representing the actual condition of the product.
Adding product usage illustrations accompanied by clear explanations	Permissible as a means of consumer education.
Altering the product's color so that it differs from the actual item being sold	May constitute *tadlis* because it creates misleading consumer perceptions.
Smoothing textures or modifying the product's shape and dimensions	May give rise to *gharar* because the subject matter of the contract is no longer represented accurately.
Adding features or accessories that are not included with the product	Inconsistent with the principles of honesty and transparency.
Creating an entirely AI-generated product image that does not represent the actual product	May constitute both *tadlis* and *gharar* if used as promotional material without adequate disclosure to consumers.

Based on the foregoing discussion, it can be understood that the primary issue surrounding the use of AI in product visual representation lies not in the technology itself, but in the manner in which it is employed to communicate information regarding the subject matter of a transaction. As a means (*wasilah*), AI is fundamentally *mubah* (permissible); however, its application must remain within the boundaries of honesty, transparency, and the protection of the rights of all parties involved (Wibowo & Kom, 2025). When AI-generated visual representations create misleading perceptions that influence consumers' purchasing decisions, the use of such technology may conflict with the principles of Islamic Economic Law. Therefore, further analysis through the perspective of *maqashid shariah* is necessary to formulate normative parameters that define the ethical boundaries for the use of AI in product visual representation within Islamic business.

3. Maqashid Shariah Analysis of the Use of Artificial Intelligence in Product Visual Representation

The advancement of Artificial Intelligence (AI) in digital marketing demonstrates that technology has become an inseparable component of modern business activities. From an Islamic perspective, technological development constitutes part of *wasa'il* (means), whose legal status depends on its purpose, method of application, and the consequences arising from its use (Amin, 2017). Accordingly, AI cannot be inherently classified as either compatible or incompatible with Shariah principles. Rather, its permissibility should be evaluated based on the extent to which it promotes public benefit (*jalb al-masalih*) and prevents harm (*dar' al-mafasid*), which constitute the primary objectives of *maqashid shariah*.

In the context of product visual representation, the use of AI extends beyond the technical aspects of image generation to encompass the quality of information received by consumers prior to the formation of a contract. Product visuals function as a communication medium that shapes consumers' perceptions of the subject matter of the transaction (Firdaus et al., 2026). Therefore, a *maqashid shariah* analysis should not merely address whether the use of AI is permissible, but should instead examine whether such technology contributes to the realization of fair and transparent transactions while safeguarding the rights of all contracting parties.

a. Protection of Wealth (*Hifz al-Mal*) through Transparent Product Representation

One of the primary objectives of *maqashid shariah* is the protection of wealth (*hifz al-mal*), ensuring that wealth is acquired, utilized, and transferred through lawful means while preventing practices that cause harm to any party. In commercial transactions, the protection of wealth extends beyond the prohibition of unlawful appropriation of another person's property; it also encompasses the obligation to establish transaction mechanisms based on truthful and accountable information (Irwan, 2021).

In electronic commerce, consumers' purchasing decisions depend heavily on the information available, particularly product visual representations (Ida Zuniarti et al., 2026). When AI is used solely to enhance image quality without altering the essential characteristics of a product, it supports the protection of wealth by enabling consumers to understand the subject matter of the transaction more accurately. Conversely, when AI is employed to modify a product's color, size, texture, or features so that they differ from the actual product, purchasing decisions are based on inaccurate information. As a result, consumers may spend their financial resources on products that fail to meet the expectations created by AI-generated visuals.

From the perspective of *maqashid shariah*, such practices are inconsistent with the objective of protecting wealth because they result in the transfer of ownership based on misleading information. The economic losses suffered by consumers arise not merely from product quality but from a communication process that fails to accurately represent the subject matter of the contract. Consequently, the use of AI to generate deceptive product visuals may be regarded as contrary to *hifz al-mal*, as it creates opportunities for financial gain through dishonest information.

Conversely, when AI is employed proportionately to improve the quality of visual presentation without altering the substance of the product, it supports the realization of *hifz al-mal*. More accurate and transparent information enables consumers to make rational purchasing decisions, minimizes the likelihood of disputes, and strengthens trust in commercial relationships.

b. Protection of Intellect (*Hifz al-'Aql*) through the Provision of Accurate Information

In addition to protecting wealth, *maqashid shariah* also seeks to safeguard human intellect (*hifz al-'aql*). Within the context of contemporary *muamalah*, the protection of intellect extends beyond prohibiting anything that impairs cognitive ability; it also includes safeguarding decision-making processes by ensuring that they are based on accurate and rational information (Pane et al., 2022).

In digital transactions, product visual representation constitutes one of the primary sources of information processed by consumers before making purchasing decisions. AI-generated visuals possess a significant capacity to shape consumer perceptions regarding a product's quality, value, and utility (Putri, 2024). Therefore, when AI is used to produce images that do not accurately reflect the actual condition of a product, consumers' evaluations are no longer based on factual information but rather on perceptions constructed through visual manipulation. Such circumstances diminish consumers' ability to make objective decisions and may ultimately affect their willingness (*ridha*) to enter into a contractual agreement.

From the perspective of *hifz al-'aql*, the provision of truthful information forms an essential aspect of protecting individuals' capacity to evaluate and make rational choices (Syamraeni & Sholichah, 2024). Accordingly, the use of AI to obscure the actual condition of a product is inconsistent with this objective because it compromises the quality of information underlying economic decision-making. Conversely, AI employed to enhance product visualization, improve image quality, or provide illustrative images accompanied by adequate explanations can assist consumers in understanding product characteristics more accurately, thereby supporting the realization of more transparent and informed commercial transactions.

4. Reconstruction of the Parameters for AI Utilization in Accordance with *Maqashid Shariah*

Based on the analysis of *hifz al-mal* and *hifz al-'aql*, it can be concluded that the use of Artificial Intelligence in product visual representation cannot be assessed dichotomously as either entirely permissible or entirely prohibited. Rather, its permissibility depends on the extent to which the technology contributes to achieving the objectives of *Shariah* in business activities.

Within this context, this study proposes four conceptual parameters as indicators for assessing whether the use of AI is consistent with *maqashid shariah*.

a. The Principle of Representational Accuracy, which requires AI-generated visuals to faithfully reflect the actual material characteristics of the product so as to prevent the formation of misleading consumer perceptions.
b. The Principle of Transparency, which obliges business actors to disclose when product images have been generated or modified using AI, particularly when such visuals contain illustrations or simulations that do not fully represent the actual condition of the product.
c. The Principle of Consumer Protection, which requires that the use of AI must

not undermine consumers' right to receive accurate, clear, and adequate information before entering into a transaction.

d. The Principle of *Maslahah*, which requires AI to be utilized to enhance business communication, marketing efficiency, and customer service without giving rise to *tadlis*, *gharar*, or economic harm to any party.

By adopting these parameters, AI should not be perceived as a threat to Islamic business but rather as an instrument of innovation that must be governed by the values of *maqashid shariah*. Technological innovation is acceptable as part of the development of *muamalah* provided that its application upholds honesty, transparency, the protection of wealth, and the quality of information that forms the basis of a valid contractual agreement (Susanto et al., 2025). Accordingly, *maqashid shariah* functions not only as an evaluative framework for assessing the use of AI but also as a normative foundation for establishing an innovative, ethical, and integrity-based system of digital marketing governance.

Conclusion

The advancement of Artificial Intelligence (AI), particularly Generative AI, has significantly transformed marketing strategies in Islamic business through the use of product visual representation. This technology offers numerous benefits, including improving content production efficiency, enhancing the quality of promotional materials, and strengthening the competitiveness of business actors in the digital economy. Nevertheless, AI's ability to generate highly realistic visuals also gives rise to legal concerns when it is used to manipulate product representations in ways that no longer reflect the actual condition of the goods.

The findings of this study indicate that the use of AI in product visual representation is fundamentally permissible under Islamic Economic Law, as technology constitutes a neutral *wasilah* (means). However, its permissibility depends on the purpose and manner of its application. The use of AI to alter the material characteristics of products, create information asymmetry, and generate misleading consumer perceptions has the potential to involve elements of *tadlis* and *gharar*, thereby conflicting with the principles of honesty, transparency, and fairness in commercial transactions.

From the perspective of *maqashid shariah*, the application of AI in product visual representation should be directed toward protecting wealth (*hifz al-mal*) through the provision of accurate information and safeguarding intellect (*hifz al-'aql*) by ensuring that consumer decisions are based on truthful and reliable information. Accordingly, this study proposes five normative parameters for AI utilization that are consistent with *maqashid shariah*: (1) representational accuracy, (2) transparency in AI utilization, (3) consumer protection, (4) business accountability, and (5) orientation toward *maslahah*. These parameters may serve as practical guidelines for the responsible use of AI, enabling technology to function as an instrument of innovation that supports the development of Islamic business while upholding Shariah values.

This study is conceptual in nature and therefore requires further validation through empirical research. Future studies may investigate the implementation of AI in product visual representation across e-commerce platforms, social media, and halal marketplaces to examine consumer perceptions and business practices concerning the use of this technology. Furthermore, there is a need to develop regulatory frameworks and ethical guidelines governing the use of AI in digital marketing by integrating the principles of consumer protection, AI governance, and the values of Islamic Economic Law. Such efforts will ensure that the advancement of AI not only promotes innovation and business competitiveness but also strengthens trust, justice, and *maslahah* within the Islamic business ecosystem.

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