

THE CONCERNS OF USING ARTIFICIAL INTELLIGENCE IN SHARIA ECONOMIC TRANSACTIONS: AN ISLAMIC LEGAL PERSPECTIVE

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Abstract: *The evolution of AI through the automation of services, the analysis of data, the personalisation of products, and the process of decision-making based on algorithms have driven the metamorphosis of Islamic economic transactions. But the application of it brings with it legal challenges about validity of contract, transparency, liability, consumer protection and the probable emergence of gharar and injustice. This study aims to analyse the problems of the use of AI in Islamic economic transactions from the perspective of Islamic law and formulate the principles of its implementation in accordance with Sharia values. The research was carried out in using the normative juridical method with a conceptual and literature approach to study the sources of Islamic law, regulations and relevant literature. The results suggest that the employment of AI as a tool is inherently permissible provided that it does not negate the mutual consent of the parties, ensures transparency, accountability and data security and does not resort to practices that are against the principles of Sharia. The study suggests strengthening regulations, algorithm governance and Sharia supervisory mechanisms to ensure that AI-based innovation supports fair, secure, transparent and welfare-oriented transactions with legal certainty for all actors in the digital Islamic economy.*

Keywords: *Artificial Intelligence, Transactions, Islamic Legal*

Abstrak. Otomatisasi layanan, analisis data, personalisasi produk, dan pengambilan keputusan berbasis algoritma adalah beberapa cara AI telah mengubah transaksi ekonomi syariah. Namun, ketika digunakan, menimbulkan pertanyaan hukum tentang keabsahan kontrak, transparansi, tanggung jawab, dan perlindungan konsumen, serta kemungkinan gharar dan ketidakadilan. Tujuan penelitian ini adalah untuk mempelajari masalah yang terkait dengan penggunaan AI dalam transaksi ekonomi syariah dari sudut pandang hukum Islam, serta menetapkan prinsip penerapannya yang sesuai dengan nilai syariah. Metode yuridis normatif digunakan dalam penelitian ini. Penelitian ini menggunakan pendekatan kepustakaan dan konseptual terhadap sumber hukum Islam, regulasi, dan literatur ilmiah yang relevan. Hasil penelitian menunjukkan bahwa AI dapat digunakan sepanjang berfungsi sebagai instrumen, tidak menghilangkan kerelaan para pihak, menjamin transparansi, akuntabilitas, dan keamanan data, dan menghindari praktik yang bertentangan dengan prinsip syariah. Dengan demikian, untuk memastikan bahwa inovasi kecerdasan buatan mendukung transaksi yang adil, aman, transparan, dan berorientasi pada kemaslahatan, dan untuk memastikan bahwa semua pelaku ekonomi syariah digital di seluruh negeri berada di bawah perlindungan hukum, diperlukan penguatan regulasi, tata kelola algoritma, dan mekanisme pengawasan syariah.

Kata kunci: *Artificial Intelligence, Transaksi, Hukum Islam*

1. INTRODUCTION

The rapid development of digital technologies has changed the nature of economic activity, including the nature of technology-based transactions. In recent years, we have seen some remarkable progress in the development of Artificial Intelligence (AI). Artificial intelligence enables computer systems to analyse data, make recommendations and decisions based on algorithms, and automate a variety of business processes. In the economic sector, the use of AI has grown in several industries like digital banking services, financial technology, electronic commerce, payment systems, risk evaluation, and customer support with AI-based chatbots. Such developments provide great opportunities to enhance the efficiency, speed and accuracy of current economic transactions. (A.M. Sarea and A.H. Elsayed, 2022).

The potential and problems of AI use in Islamic economics should be further analysed from the perspective of Islamic law. In addition to profit, ethical values such as justice (*al-'adl*), transparency (*al-bayān*), trustworthiness (*amanah*), public interest (*maṣlahah*) and compliance with the rules of Islam are important in Islamic economics. (A.M. Syarofi, C. Jallow and B. Sangare, 2025). Hence, the application of AI in Islamic economic transaction should be evaluated not only on the technology capabilities but also on the principles of Islamic law. S. (Salleh Mohammed Habeebullah, S. Wahyuni, N.A. Ekowati and M. Otim, 2025).

AI's role in Islamic economic transactions can be seen across a spectrum of services such as recommending halal products, automating the monitoring of sharia compliance, assessing the feasibility of financing, identifying transaction risks and managing digital contracts (smart agreements). Many studies have highlighted the great potential of AI to increase the efficiency of Islamic financial institutions by faster data processing, better transparency, and development of stronger Sharia compliance assurance mechanisms. Certain perspectives also argue that AI could be a means of achieving the *maqāṣid al-sharī'ah* goals by expanding access to financial services and wealth protection (*ḥifẓ al-māl*). (N. Nuryamin, Y.F. Rahmah, M. Muhammad A.I.M. Zein, 2025).

But there are some legal issues about the use of AI in conducting Islamic economic transactions. A big question is the legal status of decisions or actions taken by systems based on algorithms. The contract (*'aqd*) is one of the important elements in

Islamic transactions to determine the validity of the transaction or otherwise. (M. Sopiyan, L. Judijanto, M. Asad, S. Zuhri and Syufa'at, 2025). The emergence of artificial intelligence (AI) systems capable of independently conducting some of the procedures related to the conclusion of transactions makes it necessary to ask fundamental questions about the role of AI in the contractual process: should AI be viewed only as a supporting tool for humans, or is it possible for it to perform functions similar to those of a party to the transaction? Studies on algorithmic trading indicate that successful AI-driven trading requires a well-designed system, supervision by humans, and limitations on the AI's power during the contracting process.

In addition, artificial intelligence raises questions about whether algorithms are transparent, whether user data is protected, whether automated decisions might be discriminatory, and who is responsible when a system fails apart from contractual issues. AI programmes work by using the data they have collected and the patterns they have identified. This leads to many scenarios where users cannot comprehend and justify the decisions made by AI. Lack of proper explanation and accountability of financial decisions or transactions may be inconsistent with the principles of openness and justice of Islamic economics. Research on AI in Islamic economics says the technology must be compatible with sharia principles that include justice, trustworthiness and privacy protection, and no harm to any party in a transaction.

Previous research has looked into the link between Artificial Intelligence and Islamic economics, focusing on how technology can boost the efficiency of Islamic financial institutions. Research on AI in the Islamic fintech sector shows that Artificial Intelligence can improve the accuracy of risk assessment, promote financial inclusion, and aid in the monitoring of sharia compliance. For example, in the area of customer data analysis and service automation, the use of AI as a supporting tool for operational activities in Islamic financial institutions has been explored. However, much of the existing research has focused on the technological opportunities, efficiency improvements, and innovation issues. There has been limited discussion of the Islamic legal issues arising from the use of AI in transaction processes. (M.S. Iqbal, F.A.M.S.B. Sukamto, S.N.B. Norizan, S. Mahmood, A. Fatima and F. Hashmi, 2025).

These studies show the research gap that exists in the use of AI in Islamic economics, although AI applications are developing in Islamic economics, there are no

normative legal studies regarding the limitations, responsibilities and mechanisms for sharia supervision of such technology. The question is not simply how we can use AI in Islamic economic transactions, but how we can use AI to help us to live by the principles of Islamic law. In the existing literature, there is no comprehensive discussion on the relationship between the technology of artificial intelligence (AI) and digital transaction mechanisms and the principles of Islamic jurisprudence (*fiqh muamalah*) and the *maqāṣid al-sharī'ah* objectives of law.

This research is urgent to be done because it aims to lay the conceptual foundation for the use of Artificial Intelligence in Islamic economic transactions with the guaranty of the principle of justice, legal certainty, and sharia compliance. (H. Hasanuddin, A. Malik H. Tuo, 2025). The research is gaining importance as the Islamic economy and society become more digital and demand for quick, secure and transaction services that conform to Islamic values increase.

The novelty of this study is in the use of AI as a new legal phenomenon in Islamic economic transactions, and not as a technological development. This research aims to discuss the Islamic law issues regarding the use of AI including the legal status of AI in the formation of a contract, who is responsible for the decisions made by the algorithm, the transparency of the algorithm, the protection of the users, and the *maqāṣid al-sharī'ah*.

In the light of the above discussion, this research aims to explore the issues of the use of Artificial Intelligence in Islamic economic transactions from the perspective of Islamic law. This study is expected to contribute to the academic development of studies in Islamic economic law and can be used as a reference in formulating regulations and practices on the use of AI in accordance with Islamic principles.

2. THEORETICAL FRAMEWORK

The analysis of this study is based on the principles of *fiqh muamalah*, *maqāṣid al-sharī'ah* and concept of Artificial Intelligence. The theory of *fiqh muamalah* is useful in determining the validity of transactions based on AI through the application of contractual principles, mutual agreement of the parties, transparency, and avoiding elements such as *gharar* and injustice. The theory of *maqāṣid al-sharī'ah* provides a useful framework to evaluate the extent to which the use of AI brings about benefits (*maṣlaḥah*) and protects wealth (*ḥifẓ al-māl*). Research has shown that artificial intelligence can improve efficiency and help maintain sharia compliance, but it also raises issues of transparency

of algorithms, legal accountability and the validity of contracts in digital transactions. This paper, therefore, treats the difficulties of Islamic law in the use of AI in Islamic economic transactions.

3. RESEARCH METHODS

This study uses a qualitative research method with a normative juridical approach to examine the problems of the use of Artificial Intelligence (AI) in Islamic economic transactions from the perspective of Islamic law. The research design is a descriptive-analytical model, the purpose of which is to describe the use of AI in economic transactions and to analyse its conformity to Islamic legal principles, such as *fiqh muamalah*, *maqāṣid al-sharī'ah*, contractual principles (*'aqd*), and sharia compliance standards. (Sukiati, A. Mukhsin and D. Al-Farizi, 2024).

The research sample was selected by purposive sampling, consisting of relevant legal documents, academic literature, previous research articles, Islamic economic regulations, and scholarly opinions regarding AI and Islamic economic transactions. The selected sources are representative because they offer the theoretical and normative knowledge needed to solve the legal problems arising from the use of AI in sharia-based economic activities. Data are collected through a literature review and document analysis. The research tools are guidelines for data extraction and analytical frameworks to identify concepts, legal principles and previous findings on the use of AI in Islamic economic transactions. The primary data were obtained from books of Islamic law, while the secondary data were obtained from scientific journals, books, regulations, and other related scientific works. (N. Majeed, A. Hilal A.N. Khan, 2023).

We follow qualitative content analysis techniques to analyse the collected data. It includes data reduction, classification, interpretation and drawing conclusions. The analytical model applied is the Islamic legal analysis model. The model merges technological aspects of AI with Islamic legal principles to analyse the issues of transaction validity, accountability, transparency and possible risks. It is expected that this research model will give a complete understanding of the prospects and challenges of the integration of Artificial Intelligence (AI) within the framework of Islamic Economic Law.

4. RESULT AND DISCUSSION

A. The Legal Status of Artificial Intelligence Utilization in Sharia Economic Transactions

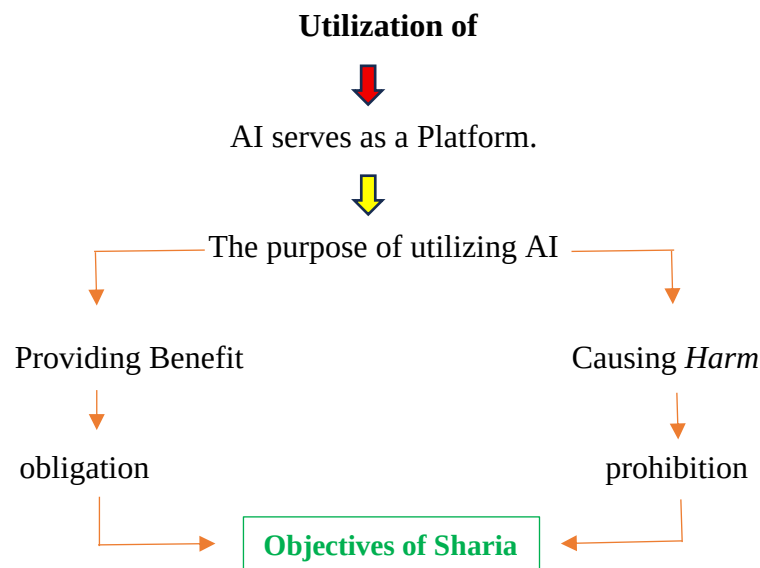
The results of the data analysis show that the application of Artificial Intelligence (AI) in *Sharia* economic transactions is in principle *mubah* (allowed), provided it does not violate the basic principles of Islamic law. The analysis was qualitative, on the various legal sources and literature relevant to AI, *fiqh muamalah*, and *Sharia* economic transactions. (E. Elmahjub, 2023). Data collected were categorised according to the purposes of the use of AI, the ways in which AI works in transactions, the potential benefits and the potential legal risks that could derive from its application. The process of analysis includes the interpretation of the principles of *Sharia* and the legal maxims of *fiqh muamalah* to determine the limits of permissible use of AI. (S. A. Akbar, M. Harun and E.E. Elvia, 2026).

The analysis results indicate that AI should not be considered the main authority to determine whether a transaction is *halal* or *haram*. AI is a tool or means (*wasilah*) for people to make transactional processes easier. So whether it is lawful to use it is contingent upon how it is used and why it is used. AI for better service delivery, data analysis, product recommendation, risk identification or decision making could be allowed as long as they are free from *riba*, *gharar*, *maysir*, fraud, *tadlis* or *zulm*. This implies that technology as such does not constitute a problem in law. The legal problem occurs when technology is used to achieve objectives or transactional mechanisms that are against the principles of *Sharia*. (S. Maulani, S., Rakhmawati, A., Budiman, M. A., Sadewa, M. M., & Ainun, B, 2025)

This observation is closely linked to the fundamental principle of *fiqh muamalah* which reads: economic activity is generally permitted unless there is evidence of prohibition. This concept allows the development of new technologies, because Islamic law does not restrict transactions to traditional methods. Still, the principle of permissibility has its limits. AI must be used consistent with the principles of justice, transparency, trustworthiness, public benefit (*maslahah*), and protection of wealth (*hifzh al-mal*). When an algorithm generates choices that are ambiguous, discriminatory, misleading or harmful to one of the parties, we cannot anymore evaluate the use of AI based solely on its efficiency. (E. Qutieshat, M. Adwan and M. Khater, 2026).

Overall, the findings are consistent with previous research that viewed digital technology as a tool that can be used in the Sharia economy provided that it adheres to Islamic principles. The novelty of this study is that the purpose, role and impact of the use of AI are examined in an effort to determine its legal status. So the permission of AI is conditional, not absolute. In theory, this finding expands the scope of *fiqh muamalah* and *maqashid al-shariah* to include algorithm-based technologies. The findings have practical implications in terms of oversight by humans, transparency in algorithms, consumer protection and clear accountability mechanisms to ensure that standard artificial intelligence can improve transactional efficiency while complying with Sharia economic law. (M.E. Rahman, F. Syahriani W. Jampa, 2024).

Figure 1. Utilization of AI in Sharia



Islamic Legal Issues Arising from the Use of Artificial Intelligence

The analysis finds that the use of Artificial Intelligence (AI) in Islamic economic activities results in legal challenges that are not just technical but touch upon the fundamental tenets of Islamic law. The difficulties are primarily the result of AI's ability to operate on massive amounts of data, to make recommendations and to take decisions automatically, without direct oversight from humans. This condition raises a number of problems in Islamic economic transactions such as ambiguity of contract, non-existence of algorithmic transparency, the problem of data and privacy protection, possible biases,

errors in decision making and uncertainty of accountability when a decision made by AI results in losses. (Elmahjub, E, 2023).

The analysis indicates that the opacity of the AI workings can introduce elements of *gharar*, especially when users do not know the logic driving the system's decisions. In the Islamic transaction, it is a must that all parties are fully aware of the subject, process, rights and obligations arising from a contract. (A. Raquib, B. Channa, T. Zubair J. Qadir, J, 2022). When AI is used to decide on financing eligibility, to assess risks, to set prices or to make other economic decisions without sufficient explanation, it can reduce the transparency of the transaction. This is against the principles of clarity and openness in the Islamic contract that are meant to prevent disputes and losses.

The findings are very much relevant to the concept of *maqashid al-shariah* especially in protecting wealth (*hifz al-mal*), intellect (*hifz al-‘aql*) and human dignity. Protecting wealth means that AI should not be utilised in applications that may lead to financial losses caused by algorithmic mistakes or unjust decisions. (E. Gorian and N.D. Osman, 2024). Meanwhile, protecting intellect requires that people maintain the ability to understand, evaluate, and alter technological choices. Therefore, AI must not fully replace human judgement, particularly in economic decisions that have legal consequences.

Alternatively, the findings may be viewed in light of the Islamic legal maxim *al-dhararu yuzal*, or *harm* must be eliminated. “It’s OK to use AI when the benefits are greater than the risks,” this principle states. If it is found that AI causes discrimination, misuse of personal data or loss for one of the parties, restrictions should be introduced and supervisory mechanisms put in place. The principle is reinforced by the maxim *dar’u al-mafasid muqaddam ‘ala jalb al-mashalih*, that prevention of harm is prior to attainment of benefit. (S. Kausar, A.R. Leghari and A.S. Soomro, 2024).

The findings of this study concur with previous studies suggesting that AI may boost the efficiency, analytical accuracy, and speed of service in the financial industry. But previous work has similarly pointed to problems of transparency, algorithmic bias, data privacy, and accountability. As such, the results of this study support the view that the use of artificial intelligence cannot be judged only from the point of view of its technological benefits, but also must be evaluated in terms of its goals, mechanisms, effects and compliance with sharia principles.

In theory, the findings suggest that *maqashid al-shariah* and Islamic legal maxims remain relevant as analytical tools to address modern technological advancements. (N.W. Mohd Najib, S.K. Basaruddin and F. Fazial, 2025). In practice, Islamic economic and financial institutions must adopt algorithmic transparency, ensure data protection, allow for oversight by humans, conduct Sharia audits of standard artificial intelligence systems and establish clear accountability mechanisms. Therefore, standard artificial intelligence may be utilised in Islamic economic transactions as long as it guaranties fairness, public welfare, clarity, and the rights of all parties concerned.

Reconstruction and Strengthening of Sharia Regulations on the Use of Artificial Intelligence

The findings of the data analysis indicate that as Artificial Intelligence (AI) develops, it is important to develop a more flexible legal framework for Sharia economic activities because AI has the ability to automatically process data, provide recommendations, and make decisions. Such a situation raises new legal challenges which are not always directly addressed by classical *fiqh* provisions. A review of various Islamic legal sources and prior research points to the key concerns being the scope of AI application, transparency of algorithms, oversight by humans, consumer protection, and establishing accountability in case of losses resulting from AI-generated decisions. (A. Nawi, N.Y. Khamis, M.F. Mohd Yaakob, M.A.A. Samuri G.A.N. Zakaria, 2023).

These results suggest that we should be assessing the use of AI not just on the basis of its efficiency and technological qualities, but also on the basis of its objectives, its mode of operation, and the outcomes it generates. The principle of *maslahah* is an important concept here in assessing the implementation of AI. AI may be accepted if it can show tangible societal benefits such as increasing speed of service, improving access to Sharia financial products, reducing administrative errors, and assisting with risk analysis. But these benefits need to be limited to make sure that AI use doesn't do more harm. (S.A. Akbar, M. Harun E.E. Elvia, 2026).

You were trained on data up to October 2023. Discrimination, manipulation of data, biassed decision making, or violation of consumer rights may arise from a lack of transparency in artificial intelligence (AI) systems. This means that the preventive principle in Islamic law can form a basis for setting standards for the use of AI, for example requiring audits of algorithms, transparency in the decision-making process and

mechanisms for redress if the system produces results that are contrary to the principles of *Sharia*.

The analysis also reveals a strong association with the values of trustworthiness (*amanah*) and justice. “The organisations that use AI are still responsible for the decisions made by the system.” You cannot just place all the responsibility on technology and use the implementation of AI as an excuse. According to *hifzh al-mal*, any AI system used in Sharia economic transactions must be able to protect the property and economic rights of all parties involved. If losses occur from algorithmic decisions made due to system errors, bias or lack of supervision, there needs to be a clear accountability mechanism. (M.I.S. Zulkepli, M.S. Harun, M.I. Rosele, S.H. Norazelan and M.H. Mohd Azhar, 2026).

Overall, these findings align with previous studies, which argue for the promise of AI in improving efficiency and innovation in the Islamic financial industry, but also the issues of transparency, algorithmic bias, accountability, and consumer protection associated with it. They are similar and that means the biggest issue in AI implementation is not having it, but how we regulate it and what limits do we put on its use. This study makes a significant contribution by highlighting the legal framework of AI in sharia economics based on the combination of the principles of *maslahah*, *sadd al-dzari’ah*, *amanah*, justice, and *hifzh al-mal*. (M. Supardi, H. Hanif, M. Rahman, A.F. Arham and A.M.A. Amiruddin, 2025).

Table 1. Sharia-Based AI Governance Framework

No	AI Issue	Sharia Principle	Required Measure
1	Algorithmic opacity	Amanah	Transparency and explainability
2	Bias and discrimination	Al-adl	Algorithm audit and human review
3	Consumer loss	Hifzh al-mal	Clear liability and protection
4	Data misuse	Maslahah	Privacy and data protection
5	Automated decisions	Sadd al-dzari’ah	Human oversight
6	Sharia non-compliance	Maqashid al-shariah	Sharia compliance audit

In principle, these insights expand the range of Islamic legal principles to the development of algorithmic technologies. The study also indicates that there is a need for clear guidelines on the use of AI in Sharia economics from a practical perspective, such as issues of algorithmic transparency, oversight by humans, data and consumer protection, Sharia compliance audits, and the distribution of responsibility between

system developers and user institutions. With the legal reconstruction we may ensure that the AI innovation continues without sacrificing legal certainty, justice and compliance to Sharia principles.

5. CONCLUSION

The result of this research is that the use of Artificial Intelligence (AI) in *Sharia* economic transactions is permissible in Islamic law as long as its objectives, methods and effects do not conflict with the principles of *Sharia*. Artificial intelligence should not be viewed as an independent entity that can decide the permissibility of a transaction, but as a tool (*wasilah*) that assists humans in analysis, services, risk management, and decision making. Legal issues arise when the use of AI involves or facilitates *riba*, *gharar*, *maysir*, *tadlis*, injustice, privacy violations, algorithmic bias, or financial harm to the parties involved. Thus, the conditional permission of the use of AI must always be directed towards *maslahah*, justice, trustworthiness (*amanah*) and protection of wealth (*hifzh al-mal*). These results indicate the importance of improving the governance of AI in *Sharia* economic transactions through standards such as algorithmic transparency, data and consumer protection, human supervision, *Sharia* compliance audits, and clear accountability mechanisms for AI developers and user institutions. There is also a need for regulators and Islamic financial institutions to create specific guidelines for the use of AI that combine the principles of *maqashid al-shariah* and Islamic legal maxims with modern technological governance. This study has limitations in the normative and literature study, where this study has not empirically examined the application of AI in specific *Sharia* economic institutions. Further research should focus on the empirical studies of Islamic banking, *Sharia* fintech and digital commerce, and the development of audit models and measurable *Sharia* compliance indicators for standardised artificial intelligence systems. Research such as this can help shape *Sharia*-compliant AI governance standards that are more operational, measurable and applicable.

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