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Integrating Artificial Intelligence and Islamic Commercial Law to Enable Online Transactions Free of Gharar

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Abstract

The advancement of digital technology has brought significant changes to economic transaction systems, shfting from conventional face to face transactions to online based transactions. This transformation offers greater convenience and efficiency homever, it also raises various legal issues, practicularly concerning transparency, fairness, and te clarity of information in transactions. From the perspective of Islamic commercial law, this situation has the potential to give rise to elements of gharar due to limitations in direct verification and information asymmetry. This study aims to analyze the integration of Artificial Intelligence (AI) in minimizing gharar in digital transactions. The method used is a qualitative approach with a normative-empirical research design through literature review and interviews with practitioners and academics. The analysis is conducted descriptively-analytically and comparatively between AI practices and Sharia principles. The results indicate that AI plays a role in enhancing transparency through data verification, fraud detection, and real-time information presentation, thereby supporting the principles of bayan, taradi, and hifz al-mal. However, the potential for gharar may still arise if algorithms lack transparency, are biased, or are misused. Therefore, human oversight and Sharia audits are necessary to ensure that the use of AI remains in line with the principles of justice and public interest in Islamic economic transactions.
Keywords: Artificial Intelligence (AI) , Fiqh Muamalah, Gharar

Abstrak

Kemajuan teknologi digital telah membawa perubahan signifikan dalam sistem transaksi ekonomi, dari yang semula dilakukan secara langsung menjadi transaksi berbasis daring. Perubahan ini memberikan kemudahan dan meningkatkan efisiensi tetapi juga menimbulkan berbagai persoalan hukum, terutama yang berkaitan dengan ransparansi, keadilan dan kejelasan informasi dalam transaksi. Dalam perspektif fikih muamalah, kondisi ini berpotensi menimbulkan unsur gharar akibat keterbatasan verifikasi langsung dan asimetri informasi. Penelitian ini bertujuan menganalisis integrasi Artificial Intelligence (AI) dalam meminimalkan gharar pada transaksi digital. Metode yang digunakan adalah pendekatan kualitatif dengan jenis penelitian normatif-empiris melalui studi literatur dan wawancara dengan praktisi serta akademisi. Analisis dilakukan secara deskriptif-analitis dan komparatif antara praktik AI dan prinsip syariah. Hasil penelitian menunjukkan bahwa AI berperan dalam meningkatkan transparansi melalui verifikasi data, deteksi kecurangan, serta penyajian informasi secara real-time, sehingga mendukung prinsip bayan, taradi, dan hifz al-mal. Namun demikian, potensi gharar tetap dapat muncul apabila algoritma tidak transparan, bias, atau disalahgunakan. Oleh karena itu, diperlukan pengawasan manusia dan audit syariah agar pemanfaatan AI tetap sejalan dengan prinsip keadilan dan kemaslahatan dalam transaksi ekonomi Islam.

***Kata Kunci**: Artificial Intelligence (AI), Fiqh Muamalah, Gharar*
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INTRODUCTION

The development of digital technology has brought significant changes to the patterns of economic transactions in society. Buying and selling activities that were previously conducted face-to-face have now shifted to online systems through various digital platforms. This transformation offers convenience, speed, and efficiency in transactions. However, behind this progress, various legal issues have emerged, particularly regarding the certainty of information, transparency, and fairness in online transactions. This situation demands an approach capable of integrating technological advancements with the principles of Islamic law, specifically Islamic commercial law.

In fiqh muamalah, every transaction must fulfill the pillars and conditions of the contract to be valid under Sharia. One crucial principle to avoid is the element of gharar-unclear or uncertain conditions that may harm one party. Gharar may occur when the transaction's subject matter is unclear, the price is uncertain, the quality of goods does not match the description, or there is ambiguity regarding the rights and obligations of the parties a (Affero & Mustofa, 2024). In the context of conventional transactions, the potential for gharar is relatively easier to identify because the parties interact directly. However, in online transactions, this risk can increase due to the limitations of physical interaction and reliance on digital information. Reliance on digital information makes the quality, accuracy, and completeness of data determining factors for the validity of a contract from the perspective of Islamic commercial law. If the information displayed does not fully represent the condition of the transaction object, or if there are elements of visual and descriptive manipulation, the potential for gharar increases. In this situation, the buyer does not have the opportunity to conduct direct verification as in face-to-face transactions, thereby raising the level of uncertainty.

The development of digital transactions has also given rise to new forms of gharar previously unknown in classical muamalah practice. For example, product data manipulation, fake reviews, misuse of payment systems, and unclear delivery mechanisms. Information asymmetry between sellers and buyers often serves as the primary source of injustice in online transactions (Ahdian et al., 2026) . Therefore, a mechanism is needed to minimize such uncertainty so that transactions remain in line with the principles of justice and public interest in Islam. On the other hand, Artificial Intelligence (AI) emerges as a technology capable of analyzing data quickly, accurately, and systematically. AI can process large volumes of information, detect suspicious transaction patterns, and provide real-time data-driven recommendations (Wiriani et al., 2025). In the context of the digital economy, this technology has been widely used to enhance system security, verify user identities, and monitor transaction activities. This potential opens up significant opportunities to position AI as a supportive tool in achieving more transparent and accountable transactions.

The integration of AI with Islamic commercial jurisprudence (fiqh muamalah) is relevant because the two can complement each other. Fiqh muamalah provides a normative and ethical foundation for conducting transactions, while AI offers the technological tools to ensure the effective implementation of these principles (Baknopi et al., 2025). With the right algorithm design, AI can help ensure that product information is presented clearly, prices are set transparently, and the payment process proceeds in accordance with the agreed terms. This aligns with the principles of bayan (clarity) and taradi (mutual consent of the parties) in contracts. AI integration can also strengthen the protection of wealth (hifz al-mal) as one of the primary objectives of maqasid al-shari'ah. Through automated fraud detection and monitoring systems, AI can minimize the risk of fraud, manipulation, and speculative practices that may involve gharar (Langit & Setiawan, 2025) . Thus, the use of this technology is not only focused on economic efficiency but also on efforts to uphold the values of justice and social responsibility in transactions.

Nevertheless, the use of AI in muamalah transactions is not without challenges. Nontransparent algorithms, exploitation of user data, and potential system biases can raise new issues from a Sharia perspective (Yudistira et al., 2025). Therefore, the integration of AI must be accompanied by human oversight and strict Sharia audit mechanisms. This is important to ensure that the technology does not deviate from the fundamental principles of muamalah fiqh and does not give rise to more complex forms of gharar. Research conducted by Fauzan et al. indicates that the prohibition of gharar in Islamic business contracts in the digital age reveals that the principle of gharar remains relevant but requires adaptation in the context of electronic transactions such as e-commerce and fintech (Fadhlurrohman et al., 2025). Another study examining the role of Artificial Intelligence in Islamic finance from the perspective of maqasid al-syari'ah states that AI technology has great potential to improve efficiency and risk management, but also poses challenges related to algorithmic opacity and the potential for elements of gharar if not regulated normatively (Najib et al., 2025).

The novelty of this research lies in the effort to integrate the concept of Artificial Intelligence (AI) with the principles of muamalah fiqh in the context of preventing elements of gharar in online transactions. Most previous studies have only discussed digital transactions from a general Islamic legal perspective or examined the development of Islamic finance technology without thoroughly analyzing how AI technology can be designed as an instrument to minimize uncertainty in contracts. Therefore, this study offers a conceptual approach that links the development of artificial intelligence technology with the fundamental principles of muamalah such as bayan (clarity), taradi (mutual consent), and the protection of assets (hifz al-mal).

Thus, the integration of AI within the fiqh of muamalah is not merely a technological adaptation but a transformation of the transactional system toward a model that is more transparent, measurable, and based on certainty. AI can be positioned as a strategic instrument to minimize uncertainty, reduce information asymmetry, and strengthen the validity of contracts in online transactions. Through algorithm design aligned with fiqh principles and the maqasid al-shari'ah, digital transactions have the potential to become increasingly free from elements of gharar and better reflect the principle of justice in Islamic economics.

Based on the above discussion, the integration of Artificial Intelligence and muamalah fiqh has become an urgent necessity in addressing the dynamics of the digital economy. Collaboration between Islamic legal principles and technological innovation is expected to yield an online transaction system that is not only efficient and modern but also fair, transparent, and free from elements of gharar. This effort is part of the adaptive transformation of the Islamic economy in response to contemporary developments without abandoning the normative values that form its foundation.

METHOD

This study employs a qualitative approach with a normative-empirical research design. A qualitative approach was chosen to gain a deep understanding of the integration of Artificial Intelligence (AI) into online transactions and its implications for the principles of Islamic commercial jurisprudence (fiqh al-muamalah), particularly the prohibition against gharar. The normative approach involves a review of Islamic legal sources such as the Quran, hadith, and fiqh principles, while the empirical approach involves analyzing the practical use of AI in e-commerce and fintech systems.

The research data sources consist of secondary data. Secondary data, meanwhile, comes from scientific journals, books, legislation, fatwas from Sharia authorities, and documents related to the implementation of AI in online transactions. Data collection techniques were conducted through literature review and semi-structured interviews.

Data analysis employs a descriptive-analytical method by grouping data based on themes, such as forms of gharar in digital transactions and AI operational mechanisms. A comparative analysis is then conducted between AI usage practices and Islamic legal provisions to assess their alignment with Sharia principles. Data validity was ensured through source triangulation, namely by comparing literature data, interview results, and field practices to obtain a comprehensive understanding.

RESULTS AND DISCUSSION

The Integration of Artificial Intelligence (AI) from the Perspective of Fiqh Muamalah Can Be Understood as a Concept to Realize Online Transactions Free from Elements of Gharar

The integration of Artificial Intelligence (AI) from the perspective of fiqh muamalah can be understood as a systematic effort to ensure certainty, transparency, and fairness in online transactions, thereby avoiding elements of gharar (ambiguity or uncertainty that is detrimental to one of the parties). In Islamic commercial jurisprudence, gharar arises when there is ambiguity regarding the subject matter of the contract, price, quality of goods, time of delivery, or the rights and obligations of the parties. Technology-based digital transactions are vulnerable to new forms of gharar, such as inaccurate product information, data manipulation, discrepancies between descriptions and reality, and unclear payment systems (Aprilia et al.,

2025). Therefore, AI can serve as a technological tool to reinforce the principles of clarity (bayan) and mutual consent (taradi).

In the context of online transactions, AI plays a role in enhancing information transparency through real-time data processing. AI-based systems are capable of collecting, verifying, and displaying detailed product specifications, including seller history, buyer reviews, and transaction records. This feature substantially reduces information asymmetry between sellers and buyers. In Islamic commercial jurisprudence (fiqh muamalah), information asymmetry often serves as a gateway to gharar, as one party lacks sufficient information to make a rational decision (Istikharoh et al., 2026). With its comprehensive data analysis capabilities, AI helps ensure that the subject matter of the contract is clearly defined and does not contain speculative elements.

Additionally, AI can be used for fraud detection and identifying suspicious transaction patterns. In the practice of Sharia-compliant e-commerce and fintech, AI algorithms can identify fictitious transactions, price manipulation, or misuse of payment systems (Ardhitha et al., 2025) . This function aligns with the principle of asset protection (hifz al-mal) within the maqasid al-syari'ah. By minimizing the risk of fraud and manipulation, AI contributes to creating a safe and fair transactional environment. When the risk of uncertainty can be systematically controlled, the element of gharar can be significantly reduced.

Here is a visualization of the process of how AI technology filters elements of *gharar* (uncertainty) within the digital transaction ecosystem.

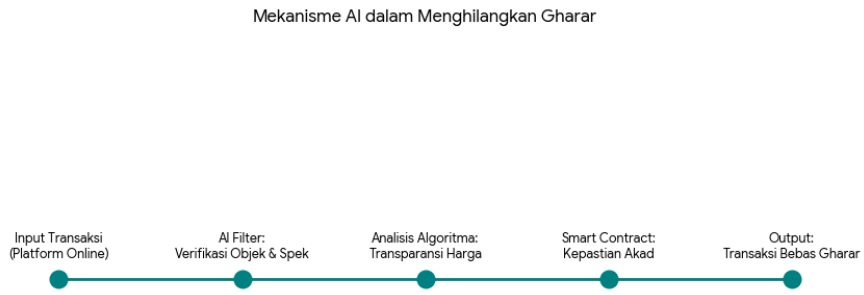


Figure visualization of the process of how AI technology filters elements of *gharar*

Core Components of AI-Muamalah Integration

1. Automated Object Verification: AI utilizes Computer Vision and data analytics to ensure item specifications strictly match their descriptions. This reduces the risk of ambiguity regarding the nature or attributes of the goods (*gharar fil-washf*).
2. Price Transparency (RegTech): AI algorithms monitor price fluctuations to prevent manipulation or extreme price ambiguity, ensuring the Sharia principle of justice (*'adl*) is upheld.
3. Contract Certainty via Smart Contracts: Integrating AI with blockchain ensures that contract terms are executed automatically as soon as obligations are met. This eliminates uncertainty regarding delivery timing (*gharar fil-waqt*).

4. Sharia Compliance Detection: AI systems act as "digital supervisors," automatically detecting potential *riba* (usury), *maysir* (gambling), or other non-halal transactional elements before the transaction is processed.

The integration of AI is also relevant in the drafting and verification of digital contracts (smart contracts). In algorithm-based systems, the terms and conditions of a transaction can be automatically programmed so that they can only be processed when all the essential elements and conditions of the contract are met (Rahmah et al., 2025). For example, the system will not execute a payment before confirmation that the goods are available or before both parties explicitly agree to the terms. This mechanism reinforces the principle of legal certainty in muamalah and prevents ambiguous or incomplete contracts. Thus, AI functions as a preventive instrument against gharar stemming from administrative negligence or contractual ambiguity (Budiman & Michelin, 2025).

The use of AI in the processes of drafting, verifying, and overseeing contracts can help ensure the fulfillment of the essential elements and valid conditions of a contract as explained in classical fiqh literature, such as in Al-Majmu' Syarh al-Muhadzdzab by Al Nawawi. Through a programmed system, every essential element such as the clarity of the subject matter, value, duration, and the rights and obligations of the parties can be systematically examined before the contract is finalized. This not only minimizes the potential for disputes but also reinforces the principles of transparency and accountability in modern commercial practices. From the perspective of maqaid al-shari'ah, the optimization of this technology supports the preservation of wealth (hifz al-mal) and maintains the stability of economic transactions to avoid harmful speculative practices. Therefore, as long as AI is positioned as a tool (wasilah) and remains under the control of humans who understand Sharia principles, its use can actually serve as a contemporary effort to realize justice and the public interest within the Islamic economic system.

From a normative perspective, the use of AI in muamalah transactions falls under the category of wasa'il (means), not an end in itself. Therefore, the ruling on its use depends on the extent to which it supports Sharia principles. If AI is designed to enhance clarity, accountability, and justice, then its existence can be deemed permissible even recommended as it supports the public interest. However, if AI algorithms instead create hidden manipulation, consumer data exploitation, or excessive speculative practices, then its use may conflict with the principle prohibiting gharar (Romadhon et al., 2026). Under such conditions, the technology no longer functions as an instrument ensuring certainty but becomes a new source of uncertainty that undermines transactional justice. When information is processed in a non-transparent manner and the results of the analysis are used to disproportionately influence the decisions of others, information asymmetry occurs, which has the potential to give rise to elements of fraud (tadlis) and injustice.

Data exploitation practices carried out without clear consent can obscure the element of voluntary consent (taradi) as a valid condition of a contract. In fact, in muamalah fiqh, as emphasized by Al-Ghazali in Al-Mustasfa, every transaction must be based on clarity and public interest and must avoid elements that are detrimental to one of the parties (Siregar et al., 2024).

If algorithms are used to encourage excessive speculative behavior or create unreasonable price fluctuations, then the potential for gharar and even maysir may arise within the system.

This concept aligns with the classical discussion regarding ahliyyah al-wujub and ahliyyah al-ada', namely the capacity to possess rights and fulfill obligations, which is inherent only to humans as mukallaf. In works such as Al-Shatibi's Al-Muwafaqat, it is emphasized that legal liability is always tied to consciousness, will, and the ability to choose. AI, as an algorithm-based system, lacks the elements of intent (qasd) and free will (iradah), and thus cannot be held morally or legally accountable.

Thus, in the event of a system error, algorithmic bias, or losses resulting from automated recommendations, responsibility remains with the developer, platform owner, or user who approves such decisions. This principle is crucial to prevent the "shifting of responsibility" onto technology, which could ultimately obscure accountability in transactions. Therefore, the implementation of AI in muamalah must be accompanied by audit mechanisms, periodic evaluations, and ethical oversight to ensure that the algorithms used do not deviate from the principles of justice and certainty. Without such controls, the risk of gharar may emerge in new forms, such as algorithmic opacity (black box systems).

Principles of Muamalah Fiqh Regarding the Prohibition of Gharar in the Context of AI Use in Digital Transactions

Fundamentally, Islamic commercial jurisprudence is built upon the principle of permissibility (al-aslu fi al-mu'amalat al-ibahah), justice ('adl), the consent of the parties (taradin), and the prohibition of harmful elements such as usury (riba), gambling (maisir), and gharar. Among these principles, the prohibition of gharar holds particularly strong relevance in digital transactions based on Artificial Intelligence (AI), as online transactions heavily rely on data, systems, and algorithms that are not always directly visible to the parties involved. The opacity of these mechanisms has the potential to create uncertainty regarding how prices are determined, how risks are calculated, or how automated decisions are generated (Sudanto, 2025). If these aspects are not adequately explained, elements of uncertainty may enter the contract and reduce the level of mutual consent (taradi) among the parties.

In classical fiqh, gharar is understood as significant ambiguity regarding the object, price, or consequences of the contract, as explained in literature such as Ibn Rushd's *Bidayat alMujtahid*. This principle remains relevant in the digital context, because although the form of the transaction changes, the substance of clarity and certainty remains a condition for the validity of the contract. In other words, technological transformation does not eliminate the Sharia obligation to ensure transparency and fairness.

The prohibition of gharar in muamalah fiqh is fundamentally aimed at preventing uncertainty that could lead to disputes and harm one of the parties in the contract. Gharar can occur if there is uncertainty regarding the object of the transaction, price, quality, quantity, or time of delivery. In the context of digital transactions, the concept of gharar has expanded in meaning, no longer limited to the physical aspects of goods but also encompassing the ambiguity of digital information, system mechanisms, and the validity of data that form the

basis of the contract (Maksum, 2024). This is because the objects of transactions in the digital era are often non-physical, such as data, virtual assets, or services based on automated systems, so that the potential for uncertainty shifts from the physical form of the goods to the transparency of algorithms, platform security, and the accuracy of the information presented to the parties.

From the perspective of muamalah fiqh, the principle prohibiting gharar aims to uphold justice (al-'adl) and prevent future disputes (tanazu'). When information regarding price, product specifications, terms and conditions, or system risks is not clearly explained, the contract potentially contains elements of uncertainty that are prohibited. Therefore, digital transparency serves as a contemporary manifestation of the principle of bayan (clarity) in contracts. The use of Artificial Intelligence (AI) in online transactions underscores the urgency of examining gharar, as AI operates through algorithms that are often not understood by users (Hikmah Febryan et al., 2025). Dynamic pricing, product recommendation systems, and transaction feasibility analysis are performed automatically based on big data processing. If this mechanism lacks transparency, information asymmetry may arise between service providers and consumers, which substantially has the potential to contain elements of gharar because one party lacks adequate understanding of the processes influencing the contract (Saifuddin & Febrianti, 2025).

This situation creates an unequal bargaining position, in which the party controlling the system and the data holds greater power than the party that merely receives the final outcome of the digital process. From the perspective of Islamic commercial jurisprudence (fiqh almuamalah), ambiguity that affects the rights and obligations of the parties can undermine the validity of a contract if the element of gharar reaches a significant level (gharar fahish). This differs from minor uncertainty that is still tolerated (gharar yasir). On the other hand, AI also has the potential to minimize gharar when used responsibly. Identity verification systems, fraud detection, the provision of more accurate product descriptions, and real-time transaction tracking can enhance clarity and certainty in digital contracts. Within this framework, AI can be positioned as a means (wasilah) that supports the realization of the principles of justice and the protection of wealth (hifz al-mal), as these are primary objectives within the maqasid al-shari'ah.

In Islamic jurisprudence, gharar is defined as significant uncertainty or ambiguity in a contract, whether regarding the object, price, quality, quantity, or time of delivery. The purpose of its prohibition is to uphold justice and prevent disputes, while also protecting property (hifz al-mal) as part of the maqasid al-syari'ah. In digital transactions, gharar no longer takes the form of mere physical ambiguity regarding goods but can also manifest as non-transparent information, data manipulation, or algorithmic systems that users cannot understand (Saragih et al., 2026). In the context of digital transactions, this opacity often stems from the complexity of the technological systems used, including platform mechanisms, lengthy and difficult-to-understand terms and conditions, and algorithm-based pricing practices. Consumers may face uncertainty regarding how prices are determined, how their personal data is used, or how the system resolves disputes. This situation has the potential to create information asymmetry between businesses and users, which substantially resembles the characteristics of gharar if it

results in one party being in a position where they do not sufficiently understand the subject matter and consequences of the contract.

The use of AI in digital transactions can be examined from two perspectives. First, AI has the potential to reduce gharar by providing accurate data analysis, identity verification, fraud detection systems, and more detailed product information. In this context, AI can be viewed as a wasilah (means) that supports the principles of clarity (bayan) and transparency (wuduh), thereby aligning with Sharia's objective of upholding transactional justice. Interpreting AI as a wasilah affirms that its status is not that of a legal subject, but rather an instrument that assists humans in realizing contracts more effectively, efficiently, and measurably. Thus, the existence of AI must be evaluated based on its function and impact on the fulfillment of the pillars and conditions of a contract, particularly regarding the clarity of the object, price, and the consent of the parties.

However, secondly, AI can also give rise to new forms of gharar if its algorithms are not transparent (black box), pricing is determined dynamically without clarity regarding the mechanism, or the data used is biased and manipulative (Iskandar et al., 2025). In such situations, uncertainty no longer lies in the subject matter of the contract but in the computational process that determines the value, risk, and outcome of the transaction. When the decision-making logic is inaccessible or incomprehensible to users, substantial ignorance arises that may affect the parties' willingness to enter into the contract. The phenomenon of dynamic pricing controlled by intelligent systems, for example, can raise ethical and legal issues if price changes occur without clear parameters and without adequate notification (Permadi et al., 2023). This condition has the potential to create injustice because consumers lack a rational basis for assessing the fairness of the offered price. Within the framework of muamalah fiqh, such practices may fall under the category of gharar fahish if the level of uncertainty directly impacts the substance of contractual rights and obligations.

On the other hand, the use of biased or manipulated data can also lead to discriminatory algorithmic decisions, thereby systematically harming certain parties. The inaccuracy and lack of neutrality of such data are not merely technical issues but also touch upon moral and legal dimensions, as they affect the validity of consent and the balance of benefits in a contract. If one party is harmed due to an unfair process, then the principles of justice ('adl) and public interest (maslahah) which form the foundation of muamalah are no longer fulfilled. The ambiguity of such a system can create information asymmetry between businesses and consumers, which substantially contradicts the principles of taradin and the prohibition of gharar in Islamic commercial jurisprudence (Ibrahim & Mawardi, 2025). From an Islamic legal perspective, this situation raises normative issues because consent (taradin) in a contract requires adequate knowledge (al-'ilm) regarding the object and consequences of the transaction. If the algorithmic mechanisms determining price, service priority, or transaction validity cannot be accessed or understood proportionally by the parties, then the element of uncertainty (jahalah) has the potential to escalate into significant gharar (gharar fahish) (Az-Zahra, 2026). This occurs particularly when the system's opacity directly impacts users' economic rights, such as irrational price discrepancies or detrimental automated decisions without room for clarification.

Data bias within AI systems can also undermine the principle of justice ('adl), which forms the foundation of Islamic commercial jurisprudence (fiqh al-muamalah). When systems are built on data that is non-representative, inaccurate, or biased toward certain groups, the resulting decisions have the potential to create unequal treatment in transactions (Satar & Rezky, 2025). In the context of the digital economy, this can be observed in disparities regarding access to services, assessments of financing eligibility, and the determination of risk levels that are not based on objective and proportional parameters. Conceptually, the principle of 'adl demands a balance of rights and obligations as well as non-discriminatory treatment of the parties involved. If an algorithm produces decisions that systematically disadvantage certain individuals or groups due to historical biases in the data, the contract formed upon it may lose its dimension of justice (Kholiq, 2025). This situation impacts not only legal-formal aspects but also the moral legitimacy of the muamalah practice itself.

Data bias in intelligent systems can also obscure the principles of information and opportunity equality, placing one party at a disadvantage without their awareness of the underlying causes. The opacity of data processing exacerbates this situation because the disadvantaged party lacks access to evaluate or challenge the basis of decision-making. Algorithms trained on non-representative data have the potential to result in price discrimination, access restrictions, or unequal treatment of certain groups (Nikmah et al., 2025). Within the framework of maqasid al-shari'ah, this situation contradicts the objectives of protecting property (hifz al-mal) and preventing harm (daf' al-darar).

Thus, from the perspective of muamalah fiqh, the use of AI in digital transactions is not evaluated based on the technology alone, but rather on its impact on the clarity of the contract and the fairness of the parties. As long as AI enhances transparency, minimizes harmful uncertainty, and maintains a balance of rights and obligations, it aligns with the principle prohibiting gharar. Conversely, if AI instead increases ambiguity and the potential for exploitation, its use must be critically evaluated within the framework of Islamic law.

CONCLUSION

This study finds that the integration of Artificial Intelligence (AI) from the perspective of *fiqh muamalah* serves as a strategic instrument to minimize elements of *gharar* in digital transactions by increasing transparency, information accuracy, and strengthening verification and fraud detection mechanisms. AI is capable of reducing information asymmetry, ensuring clarity of the contract object (*ma'qud 'alaih*), and supporting the principles of *bayan* (clarity), *taradi* (mutual consent), and *hifz al-mal* (protection of wealth). Furthermore, the implementation of AI in smart contracts strengthens legal certainty by ensuring that the pillars and conditions of the contract are met systematically. Nevertheless, this study also finds that AI has the potential to give rise to new forms of *gharar* if the algorithms are non-transparent (black box), contain data bias, or are utilized for manipulative practices such as dynamic pricing without clear parameters.

The limitations of this research lie in its qualitative and conceptual approach, which has not yet quantitatively tested the effectiveness of AI implementation across various digital

transaction platforms. Additionally, the limited empirical data from specific industry practices restricts the generalization of the findings.

Future research is recommended to employ a mixed-methods approach on specific Islamic fintech or e-commerce platforms to measure the impact of AI implementation on information transparency, gharar prevention, and the protection of users' wealth based on the principles of fiqh muamalah. Furthermore, future studies should develop and test a Sharia-based AI governance model using measurable indicators, including algorithmic transparency, pricing fairness, Sharia audits, and human oversight, to establish practical implementation guidelines for regulators and digital industry stakeholders.

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