

Reconstructing Artificial Intelligence-Based Digital Marketing Practices from the Perspective of Maqāṣid al-Sharī'ah: A Study of HIPMI Business Actors in Bone Regency

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Abstract

The rapid adoption of Artificial Intelligence (AI) in digital marketing has reached micro, small, and medium enterprises (MSMEs), including young entrepreneurs affiliated with the Indonesian Young Entrepreneurs Association (HIPMI) in Bone Regency. While AI is increasingly used to support marketing activities, its application among local entrepreneurial communities remains undocumented, and its compatibility with Islamic business ethics has rarely been examined. This study aims to analyze the forms and patterns of AI-based digital marketing practice among HIPMI Bone business actors, examine its ethical implications from a maqāṣid al-sharī'ah perspective, identify the factors influencing its use, and reconstruct a marketing practice model consistent with sharī'ah principles. A qualitative field research design combining empirical and normative approaches was employed, with data collected from five purposively selected informants — active board members and business owners within HIPMI Bone — through in-depth interviews, non-participant observation, and documentation. Data were analyzed using the Miles and Huberman interactive model (data reduction, data display, and conclusion drawing/verification), with credibility ensured through source, technique, and time triangulation. The findings show that AI (primarily ChatGPT, Canva AI, and Gemini) is used as an assistive technology for content ideation, promotional design, captioning, scheduling, cross-language communication, and business security, while final decisions and content verification remain firmly in human hands. Ethically, informants consistently uphold honesty (ṣidq), transparency (amānah), fairness ('adl), and consumer protection, positioning AI output as always subject to manual review before publication. Supporting factors include competitive pressure, efficiency needs, digital literacy, and affordable AI tools, while inhibiting factors include AI's limited grasp of local context, dependency risk, and the need for continuous manual editing. These findings inform a reconstructed model in which AI functions as a sharī'ah-compliant assistive tool, with human verification and ethical oversight as the central safeguard of maṣlaḥah (public benefit) in digital marketing practice.

Keywords: *Artificial Intelligence, Digital Marketing, Maqāṣid al-Sharī'ah, MSME, HIPMI*

1. Introduction

Digital technology has transformed nearly every dimension of economic activity and business practice, shifting producer-consumer interaction from physical to digital spaces and reshaping how business actors design marketing strategies, manage operations, and make data-driven decisions.

Among the most consequential innovations is Artificial Intelligence (AI), which has moved from an experimental tool used mainly by large corporations to a strategic instrument increasingly adopted by micro, small, and medium enterprises (MSMEs) for managerial decision-making, digital marketing management, consumer data analysis, and operational efficiency.

In marketing and sales, AI enables business actors to shift from reactive to proactive, prediction-based approaches — identifying consumer behavior patterns, mapping preferences, forecasting demand trends, and generating more personalized and contextual promotional content. For young entrepreneurs in particular, whose growth is often constrained by limited capital, human resources, and access to technology and information, AI offers a strategic opportunity to automate business processes, optimize customer data management, and improve the speed and accuracy of decision-making.

In Bone Regency, South Sulawesi, this entrepreneurial potential is embodied in the Indonesian Young Entrepreneurs Association (Himpunan Pengusaha Muda Indonesia, HIPMI), which brings together young business actors across trade, services, and digital-based enterprises. Preliminary communication with an active HIPMI Bone member indicated that AI adoption is uneven: larger businesses have integrated AI into operational systems supported by dedicated data analysts, while others use web-based systems or specific applications for digital marketing and customer data processing, and still others — at the level of individual managers — use platforms such as ChatGPT as a working partner for concept development and daily efficiency. This variation suggests that AI use among HIPMI Bone members is adaptive and contextual, yet has not been systematically mapped within a scholarly framework.

Beyond technical and managerial dimensions, AI-based marketing also raises value and ethical questions, particularly within a society grounded in Islamic values. From an Islamic economic perspective, business activity is evaluated not only by efficiency and profit but also by conformity with *sharīʿah* principles such as honesty (*ṣidq*), justice (*ʿadl*), trustworthiness (*amānah*), and public benefit (*maṣlaḥah*). The use of digital technology, including AI, in marketing and sales carries potential ethical risks — inaccurate information, algorithmic manipulation of consumer preferences, or exploitation of customer data without adequate moral consideration — which makes it necessary to situate AI adoption within an Islamic business ethics framework aligned with the ultimate objectives of *sharīʿah* economics: the welfare and benefit of all parties involved.

Existing scholarship on AI adoption among young entrepreneurial communities at the local/regional level, particularly within entrepreneurship organizations, remains limited; most studies focus on large firms or apply quantitative approaches examining aggregate indicators such as technology-adoption rates and sales-volume growth. This leaves a gap between empirical, on-the-ground phenomena and available academic documentation — one this study addresses through a qualitative approach capable of capturing the social, cultural, and religious dynamics of technology adoption, application, and meaning-making among Muslim business actors at the community level.

Accordingly, this study aims to: (1) analyze the forms and patterns of AI-based digital marketing practice among HIPMI Bone business actors; (2) analyze the ethical implications of these practices from a *maqāṣid al-sharīʿah* perspective; (3) identify the factors influencing AI-based digital marketing practice among HIPMI Bone business actors; and (4) reconstruct a model of AI-based digital marketing practice consistent with *maqāṣid al-sharīʿah* principles. The study is confined to HIPMI Bone members who have adopted AI in their marketing activities and does not attempt to statistically test relationships between variables, consistent with its qualitative, meaning-oriented design.

2. Literature Review

Artificial Intelligence in Marketing and Sales

Artificial Intelligence refers to computer systems capable of performing tasks that typically require human intelligence, including natural language processing, pattern recognition, and automated decision support. In sales and marketing contexts, AI functions primarily as an assistive technology — supporting content generation, customer communication, trend research, and administrative efficiency — rather than as a substitute for human judgment (Fischer et al., 2023; Wang, 2025).

Maqāṣid al-Sharī'ah as an Ethical Framework

Maqāṣid al-sharī'ah refers to the higher objectives of Islamic law, commonly categorized into the protection of religion (ḥifẓ al-dīn), life (ḥifẓ al-nafs), intellect (ḥifẓ al-'aql), lineage (ḥifẓ al-nasl), and property (ḥifẓ al-māl). Applied to business ethics, this framework evaluates practices not only by commercial effectiveness but by their contribution to justice, transparency, consumer protection, and overall maṣlaḥah (public benefit) (Iqbal et al., 2024).

Islamic Marketing Ethics

Islamic marketing ethics emphasizes ṣidq (honesty), amānah (trustworthiness), tabligh (transparent communication), and 'adl (fairness) as guiding principles that should govern promotional content, pricing information, and customer interaction, ensuring that commercial gain does not come at the expense of consumer welfare or truthful representation (Fatihah & Saidah, 2024).

Prior Research

Several studies inform the present research. Iqbal et al. (2024) examined the integration of AI and maqāṣid al-sharī'ah in Islamic financial technology, finding that ethical oversight remains essential despite technological efficiency gains. Wang (2025) found that AI-driven personalization significantly enhances marketing engagement but raises data-privacy concerns requiring governance frameworks. Fischer et al. (2023) studied AI adoption among European SMEs and identified digital literacy and perceived usefulness as key adoption drivers, while highlighting persistent human-oversight needs. Fatihah and Saidah (2024) proposed a sharī'ah-compliant promotional model emphasizing transparency and truthful claims. Luthfiansyah et al. (2023) examined MSME digital marketing strategies and found that technology adoption succeeds only when paired with adequate human competence. These studies share the core concern of this research — AI adoption and its governance — but few examine the specific intersection of AI marketing practice and maqāṣid al-sharī'ah within a local entrepreneurial community, which constitutes the gap this study addresses.

Conceptual Framework

Building on the theoretical foundation above, this study conceptualizes AI-based digital marketing practice as shaped by four interrelated dimensions: the forms and patterns of AI use, the ethical implications evaluated through maqāṣid al-sharī'ah, the supporting and inhibiting factors influencing adoption, and the resulting reconstructed model that positions AI as a sharī'ah-compliant assistive technology under continuous human verification and ethical oversight.

3. Research Methods

Research Design and Approach

This study employs qualitative field research combining empirical and normative approaches. The empirical dimension examines the actual practice of AI-based digital marketing among HIPMI Bone business actors, while the normative dimension evaluates the conformity of these practices with maqāṣid al-sharī'ah principles, forming the basis for a reconstructed, more ethical and beneficial marketing model. The study further integrates perspectives from Islamic economics, computer/information science (conceptually, not technically), and digital marketing to provide a comprehensive analysis of both the technological and sharī'ah-compliance dimensions of AI adoption.

Research Site and Informants

The study was conducted in Bone Regency, South Sulawesi, focusing on the HIPMI Bone community. Data were collected over approximately three months, covering preparation, field data collection, and analysis/reporting. Five informants — active HIPMI Bone board members who are simultaneously business owners across diverse sectors (culinary, retail, printing, pharmacy, and general trade) — were selected through purposive sampling based on their active use of AI in digital marketing and their strategic organizational positions, ensuring both depth and diversity of information.

Data Collection Techniques

Data were collected through three complementary techniques: (1) semi-structured in-depth interviews using an open, flexible interview guide covering the forms and patterns of AI use, its application in promotion and customer interaction, its benefits and effectiveness, its ethical implications

(data protection, transparency, algorithmic manipulation risk), the factors influencing its use, and informants' views on shari'ah-compliant AI-based marketing; (2) non-participant observation of digital platform use and business-consumer interaction patterns; and (3) documentation of relevant records, archives, and photographs supporting the interview and observation data.

Data Analysis Technique

Data were analyzed using the interactive model developed by Miles and Huberman, comprising three continuous stages: data reduction (selecting, focusing, and organizing raw data into themes aligned with the research focus), data display (arranging reduced data into narrative descriptions, matrices, or thematic tables to identify patterns and relationships), and conclusion drawing and verification (interpreting displayed data against the theoretical framework and research objectives, with conclusions repeatedly verified through additional data collection or re-examination). Data credibility was ensured through triangulation of sources (comparing information across members and board officials), techniques (comparing interview, observation, and documentation data), and time (collecting data at different points to assess consistency).

4. Results and Discussion

Informant Profile

The study involved five active board members of HIPMI Bone, purposively selected for their demonstrated use of AI in digital marketing and their representation of diverse business sectors, providing varied perspectives on AI-based marketing practice.

Table 1. Informant Profile

No.	Name	Position in HIPMI Bone	Business/Occupation
1	Arjum Syam	Secretary	Independent entrepreneur
2	Nurcholis HS	Division Head	Owner, KHAKHA Drifoo (culinary)
3	Aguna Fakhdy Aziez	MSME Division Head	Director, CV. Triasmuda
4	Muh. Abdul Anshar, S.Sy.	General Treasurer	Owner, Damai Printing
5	Apt. Wawan Setiawan, S.Farm.	Deputy Secretary-General	Independent entrepreneur (pharmacy)

Source: Field interviews, 2026.

Forms and Patterns of AI-Based Digital Marketing Practice

All five informants confirmed that AI has become integral to their digital marketing activities, functioning as a supporting technology that improves effectiveness, efficiency, and productivity despite differing business characteristics. AI use extends beyond promotional content creation to market-trend research, content ideation, caption writing, poster and banner design, customer communication, administrative document preparation, work scheduling, cross-language communication with overseas customers, and operational security support. Nurcholis HS, for instance, uses AI to research emerging menu trends, automatically generate promotional captions, and identify new product ideas based on market trends, which he described as making marketing "more adaptive to changing consumer needs."

Table 2. AI Platforms Used by HIPMI Bone Business Actors

Informant	AI Platforms	Digital Platforms
Nurcholis HS	ChatGPT, Canva AI, Gemini	Social media
Arjum Syam	ChatGPT, Canva AI, Gemini	Social media
Aguna Fakhdy Aziez	ChatGPT, Canva AI, Gemini, Meta AI	Instagram, WhatsApp, Facebook
Muhammad Abdu Anshar	ChatGPT, Canva AI, Gemini, Meta AI, AI Translator, AI-based CCTV	Social media & business communication
Wawan Setiawan	ChatGPT, Canva AI	Instagram, Facebook

Source: Field interviews, 2026.

The pattern of AI use varies with business characteristics: culinary businesses emphasize trend research and visual content, retail and printing businesses emphasize design and administrative efficiency, and pharmacy-based businesses emphasize regulatory-compliant health education and promotional content. Despite this variation, all informants converge on treating AI strictly as a supporting tool, with human judgment retained for final content decisions.

Ethical Implications from a Maqāṣid al-Sharī'ah Perspective

All informants positioned honesty (ṣidq) as the primary ethical foundation of AI use: AI-generated content is consistently reviewed, edited, and verified before publication, with responsibility for factual accuracy remaining with the business owner rather than the technology. Nurcholis HS explained that promotional content must use authentic product photos, avoid overclaiming, and display accurate information including halal labeling, stating that content is kept “honest and transparent by re-checking AI output, avoiding excessive claims, and using real photos.” Aguna Fakhdy Aziez similarly verifies all AI-generated information on price, specifications, and completion time before publication, revising manually whenever discrepancies arise.

Beyond honesty, informants emphasized transparency (amānah) and fairness (‘adl) in customer communication, alongside consumer-protection concerns — particularly regarding data privacy and the risk of algorithmic manipulation of consumer preferences. Muhammad Abdu Anshar underscored that AI functions only as an assistive tool, with final content decisions remaining with the business owner to ensure information stays “honest, transparent, and trustworthy to customers.” Collectively, these practices indicate that AI adoption among HIPMI Bone business actors is ethically bounded: technology accelerates content production, but moral responsibility for the resulting message remains squarely human, consistent with the maqāṣid principles of protecting intellect (ḥifẓ al-‘aql) and property (ḥifẓ al-māl) of consumers from misleading commercial claims.

Factors Influencing AI-Based Digital Marketing Practice

Supporting factors identified include competitive pressure (particularly acute in the food-and-beverage sector), the need for faster and more efficient content production, adequate digital literacy and human-resource capability, available technological infrastructure, and the relatively affordable cost of AI applications such as ChatGPT and Canva AI. Nurcholis HS linked AI adoption directly to competitive pressure in online F&B marketing, noting that despite occasionally unstable internet connectivity in Bone, the cost of AI tools remains manageable relative to the competitive benefit gained.

Inhibiting factors include AI's limited grasp of local business characteristics and cultural context, the consequent need for manual editing of AI output, the risk of over-dependency reducing entrepreneurial creativity, the need for continuous competency updating given AI's rapid development, and unstable internet infrastructure. Aguna Fakhdy Aziez noted that even paid AI services do not always match customer needs, requiring manual revision, and that AI “has not been able to replace our creativity and experience in understanding customer character.” To address these constraints, business actors manually verify and edit AI output, adapt content to business and customer characteristics, pursue digital-competency training, and continuously track AI developments — underscoring that human experience and creativity remain the decisive factor in marketing-strategy quality.

Reconstructed Model of AI-Based Digital Marketing Practice

Synthesizing the findings above, AI-based digital marketing practice among HIPMI Bone business actors functions as an assistive technology integrated into, rather than replacing, human-led marketing strategy. ChatGPT, Canva AI, and Gemini are the most widely used platforms, with Meta AI, AI Translator, and AI-based CCTV adopted according to specific business needs. Across all cases, AI output is invariably reviewed and edited before publication, positioning verification as the central safeguard connecting technological efficiency to sharī'ah compliance.

Table 3. Synthesis of Research Findings

Finding Aspect	Synthesis
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Form of AI Use	Captioning, visual design, content ideation, document preparation, scheduling, customer communication, translation, and security.
AI Platforms	ChatGPT, Canva AI, Gemini, Meta AI, AI Translator, AI-based CCTV, used according to business needs.
Pattern of Use	AI as an assistive tool; all output reviewed, edited, and decided upon by humans before publication.
Benefits	Improved work efficiency, time savings, creative ideas, wider marketing reach, better customer service.
Ethical Implications	Honesty, transparency, and consumer-rights protection; avoidance of misleading claims and data misuse.
Supporting Factors	Business competition, efficiency needs, digital literacy, HR competence, technological development, affordable AI cost.
Inhibiting Factors	AI output not always fit for purpose, limited grasp of local context, need for manual editing, continuous learning demand.

Source: Field interviews, 2026 (synthesized by the researcher).

This synthesis forms the basis of a reconstructed model in which AI operates as a *sharī'ah*-compliant assistive technology: technological efficiency (speed, creativity, reach) is preserved, while human verification anchored in *ṣidq*, *amānah*, *tablīgh*, *'adl*, consumer protection, and *maṣlaḥah* governs every output before it reaches the consumer. Success in this model is measured not only by marketing efficiency and sales performance but by the extent to which practice remains ethical, accountable, and sustainable.

Discussion

The finding that AI functions as an assistive rather than autonomous technology aligns with Fischer et al. (2023), who found that AI adoption among SMEs succeeds only when paired with sustained human oversight and adequate digital literacy. It also extends Wang (2025), who highlighted data-privacy governance as essential to responsible AI-driven personalization — a concern directly echoed by HIPMI Bone informants' emphasis on data protection and manual verification.

The ethical findings corroborate Iqbal et al. (2024) and Fatihah and Saidah (2024), both of whom argue that AI adoption in Islamic economic contexts must be anchored in *maqāṣid al-sharī'ah* rather than efficiency metrics alone. The present study extends this literature by demonstrating, through primary field data, how *ṣidq*, *amānah*, and *'adl* are operationalized in practice — not merely asserted normatively — through concrete verification routines such as fact-checking prices, avoiding overclaiming, and using authentic product imagery.

Finally, the identified supporting and inhibiting factors reinforce Luthfiansyah et al. (2023), who found that MSME technology adoption succeeds only when paired with human competence; here, competitive pressure and affordability drive adoption, while limited local-context understanding and dependency risk necessitate continuous human oversight and competency development. Together, these findings position the HIPMI Bone case as an illustrative example of how local entrepreneurial communities can adopt frontier technology while remaining anchored in Islamic business ethics — a contribution that extends the largely large-firm, quantitative literature on AI marketing adoption into a qualitative, community-level, and normatively grounded context.

5. Conclusion

This study examined AI-based digital marketing practice among five HIPMI Bone business actors through a qualitative, *maqāṣid al-sharī'ah*-informed lens. Four conclusions emerge. First, AI is used as a supporting technology for captioning, promotional design, content ideation, trend analysis, translation, and customer communication — primarily via ChatGPT, Canva AI, and Gemini — improving efficiency, creativity, and marketing effectiveness, though all output passes through human verification and editing before publication. Second, the ethical implications of this practice are largely consistent with *maqāṣid al-sharī'ah*, reflected in business actors' commitment to honesty, information

verification, avoidance of misleading content, and consumer-rights protection, positioning AI as a *maṣlaḥah*-supporting tool under human oversight grounded in *amānah*, transparency, and justice. Third, influencing factors include internal factors (digital literacy, creativity, willingness to learn, adaptability) and external factors (technological development, digital competition, shifting consumer behavior, ease of access to AI platforms), with the main obstacles being limited user competence, dependency on prompt quality, and the continuous need for output verification – addressed through digital-competency improvement, self-directed learning, and combining AI with business experience and knowledge. Fourth, the reconstructed model integrates AI technology with Islamic business ethics, positioning AI as a supporting tool while humans retain decision-making authority through verification and evaluation grounded in *ṣidq*, *amānah*, *tabligh*, *ʿadl*, consumer protection, and *maṣlaḥah*, such that AI adoption success is measured by both marketing efficiency and ethical accountability.

These findings suggest that HIPMI Bone and similar entrepreneurship organizations should consider developing structured AI training, digital-literacy programs, and internal ethical guidelines for AI-based marketing to help members professionalize their practice while remaining aligned with *sharīʿah* economic principles. Future research is encouraged to extend this qualitative case-level inquiry through comparative studies across regions or entrepreneurial communities, and to explore complementary quantitative measures of AI-adoption impact on business performance alongside its ethical dimensions.

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