

## The Meaning of Artificial Intelligence (AI) Utilization in Business: A Phenomenological Study from the Perspective of Muslim Entrepreneurs in Indonesia

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### ARTICLE INFO

### ABSTRACT

#### Keywords:

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**Background:** The development of Artificial Intelligence (AI) has brought significant changes to the business world, including among Muslim entrepreneurs. However, this advancement raises questions about how such technology can be utilized without neglecting Islamic values. This study aims to understand how Muslim entrepreneurs interpret spiritual values, apply Islamic ethics, and perceive the economic and efficiency functions of AI usage.

**Method:** A qualitative method with a phenomenological approach was employed to explore the experiences of Muslim entrepreneurs in Indonesia, selected through purposive sampling. Data were analyzed using NVivo software.

**Results:** The findings reveal that the meaning of AI usage encompasses five core values: tawhid (monotheism), amanah (trustworthiness), sharia compliance, efficiency, and gratitude. The application of Islamic ethics is reflected in honesty, justice, social responsibility, trust, and ihsan (excellence) in the utilization of technology. The interpretation of AI's economic and efficiency functions is viewed as part of human effort (ikhtiar) to enhance productivity and competitiveness while maintaining spiritual balance and social welfare.

**Conclusion:** The implications of this study highlight the potential for developing AI usage guidelines that align with Islamic ethics, ensuring efficiency and competitiveness while upholding justice and social responsibility.

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## INTRODUCTION

The development of Artificial Intelligence (AI) technology has transformed various modern business practices through automation, data analysis, and algorithm-based decision-making (Huang et al., 2023). AI not only increases efficiency and productivity but also personalizes services and optimizes companies' value chains (J, 2025; Kim, 2023; Prasanth et al., 2023). However, despite these benefits, the

use of AI also raises increasingly complex ethical issues, such as algorithmic bias, lack of transparency, data misuse, and weak moral responsibility in technology-based decision-making (Arsyad et al., 2025; Elmahjub, 2023; Kieslich et al., 2021; Sitiris & Busari, 2024). This debate becomes increasingly important in the context of Muslim businesses, as the use of technology is assessed not only on its economic benefits but also on its alignment with spiritual values and Islamic principles.

From an Islamic economic perspective, technology is not inherently value-free, but rather a means (*wasilah*) whose use must be directed towards human well-being. Principles such as monotheism (*tawhid*), trustworthiness (*amanah*), justice (*'adl*), and benefit (*maslahah*) demand that technology be used responsibly and without causing social or moral harm (Gorian & Osman, 2024; Kosasih et al., 2024). Therefore, integrating AI into Muslim business practices requires an approach that is not solely focused on technological efficiency but also considers ethical and spiritual dimensions. In this context, the *maqasid al-Shariah* (Islamic principles) become crucial as an ethical foundation for understanding the use of modern technology, particularly in safeguarding religion, life, mind, property, and progeny (Lubis, 2024). In this study, *maqasid al-Shariah* is not positioned as a normative legal framework for determining whether AI is permissible or forbidden, but rather as an ethical framework for understanding how Muslim businesspeople assess the benefits, responsibilities, fairness, and social impacts of AI use in daily business activities. Although various studies have addressed AI ethics, most remain dominated by secular approaches that emphasize principles of fairness, accountability, transparency, and privacy (Liu & Wang, 2025; Neiroukh et al., 2024). This approach tends to position technology as a purely rational and regulatory issue, with little consideration of the spiritual dimension and religiously based moral responsibility (Kubaisi, 2024). Consequently, a conceptual gap has emerged between the universal nature of modern AI ethics and the Islamic ethical framework grounded in revelation and transcendental values (Sofyan et al., 2024).

In the Islamic intellectual tradition, technological development is understood to remain within the framework of *maqasid al-Shari'ah* (obligatory objectives), *amanah* (trust), and the welfare of the community. Several contemporary Islamic thinkers, such as Kamali (2002), emphasize that technological innovation cannot be separated from the values of justice, moral responsibility, and respect for human dignity. This thinking has developed into a discourse on Islamic technological ethics and digital *fiqh* (jurisprudence), which positions the use of technology as part of human responsibility to God and fellow human beings. Thus, the use of AI in Muslim businesses is not only about economic effectiveness but also concerns how the technology is understood and implemented in accordance with Islamic values.

Previous studies have also shown that discussions about AI still focus primarily on economic benefits, such as the efficiency of Islamic financial services, transaction automation, and increased compliance with Sharia principles (Kelley, 2022; Wazin et al., 2025). However, little research has specifically examined the subjective experiences of Muslim businesspeople in understanding and implementing AI in line with Islamic spiritual and ethical values (Shamdi et al., 2022). Most previous studies have also been normative, emphasizing legal aspects or Sharia compliance, without exploring how businesspeople actually experience and interpret the use of AI in their daily business practices.

However, a phenomenological approach is crucial because the debate about AI in Islam has so far focused largely on normative issues, such as the permissibility of using certain technologies. This normative approach has not fully explained how Muslim businesspeople experience, interpret, and negotiate the use of AI amidst demands for economic efficiency and their spiritual values. Therefore, understanding lived experience is crucial to discerning how Islamic values are truly internalized in the dynamic and complex use of modern technology (Abrokwah-Larbi & Awuku-Larbi, 2023; Ashok et al., 2022; Yaşar, 2024).

Based on this research gap, this study seeks to explore in-depth how Muslim businesspeople interpret the use of AI in their business activities from an Islamic economic perspective. The focus of the research lies not on the technical capabilities of AI, but rather on how spiritual values, Islamic ethics, and economic functions are interpreted. Using a phenomenological approach, this study explores the subjective awareness and experiences of Muslim businesspeople as they face the development of AI, while also examining how Islamic values shape their perspectives on modern technology (Bakar et al., 2024).

Based on the description above, the research questions are formulated as follows: (1) How do Muslim businesspeople interpret spiritual values in the use of AI? (2) How are Islamic ethics understood and applied in the use of AI? (3) How do Muslim businesspeople interpret the economic and efficiency functions of AI applications without neglecting spiritual and social values?

This research is original because it combines phenomenology, Islamic ethics, and the practice of AI use in modern business within a single, integrated analytical framework. Unlike most previous research that focuses on normative and regulatory aspects, this study emphasizes the lived experiences of Muslim businesspeople in interpreting the use of AI. Thus, this research is expected to enrich contemporary Islamic economics literature, particularly in the study of the ethics of AI technology, while also providing a conceptual contribution to the development of guidelines for AI use that align with Sharia principles, social justice, and the welfare of the community.

## METHOD

This research employs a qualitative, phenomenological approach to understand the lived experiences and subjective interpretations of Muslim businesspeople regarding the use of AI in their business activities. The phenomenological approach was chosen because this research does not focus on normative assessments of the permissibility of AI use in Islam, but rather on how Muslim businesspeople experience, understand, and interpret its use in their daily business practices (Alhazmi & Kaufmann, 2022). Thus, phenomenology enables researchers to explore the deepest structures of meaning that shape participants' awareness of the relationships among technology, spirituality, Islamic ethics, and economic activity.

Primary data were obtained through interviews with 30 Muslim businesspeople in Indonesia who have used AI in their business management. Participants were selected using a purposive sampling technique based on the relevance of their experiences to the research focus (Magnone & Yeziarski, 2024). The participant criteria included: (1) being Muslim and actively running a digital or technology-based business, (2) having used or implemented AI in business activities for at least one year, and (3) having an understanding of Islamic ethical values in business practices. This understanding was not measured using quantitative instruments but rather identified through participants' involvement in business practices that consider halal (permissible) aspects, honesty, trustworthiness, social responsibility, and sharia principles in business decision-making. Thus, these criteria were used to ensure that participants had reflective experiences relevant to the research focus.

Interviews were conducted both in person and online using a semi-structured guide that enabled in-depth exploration of participants' experiences, perceptions, and moral reflections on the use of AI. Interview questions focused on three main aspects: the spiritual meaning of AI, the application of Islamic ethics to the use of technology, and the interpretation of AI's economic function and efficiency in business practices. All interviews were recorded with the participants' consent and then transcribed verbatim before analysis.

Data analysis was conducted using NVivo 14 software to support data organization, thematic coding, and the identification of meaning patterns across transcripts (Zhou et al., 2022). In this study, NVivo was not used for statistical analysis or to generate word frequency visualizations, but rather as a tool to group participants' experiences into phenomenological themes that represent shared meaning structures. Therefore, visualizations such as word clouds and word trees were used only as supporting tools for the initial exploration of participants' language patterns. At the same time, the analysis remained focused on interpreting participants' lived experiences in depth.

The stages of phenomenological analysis were carried out through a process of phenomenological reduction, the identification of units of meaning, the grouping of essential themes, and the development of textural and structural descriptions of participants' experiences (Vignato et al., 2021). In the initial stage, the researcher engaged in bracketing, a reflective effort to suspend personal assumptions, normative views, and subjective judgments about AI and Islamic ethics, ensuring that interpretations remained centered on participants' authentic experiences. This reflexivity process was carried out continuously through analytical memos and academic discussions during data interpretation to minimize researcher bias.

Data validity was maintained through source triangulation, member checking, and peer debriefing to ensure that interpretations were consistent with participants' experiences (Erdmann & Potthoff, 2023). Furthermore, the analysis was conducted with sensitivity to participants' varying levels of understanding of Islamic business values. The researcher did not treat all experiences identically but considered differences in levels of understanding of Islamic ethics in interpreting themes, particularly in the relationship between technological efficiency, moral responsibility, and spiritual values. The final stage of the research involved thematic interpretation, linking participants' experiences to the context of Islamic business ethics, the maqasid al-syariah (obligatory actions), and the development of AI technology in modern business. Thus, this study not only describes individual experiences but also explains how the values of monotheism, trustworthiness, sharia, efficiency, and gratitude shape the moral awareness of Muslim businesspeople in their use of AI as part of contemporary business practices.

**Table 1. Profile of Research Respondents**

Code	Gender	Age Range	Business Sector	AI Usage Duration	Understanding of Islamic Business Values
P1–P3	Male	30–45	E-commerce & Halal Retail	1–2 years	Moderate
P4–P6	Female	27–38	Education	1–2 years	High
P7–P9	Male	35–48	Halal Logistics & Agritech	2–2 years	Moderate
P10–P12	Female	28–36	Halal F&B and Culinary	1–2 years	Basic
P13–P15	Male	33–42	Halal Food & Beverage Retail	2–3 years	Moderate
P16–P18	Female	30–40	Halal Beauty & Fashion	1–2 years	High
P19–P21	Male	34–46	Halal Healthtech	2 years	High
P22–P24	Female	29–37	Halal Marketplace & Services	1–3 years	Moderate
P25–P27	Male	32–45	Islamic Tech Start-up	1–2 years	High
P28–P30	Female	26–35	Vehicle Accessories	1 year	Basic

*Source: Data processed by the authors*

## RESULTS AND DISCUSSION

### Results

Data analysis was conducted using a phenomenological approach with NVivo 14. The analysis process began with open coding of interview transcripts, followed by axial coding to group conceptually related meanings. It culminated in the identification of essential themes that represent participants' subjective experiences with AI in their business activities. In this study, NVivo was used to organize, code, and visualize language patterns. In contrast, themes were determined through phenomenological interpretations of participants' lived experiences.



**Figure 1. Word cloud of Muslim Entrepreneurs' Interpretations of AI Usage**

*Source: NVivo Analysis Results*

The word cloud visualization in Figure 1 was used as an exploratory tool to highlight trends emerging from participants' narratives. Words such as tawhid (Islamic faith), amanah (trust), sharia (Islamic sharia), ethics, efficiency, responsibility, and gratitude demonstrate that Muslim businesspeople's use of AI is understood not only in technical and economic terms, but also in relation to spiritual values, Islamic ethics, and social responsibility. However, this visualization was not used as the primary basis for the conclusion, but rather as support for the results of the phenomenological thematic analysis.

Based on the data coding and interpretation process, this study yielded five main themes: (1) tawhid (Islamic faith), (2) amanah (trust), (3) sharia (Islamic sharia), (4) efficiency, and (5) gratitude. These five themes are interrelated and form a unified understanding of how technology is understood, used, and constrained from an Islamic perspective.

**Table 2. Thematic Structure of AI Meaning Among Muslim Entrepreneurs**

Main Theme	Core Meaning	Supporting Participants	Dominant Participant Characteristics
Tawhid	AI is understood as a tool, not the primary determinant of business outcomes.	P1, P3, P5, P9, P11	Dominant participants with high understanding of Islam
Amanah	The use of AI is seen as a moral responsibility	P2, P4, P6, P10, P15	Many appear in the halal retail and education sectors
Syariah	AI must comply with halal principles and Islamic ethics	P5, P7, P9, P13, P17	Dominant in halal-based businesses
Efficiency	AI increases productivity without eliminating human values	P4, P6, P8, P12, P16	Appears in almost all business sectors
Gratitude	Technology is understood as a blessing that must be utilized properly.	P1, P6, P12, P18, P23	More dominant in participants with longer AI experience

*Source: Data processed by the authors*

### Spiritual Meaning in the Use of AI

The analysis shows that Muslim businesspeople interpret the use of AI not only as a technological tool, but also as part of spiritual awareness in business activities. The dominant spiritual theme is tawhid, the belief that technology is merely a means, with the outcome of efforts resting in the will of God. Participants view AI as part of a human endeavor that should not replace spiritual dependence on God.

In addition to tawhid, the theme of trust (amanah) also emerged strongly in the participants' narratives. The use of AI is understood as a moral responsibility that must be accounted for to both humans and God. Trust (amanah) in this context includes honesty in data use, protection of customer rights, and avoiding misuse of technology for interests that harm others.

Another spiritual theme is gratitude. Some participants view technological advances as a blessing from God that must be utilized properly and not misused. Gratitude is expressed through the wise and productive use of AI while still considering the technology's social and moral impacts.

However, there is variation in participants' interpretations. Participants with a high level of understanding of Islamic values tended to interpret AI within a deeper spiritual framework. In contrast, those with a basic level of understanding emphasized the practical benefits and operational efficiency of technology in daily business.

### Understanding and Implementation of Islamic Ethics in AI Utilization

Data analysis shows that Muslim businesspeople understand Islamic ethics as a moral framework that both limits and guides the use of AI in business activities. Sharia themes emerged as the primary basis for determining the ethical boundaries of technology use. Participants emphasized that AI should not be used for manipulation, fraud, data exploitation, or business practices that conflict with the principles of halal (permissible) and justice.

The values of honesty and justice also emerged prominently in participants' narratives. They believed that the use of AI should maintain information transparency, avoid algorithmic manipulation, and not harm other parties, including customers, employees, or business partners.

Furthermore, participants highlighted the importance of social responsibility in the use of AI. Some participants expressed concern that excessive reliance on technology could reduce human interaction or even eliminate certain jobs. Therefore, AI is understood not only as a business tool but also as a social mandate whose use must consider the public good.

To strengthen the thematic interpretation, a Word Tree analysis of the term "ethics" was conducted to visualize the contexts in which the term appeared in participants' narratives.

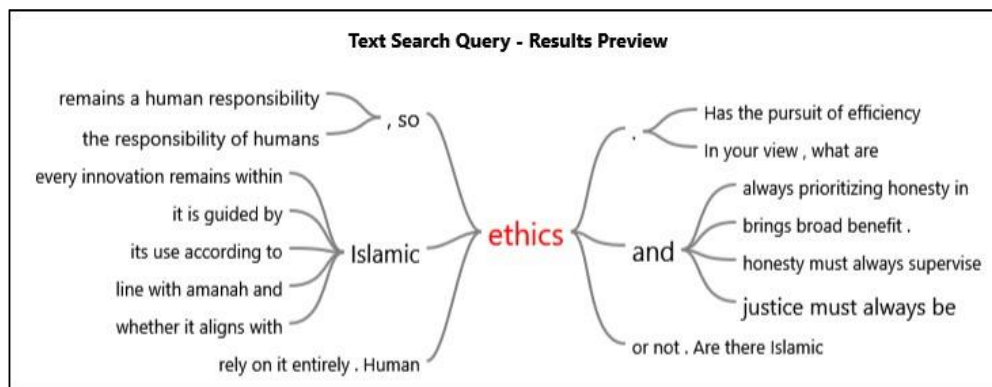


Figure 2. Word Tree with Keyword Ethics

Source: NVivo Analysis Results

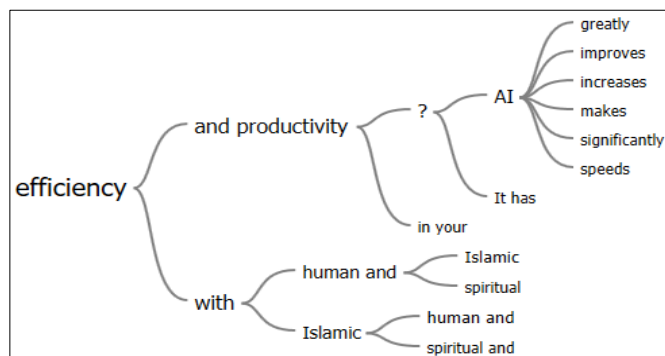
The Word Tree visualization in Figure 2 illustrates the context in which the term "ethics" appears in participants' narratives. The word frequently appears alongside terms such as "Islamic values," "justice," "honesty," and "responsibility." This visualization demonstrates participants' tendency to associate AI use with Islamic moral values. However, the Word Tree in this study is used solely to illustrate linguistic context, not to establish causal relationships between concepts.

#### Interpretation of Economic Function and Efficiency in AI Utilization

The results show that Muslim businesspeople interpret AI efficiency integratively, combining economic dimensions with spiritual and social values. The theme of "efficiency" emerged most widely across almost all participating business sectors. AI is understood to increase productivity, accelerate work processes, reduce operational costs, and facilitate more effective business decision-making.

However, participants did not view efficiency solely as achieving material gain. Most emphasized the importance of maintaining a balance between business productivity and human values. They believed that efficiency should not be achieved at the expense of honesty, social relationships, or employee well-being.

Furthermore, the theme of balancing profit and welfare also emerged. Participants assessed that the economic function of AI must remain within the framework of Sharia law, namely, generating benefits without causing moral or social harm. In this context, efficiency is understood not only as the acceleration of business processes, but also as an effort to achieve blessings and business sustainability.



**Figure 3. Word Tree with Keyword Efficiency**

*Source: NVivo Analysis Results*

The Word Tree visualization in Figure 3 shows the context in which the term "efficiency" appears in participants' experiences. The word appears alongside terms such as "productivity," "business," "Islamic values," and "human relations." This suggests a tendency for participants to understand AI efficiency not only in economic terms but also in terms of moral values and social balance. However, this visualization is used solely to illustrate the context of participants' narratives, not as evidence of a causal relationship between the concepts.

Overall, the research results indicate that Muslim businesspeople interpret the use of AI holistically, integrating spiritual dimensions, Islamic ethics, social responsibility, and economic efficiency into a unified business perspective.

## Discussion

### Spiritual Meaning in the Use of AI

The research results indicate that Muslim businesspeople interpret the use of AI not only as a technological instrument but also as part of spiritual awareness in business activities. This understanding is reflected in five core values: tawhid (monotheism), amanah (trustworthiness), sharia (Islamic sharia), efficiency, and gratitude. These five values form a spiritual framework that influences how Muslim businesspeople understand, use, and limit AI in their daily business practices. Thus, the use of AI is not neutral, but is always linked to moral responsibility and humanity's relationship with God.

The value of monotheism emerged as a primary foundation in interpreting AI. Participants viewed technology as merely a means, while success and the outcome remain in God's will. This understanding suggests that AI is not treated as an autonomous force capable of completely replacing humans, but rather as part of human endeavor. These findings demonstrate that God-consciousness serves as a moral driver in the use of technology. From an Islamic economic perspective, monotheism serves as a unifying principle that connects economic activity with the dimensions of worship and spiritual responsibility (Gorian & Osman, 2024). Therefore, the use of AI must remain within the bounds of divine values and must not encourage materialism or over-dependence on technology.

In addition to monotheism (tawhid), the value of trust (amanah) is also a crucial aspect in interpreting AI. Muslim businesspeople understand that technology is a trust whose use will be held accountable, both socially and spiritually. This awareness encourages participants to be more careful in using data, making AI-based decisions, and ensuring that technology is not used for manipulation, exploitation, or misinformation. These findings demonstrate that trust is understood as a moral principle that guides the ethical use of digital technology. This view aligns with research by Yaşar (2024), which asserts that technology use accompanied by moral awareness tends to result in more responsible business behavior and a focus on social sustainability.

Sharia values in this study are understood as a normative framework that both limits and guides the use of AI to ensure it remains in line with Islamic principles (Auladi & Muwahid, 2025). Participants emphasized that AI can be used as long as it does not conflict with the values of justice, honesty, and public welfare. Thus, technology is not understood as value-free; rather, it must comply with the principles of halal (permissible) and haram (forbidden), as well as Islamic ethical considerations. These findings demonstrate that Muslim businesspeople consider not only the effectiveness of technology but also its moral and social implications. This perspective aligns with the concept of *maqasid al-Shariah*, which prioritizes benefit and the prevention of harm in economic and technological activities (Ateeq et al., 2025; Lubis, 2024).

Furthermore, the value of efficiency is interpreted more broadly than simply increasing business productivity. Participants understand efficiency as an effort to simplify work, increase accuracy, and save resources without sacrificing human values or spirituality. In this context, AI is seen as capable of assisting business development, but its use must still consider social relationships, employee welfare, and the business's blessings (Ahmed et al., 2024; Kaas, 2024). These findings indicate that efficiency, from the perspective of Muslim businesspeople, is not solely profit-oriented but also considers moral aspects and social responsibility. This view is closely related to the concept of value-oriented efficiency, namely efficiency that remains tied to social values and benefits (Alizadeh Emamzadeh, 2020).

The final value that emerged was gratitude. Participants viewed the development of AI as a blessing and a gift from God to be used wisely. Gratitude is expressed not only through verbal acknowledgment but also through the responsible use of technology that brings benefits to others. Gratitude is a spiritual awareness that encourages Muslim businesspeople to avoid excessive use of AI, harming others, or fostering technological arrogance. These findings demonstrate that spirituality in AI use extends beyond theological beliefs and is also reflected in ethical and welfare-oriented business behavior.

Overall, the research findings indicate that Muslim businesspeople's spiritual understanding of AI is integrative. *Tawhid* serves as the theological foundation, *amanah* as moral responsibility, *sharia* as normative guidance, efficiency as a productive orientation that remains moral, and gratitude as a transcendental awareness in using technology. These findings demonstrate that, from the perspective of Muslim businesspeople, AI use is not solely aimed at achieving economic profit but also at maintaining a balance among productivity, spirituality, and public welfare.

### Understanding and Implementation of Islamic Ethics in AI Utilization

The research findings indicate that Muslim businesspeople understand and apply Islamic ethics in the utilization of AI through three main patterns: moral awareness in the use of technology, the application of the principles of justice and honesty, and social responsibility and ethical boundaries. These three patterns demonstrate that AI is not only understood as an economic and technological tool, but also as part of a moral practice that must be accounted for spiritually and socially. Thus, Islamic ethics in the use of AI is understood contextually, namely as a set of values that guide business behavior and decisions amidst modern technological developments.

Moral awareness is the primary foundation for applying Islamic ethics to AI. Participants emphasized that technology use must begin with good intentions and an awareness that every business action has moral consequences (Ghaly, 2023). AI is seen not simply as an automation tool, but as a trust whose use will be accounted for before God. These findings indicate that Islamic ethics in the use of technology are rooted in the user's spiritual awareness, not merely in formal rules. This perspective aligns with Elmahjub's (2023) view, which asserts that technology in Islam is not value-free because its use is always linked to human moral responsibility. In this context, intention is a crucial basis for determining whether AI use leads to benefits or harms.

This moral awareness also demonstrates that Muslim businesspeople do not separate business activities from religious responsibilities. Participants understand that business efficiency and profitability must remain within the bounds of Islamic ethics. This demonstrates the integration of technological rationality and spiritual awareness in business practices (Lyngsøe & Stjernholm, 2022). The findings of this study closely align with the concept of *piety (taqwa)* in Islamic economics, namely the awareness that all human activities are under God's supervision and must consider the afterlife, not just worldly interests (Gorian & Osman, 2024). Thus, the use of AI is understood not only in terms of what the technology can do, but also of what is morally appropriate.

The principles of justice and honesty are the most dominant applications of Islamic ethics in the use of AI. Participants emphasized that AI should not be used for market manipulation, misinformation, exploitation of customer data, or business practices that harm others (Afroogh et al., 2024). They believe that algorithm-based systems must still uphold the principles of fairness and honesty in every business process. These findings indicate that Muslim businesspeople are aware of the potential for AI misuse when technology is used without moral oversight. Therefore, justice and honesty are understood as guiding principles to ensure that AI use continues to protect human rights and interests (Rodríguez et al., 2023). From an Islamic perspective, justice ('adl) relates not only to the final result but also to the process itself, ensuring it is carried out correctly and without injustice to others. The findings of this study align with those of Sofyan et al., (2024), who explained that Islamic business ethics is process-oriented, emphasizing the importance of fair and honest processes in all economic activities.

Furthermore, honesty is understood as a manifestation of trust that fosters trust between business actors, customers, and the community (Telkamp & Anderson, 2022). Digital integrity is crucial because algorithmic decisions can influence market behavior, consumption patterns, and the dissemination of information. Therefore, participants believed that technology must be used transparently and not exploited for manipulative purposes.

The results also showed that Islamic ethics is understood as social responsibility in the use of technology. Participants believed that the application of AI should not ignore the social impact on humans, particularly regarding worker welfare, social relations, and the protection of individual rights. Some participants even expressed concern that excessive use of AI could diminish the role of humans and create social inequality if not used wisely. These findings demonstrate that Muslim businesspeople understand technology in terms of social welfare, not merely as a tool for increasing economic profit.

From the perspective of maqasid al-syariah, social responsibility involves efforts to maintain public welfare and prevent social harm arising from technological developments. This view aligns with Lubis (2024), who asserts that responsibility in Islam encompasses human relationships with God, fellow humans, and the social environment. Therefore, the use of AI is seen as requiring consideration of its impact on social balance and societal well-being. Several participants also emphasized the importance of protecting privacy and personal data as part of moral etiquette and responsibility. This demonstrates that Islamic ethics in the use of AI extends beyond spiritual concerns to include the protection of individual rights in the digital space.

Furthermore, the results of this study revealed differences in emphasis between participants with a high level of understanding of Islamic values and those with a more basic understanding. Participants with a high level of understanding tended to place AI within the broader framework of maqasid al-Shari'ah (obligatory purposes of Islamic law) and moral responsibility, while those with a basic understanding emphasized practical aspects such as honesty and the reasonable use of technology. Nevertheless, all participants recognized that moral and humanitarian values must limit the use of AI. This variation demonstrates that applying Islamic ethics to technology is dynamic and influenced by each business actor's level of religious understanding.

Overall, the results of this study indicate that Islamic ethics in the use of AI is understood integratively by Muslim businesspeople. Moral awareness underpins the use of technology, justice and honesty are key principles in data and algorithm management, and social responsibility guides consideration of the technology's impact on society. Thus, AI is understood not only as a tool for achieving business efficiency but also as a trust that must lead to public welfare.

### **Interpretation of Economic Function and Efficiency in AI Utilization**

The research findings indicate that Muslim businesspeople interpret the economic function and efficiency of AI use in an integrative manner, connecting business productivity, social responsibility, and Islamic spiritual values. AI is understood not only as a tool to increase economic profits but also as a means to strengthen business welfare and sustainability. Efficiency is not narrowly defined as accelerating work and reducing costs, but rather as the effort to optimize resources without neglecting humanitarian and spiritual values.

The research findings demonstrate that efficiency is a primary reason Muslim businesspeople use AI in their operations. Participants acknowledged that AI helps speed up work processes, improve

decision-making accuracy, simplify data management, and increase business productivity. However, participants also emphasized that efficiency should not be achieved at the expense of social relationships, honesty, or human well-being. This demonstrates that efficiency, from the perspective of Muslim businesspeople, remains within the bounds of moral values and responsibilities. These findings align with the concept of value-oriented efficiency, which explains that efficiency in Islamic economics is measured not only by material gains but also by the extent to which economic activities generate social benefits and avoid moral harm (Alizadeh Emamzadeh, 2020).

Furthermore, the research findings indicate that Muslim businesspeople strive to maintain a balance between economic profit and public welfare in the application of AI. Participants understand that increasing business productivity must take into account its impact on society, workers, and social relations. They believe that profits derived from technology should not be achieved at the expense of justice or the diminishment of human values. AI is understood as a tool that must support a balance between business interests and social responsibility. This perspective aligns with the principle of *maqasid al-Shari'ah*, which emphasizes the importance of maintaining public welfare and preventing harm in economic activities (Lubis, 2024).

The findings of this study also indicate that Muslim businesspeople do not view efficiency as the ultimate goal, but rather as part of an effort to create business blessings. This is evident in participant narratives, which emphasize that AI use must still adhere to the values of honesty, fairness, and good human relations (Papaioannou, 2021). Thus, efficiency is understood as a means to strengthen service quality and business sustainability, not simply to increase short-term profits. These findings demonstrate a shift in orientation from profit-oriented efficiency to *maslahah*-oriented efficiency, namely, efficiency grounded in ethical values and social benefit.

From a spiritual perspective, gratitude is an important dimension in interpreting AI's economic function. Participants view technological developments as a blessing and a gift from God that must be utilized responsibly. This gratitude is manifested through AI that is neither excessive nor harmful to others and is directed towards broader benefits. In this context, gratitude is understood not only as a spiritual expression but also as a moral awareness in the wise management of technology. This finding aligns with Lubis' (2024) view that gratitude in Islam is reflected in the productive and responsible use of blessings for the common good.

The research also revealed that some participants expressed concerns about the social impact of AI use, particularly regarding the potential reduction of human roles in the workplace. Therefore, participants emphasized the importance of maintaining a balance between technological automation and human values. Muslim businesspeople do not reject technological efficiency, but they strive to ensure that AI implementation continues to prioritize empathy, employee well-being, and social relations within the business. These findings demonstrate that Muslim businesspeople's perspective on AI is not technocentric, but rather human-centered, maintaining human moral considerations in the use of technology.

Furthermore, the research revealed variations in the interpretation of efficiency depending on participants' levels of understanding of Islamic values. Participants with a higher understanding of Islamic values tended to interpret efficiency within the framework of *maqasid al-Shari'ah* (obligatory purposes of Islamic law) and business blessings, while those with a more basic understanding emphasized practical benefits such as accelerating work and increasing productivity. Nevertheless, all participants expressed an awareness that the use of AI must not conflict with moral values and social responsibility. This variation demonstrates that the interpretation of AI's economic function is dynamic and influenced by each businessperson's religious background.

Overall, the research results indicate that Muslim businesspeople interpret AI's economic functions and efficiency holistically. AI is understood as a means to increase business competitiveness and productivity, but its implementation must still consider spiritual values, social responsibility, and the common good. Therefore, efficiency, from the perspective of Muslim businesspeople, is oriented not only toward material gain but also toward blessings, social balance, and moral values that align with Islamic principles.

## CONCLUSION

This research shows that Muslim businesspeople in Indonesia interpret the use of AI not only as a technological instrument but also as part of spiritual awareness, ethics, and social responsibility in business activities. This spiritual understanding is reflected in five core values: tawhid (Islamic unity), trustworthiness (*amanah*), sharia (Islamic shari'a), efficiency, and gratitude (*al-gratefulness*). Tawhid positions AI as a tool in human endeavors under the will of Allah; trustworthiness emphasizes moral responsibility in the use of technology; and sharia (Islamic shari'a) sets normative boundaries to ensure AI remains within the bounds of justice. The common good, efficiency is understood as an effort to increase productivity without neglecting human values. Gratitude embodies the awareness that technological progress is a blessing that must be utilized wisely. Furthermore, Islamic ethics is understood through moral awareness, honesty, justice, and social responsibility in the use of AI. Meanwhile, the economic and efficiency functions of AI are interpreted integratively, namely as a means of increasing business competitiveness and productivity without compromising spiritual and social balance.

Theoretically, this study strengthens the *maqasid al-Shari'ah* perspective in contemporary Islamic economic studies by demonstrating that the use of AI cannot be separated from the integration of spirituality, ethics, and economic rationality. The findings also demonstrate that an Islamic ethical approach offers a different perspective from secular AI ethical frameworks, which generally emphasize fairness, accountability, and transparency. From an Islamic perspective, the use of technology is also associated with divine awareness, trustworthiness, blessings, and welfare. In practice, this study recommends guidelines for the use of AI in Muslim businesses that encompass data transparency, algorithmic transparency, privacy protection, social responsibility, and a balance between economic efficiency and humanitarian values. These guidelines can serve as a basis for business actors and Islamic economic regulators in developing AI governance in accordance with Sharia principles. This study has limitations due to its phenomenological approach and limited number of participants, so the results are not intended to be statistically generalized. Furthermore, varying levels of understanding of Islamic values among participants also influenced the depth of interpretation of AI use. Therefore, further research is recommended using a mixed methods or quantitative approach with a broader participant base to more comprehensively examine the relationship between religiosity, Islamic ethics, and AI use in the Muslim business context.

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