

Implications of Using Artificial Intelligence Applications on The Principle of Kafa'ah From The Perspective of Fiqh Munakahat

Fathur Rahmi ^{*1}, Ashabul Fadhli²

¹ Universitas Islam Negeri Mahmud Yunus Batusangkar

² Universitas Putra Indonesia YPTK Padang

e-mail: ^{*1}fathurrahmi@uinmybatusangkar.ac.id, ²ashabulfadhli@upiypk.ac.id

Abstract

This study explores the implications of Artificial Intelligence (AI)-based matchmaking platforms on the principle of kafa'ah through the lens of fiqh munakahat by analyzing three typologies of applications; AI-1, which is based on multidimensional personality psychometric testing; AI-2, which tracks mutual interests based on user interaction history; and AI-3, which features religious piety filters and digital Wali (guardian) assistance in accordance with Islamic law. Employing a qualitative case study approach focusing on multi-platform digital objects, this study integrates digital content analysis with normative-legal data. Primary data are derived from both classical and contemporary Fiqh works, whereas empirical digital data are gathered from relevant platform information and virtual interface observations. The analysis utilizes the maslahah framework to evaluate the contextual relevance of kafa'ah in the digital era. The findings indicate that AI matchmaking applications can serve as legitimate innovations for partner selection in the modern context, as long as they remain aligned with the legal foundations of fiqh munakahat concerning kafa'ah. The intersection between empirical technology and normative Islamic law opens a meaningful dialogue between traditional jurisprudence and emerging digital realities. Consequently, this research contributes to a more comprehensive public understanding of how AI technology may be utilized responsibly without compromising sharia principles.

Keywords: AI application, Artificial Intelligence, Fiqh Munakahat, Kafa'ah, Mashlahah

Abstrak

Penelitian ini bertujuan untuk mendeskripsikan bagaimana implikasi penggunaan Aplikasi AI pencari jodoh terhadap prinsip kafa'ah dalam perspektif fikih munakahat. Geliat modernisasi yang begitu cepat dengan indikator penggunaan teknologi berbasis internet, telah mengalihkan perhatian sejumlah masyarakat modern dari cara tradisional menuju modern dalam hal menentukan pasangan hidup. Penggunaan Aplikasi AI pencari jodoh menawarkan peluang yang lebih dinamis dalam menentukan kriteria yang diinginkan. Penelitian ini merupakan penelitian pustaka dengan bentuk penelitian kualitatif deskriptif-analitis. Sumber data penelitian diperoleh dari sumber primer, berupa kitab-kitab fikih klasik maupun kontemporer yang membahas konsep kafa'ah dalam fikih munakahat, serta literatur sekunder seperti artikel jurnal dan lainnya yang relevan. Analisis dilakukan dengan pendekatan mashlahah untuk mengidentifikasi relevansi prinsip kafa'ah dalam konteks modern. Hasil penelitian ini mengungkapkan bahwa penggunaan Aplikasi AI pencari jodoh dapat diterima sebagai inovasi menentukan jodoh pada era modern, namun tetap mengacu pada landasan fikih munakahat tentang prinsip kafa'ah. Persinggungan teknologi yang empiris dengan teks fikih yang normatif dapat dipandang sebagai terbukanya ruang dialog antara tradisi hukum Islam dengan perkembangan teknologi digital. Penelitian ini berimplikasi memberikan pemahaman yang lebih utuh bagi masyarakat modern dalam menggunakan Aplikasi AI tanpa mengabaikan prinsip syariat.

Kata Kunci: Aplikasi AI, Artificial Intelligence, fikih munakahat, kafa'ah, mashlahah

INTRODUCTION

Empirically, the process of determining a spouse by those who wish to marry is carried out based on local customs or culture, with reference to the rules of *fiqh munakahat* regarding the principle of *kafa'ah*. Fiqh emphasizes that *kafa'ah* means compatibility between the prospective husband and wife in terms of religion, morals, social status, and economy, to maintain the longevity of the

marriage and avoid family dissatisfaction¹. This includes post-marital risks related to the limited information each partner has before marriage². The methods used are generally still traditional, such as family matchmaking, recommendations from relatives, and face-to-face meetings in social activities. This method has advantages in terms of family involvement and more direct social assessment. While conventional methods are limited to certain social circles, digital technology provides broader opportunities to find partners across cultures, geographies, and backgrounds. It is known that the use of technology in finding a partner has been widely adopted by modern society because it is considered efficient, practical, and in line with the digital lifestyle.

The modern society referred to here refers to a group of people living in the era of information and digital technology. Urbanization, globalization, cross-cultural interactions, widespread internet access, and rapidly changing lifestyles are the dominant characteristics of modern society. Modern society includes a wide range of ages, not just the younger generation, such as Generation Z, who have been exposed to and use information technology in their daily lives, including communication, work, social relationships, and finding a partner. This means that modern society has a more varied social, economic, cultural, and technological landscape. The technological aspect is a significant determinant, as artificial intelligence (AI) is now capable of providing more personalized partner recommendations based on user data and preferences.

AI-based matchmaking apps offer several services and features that appeal to modern society. Features such as matching algorithms, personality analysis, and communication simulations help users select partners³. AI algorithms are even used in online dating services as a solution for individuals seeking partners with

¹ Ayda Mazaya, Rokhu Dlotul Laeliyah, and Widodo Hami, 'Kafaah Dalam Pernikahan Untuk Membentuk Keharmonisan Rumah Tangga', *Al-Usroh : Jurnal Hukum Keluarga Islam*, 2.01 (2024), 9–17 <<https://doi.org/10.55799/alusroh.v2i01.330>>.

² Abi Hasan, 'Konsep Kafa'Ah Dalam Perkawinan Dan Urgensinya Dalam Membina Rumah Tangga Menurut Fikih Mazhab', *Jurnal Mediasas : Media Ilmu Syari'ah Dan Ahwal Al-Syakhsyiyah*, 3.1 (2020), 1 <<https://doi.org/10.58824/mediasas.v3i1.363>>.

³ Liesel L. Sharabi, 'Finding Love on a First Date: Matching Algorithms in Online Dating', *Harvard Data Science Review*, 4, 2022, 1–11 <<https://doi.org/10.1162/99608f92.1b5c3b7b>>.

specific preferences ⁴. These applications promise efficiency in finding partners who meet criteria without the need for lengthy manual processes. Previous studies have shown a similar trend where today's technology is used to determine partners or as an initial way to start introductions ⁵. For users who utilize technology as a means to find a soulmate, technological advances have also provided application designs that make it easy for users to choose partners according to their criteria ⁶.

Referring to prior literature, most studies have predominantly focused on the phenomenon of online ta'aruf, virtual introduction platforms, and web-based dating services that rely heavily on manual data input and static profile sorting. These conventional digital platforms generally function merely as visual catalogs or communication intermediaries, wherein the evaluation of kafa'ah remains entirely dependent on user subjectivity. In contrast, this study highlights modern matchmaking applications that integrate sophisticated Artificial Intelligence (AI) and predictive algorithms, such as machine learning and deep filtering, thereby yielding more significant outcomes. The utilization of this technology transforms the nature of the platform from a passive communication tool into an active computational agent capable of predicting interpersonal compatibility. Although previous research has successfully mapped the social dynamics of digital introductions, it frequently overlooks how predictive technology actively intervenes in the decision-making process of selecting a life partner within Muslim society.

This shift in perspective creates a distinct research gap that this study aims to address. In classical fiqh munakahat, the authority to evaluate and validate the

⁴ Luciandro Gideon Situmorang and Siti Zulaikha, 'Perubahan Gaya Mencari Pasangan Melalui Aplikasi Tinder Pada Mahasiswa FISIP ULM', *Jurnal Ilmu Sosial, Humaniora Dan Seni*, 3.2 (2024), 801–7 <<https://doi.org/10.62379/jishs.v3i2.2242>>.

⁵ Mar'atush Sholihah, 'Praktik Menemukan Pasangan Hidup Melalui Pemanfaatan Situs Biro Jodoh Online', *Adhki: Journal of Islamic Family Law*, 3.2 (2022), 79–93 <<https://doi.org/10.37876/adhki.v3i2.77>>.

⁶ Chrisantus Robert William Resi and others, 'Penerapan Metode Simple Additive Weighting (Saw) Dalam Perancangan Aplikasi Pemilihan Pasangan Berbasis Web', *Algor*, 2.2 (2021), 50–63 <<https://doi.org/10.31253/algor.v2i2.545>>.

criteria of *kafa'ah*—encompassing religion, morals, social status, and lineage—involves and is determined by human actors, such as a wali (guardian), family members, or a trusted matchmaker. However, the emergence of AI-driven platforms implicitly transfers this authority to automated machine learning systems, which operate through mathematical datasets and algorithmic predictions. Furthermore, previous findings have not thoroughly analyzed how this algorithmic delegation compromises or enhances the normative principles of *kafa'ah*. Specifically, there is an evaluation regarding whether deep filtering algorithms act as a means to fulfill sharia objectives (*maslahah*) or inadvertently reduce metaphysical and spiritual dimensions into socio-demographic metrics determined by algorithms. Therefore, this study fills the analytical void by bridging the needs of modern Muslim society through the utilization of empirical predictive technology alongside the normativity of Islamic law.

Responding to the above phenomenon, Kerkchoff & Davis, in their theory on the process of determining a partner, reveal that the process of selecting a partner does not occur all at once, but rather through gradual screening based on several criteria. Kerkchoff & Davis believe that partner screening occurs through social, value, and need stages. This cycle runs parallel to AI algorithm systems that filter data based on user preferences. In reality, Kerkchoff & Davis' thinking has now been applied in various forms of popular digital applications that provide access to every user to search for and determine partners according to their desired criteria. These types of applications include AI-1, AI-2, and AI-3. All types of AI applications have the same tendency, which is to use socio-demographic filters, value preferences, and emotional compatibility in determining a partner. Kerkchoff & Davis' theory has become popular because its filtering framework resembles modern algorithms, making it relevant for use in the development of AI-based matchmaking applications.

Although the principle of *kafa'ah* was born earlier and became popular in the realm of *fiqh munakahat*, the public's choice to search for and determine a partner through AI-based matchmaking applications remains in high demand.

Both the principle of *kafa'ah* and the Kerkchoff & Davis theory, which is embodied as the basic idea in matchmaking applications, emphasize the importance of social compatibility and values in choosing a partner. The difference is that the Kerkchoff & Davis theory is oriented towards relationship satisfaction and similar material aspects, while *kafa'ah* is oriented towards worldly and spiritual benefits.

Bridging the above conditions, the theory of *maṣlaḥah* emerges as a fundamental concept that affirms that the main objective of sharia is to bring about benefits and prevent harm (*mafsadat*) to humans ⁷. In the context of using AI applications to determine partners, this theory is relevant because it can be used to assess whether this modern practice brings benefits or harms the principle of *kafa'ah*. *Maṣlaḥah* is divided into three levels: *ḍaruriyyah* (primary), *ḥajiyyah* (secondary), and *taḥsiniyyah* (tertiary). The use of AI in finding a soulmate can be categorized as *maṣlaḥah ḥajiyyah*, because it helps facilitate humans in fulfilling their social and marital needs, as long as it remains in line with the values of sharia ⁸. With algorithms capable of filtering potential partners based on shared values, religion, and life goals, AI has the potential to strengthen the principle of *kafa'ah* in maintaining marital harmony.

Based on the above findings, this study aims to further examine the implications of using AI matchmaking applications on the principle of *kafa'ah* (compatibility) from the perspective of *fiqh munakahat* (Islamic marriage law). Thus, this study opens up a new avenue for integrating Western social theory, which tends to be empirical, with the normative yet dynamically applicable concept of Islamic marriage law, especially when both are confronted with the empirical phenomenon of Generation Z's use of AI matchmaking applications.

RESEARCH METHOD

⁷ Agung Kurniawan and Hamsah Hudafi, 'Konsep Maqashid Syariah Imam Asy-Syatibi Dalam Kitab Al-Muwafaqat', *Al Mabsut*, 15.1 (2021), 29–38.

⁸ Zulkarnain Abdurrahman, 'Teori Maqasid Al-Syatibi Dan Kaitannya Dengan Kebutuhan Dasar Manusia Menurut Abraham Maslow', *Jurnal Ushuluddin: Media Dialog Pemikiran Islam*, 22.1 (2020), 52–70 <<https://doi.org/10.24252/jumdpi.v22i1.15534>>.

This study employs a qualitative case study approach focusing on multi-platform digital objects, integrated with digital content analysis. The focus of the study is directed at the conceptual analysis of the principle of kafa'ah in fiqh munakahat and its relevance to the algorithmic mechanisms of Artificial Intelligence (AI) applications as a medium for finding a soul mate in modern Muslim society. In this context, the AI applications refer to AI-1, AI-2, and AI-3, which are analyzed as digital case subjects due to their structural correlation with the thinking of Kerckhoff & Davis. The research data consists of two types. First, normative-legal data in the form of classical and contemporary fiqh literature that directly discusses the concepts of kafa'ah and munakahat. Second, empirical digital data regarding the three AI applications, which were systematically harvested from: (1) relevant platform information, including terms of service, user privacy policies, and developer release notes; (2) direct virtual observations of the application interfaces, registration screening, and filtering mechanisms; and (3) secondary sources such as relevant journal articles, books, and studies. The data collection technique combined literature inventory with digital document screening and interface archiving. The data was then analyzed using the *maslahah* approach to identify the juridical implications of using AI matchmaking applications vis-à-vis the concept of kafa'ah. Next, textual interpretation was carried out using a normative-theological approach to assess the extent to which the principle of kafa'ah can be contextualized in the digital age. The research procedure was carried out through three main steps: (1) mapping the algorithmic frameworks and user flows of AI-1, AI-2, and AI-3 based on the collected digital data; (2) comparing the matching mechanisms of these applications with the normative principle of kafa'ah; and (3) compiling a synthesis analysis that connects the perspective of fiqh munakahat with modern phenomena. With this refined multi-method approach, the research provides an empirically grounded yet normatively sound understanding of the dynamics of applying the principle of kafa'ah in the digital age.

RESULTS AND DISCUSSION

The theoretical findings in this study indicate that Kerckhoff & Davis's thinking on the process of choosing a partner has a major influence on the development of Artificial Intelligence (AI) matchmaking applications. The Filter Theory emphasizes that partners are selected through multiple stages of screening, namely sociodemographic filters, similarity in values and attitudes, and complementarity of needs ⁹. The modern world is interested in adopting this theory because the mechanism can be practically translated into matching algorithms. AI applications collect user data, process it with artificial intelligence, and then present search results for partners based on these filters.

The relevance of Kerckhoff & Davis' theory is increasingly evident from the public's acceptance of this service. The high number of downloads and accesses is proof that AI-based matchmaking applications are in high demand. The hope is to find an ideal partner who matches one's personal values and to continue the relationship to the stage of marriage. Some users of online dating applications are looking for long-term relationships, while others hope to find close friends before getting serious. Other indicators include users' willingness to provide personal data, active engagement in communication, and the sustainability of relationships born from AI applications.

Modern society takes systematic steps when utilizing AI matchmaking applications. When opportunities to build social networks are minimal, such as at work, in the immediate family environment, and in religious institutions, some modern societies are encouraged to use AI applications ¹⁰. This process begins with searching for applications according to needs, registering an account, and filling out a personal profile to support algorithm matching. Next, users get to know

⁹ A. C. Kerckhoff and K. E Davis, 'Value Consensus And Need Complementarity In Mate Selection', *American Sociological Review*, 27.3 (1962), 295–303 <<https://doi.org/10.2307/2089791>>.

¹⁰ Mbaye Lo and Taimoor Aziz, 'Muslim Marriage Goes Online: The Use of Internet Matchmaking by American Muslims', *The Journal of Religion and Popular Culture*, 21.3 (2009), 5–5 <<https://doi.org/10.3138/jrpc.21.3.005>>.

potential partners through app recommendations, interact, and assess compatibility.

The AI-1 application is the clearest representation of Kerckhoff & Davis' idea. AI-1 is designed for individuals seeking serious relationships and long-term commitments, even marriage. The system is built on a comprehensive compatibility test that screens potential partners based on more than 30 factors, including demographics, personality, and life values. This model is in line with the sociodemographic filters and value similarities emphasized by Kerckhoff & Davis. In addition, the aspect of need complementarity is evident in the pairing of complementary personalities, such as extroverts with introverts. Therefore, AI-1 is an app that comprehensively adopts the filter theory, as evidenced by its high success rate in forming long-term relationships.

The AI-2 application integrates Kerckhoff & Davis' thinking through the Most Compatible feature, which uses AI to assess compatibility based on user responses to questions about values, interests, and preferences. AI-2 targets those who are looking for a more meaningful relationship than just a casual date, but with a more flexible approach. This shows the dominance of value consensus in the partner selection process, as proposed by Kerckhoff & Davis. Although the sociodemographic filters are not as strict as AI-1, AI-2's focus on attitudes, values, and lifestyle makes it relevant to the second stage of the filter theory. This application emphasizes the seriousness of relationships, which is in line with the classical thinking that value compatibility is more important than superficial factors alone ¹¹.

The AI-3 application is also considered to be closely related to Kerckhoff & Davis' theory because it provides a religion-based filter based on religious value criteria. The religious values referred to can be affiliated with religions, sects, and similar forms of belief. AI-3 is known to be specifically designed for Muslim communities who are looking for a life partner with values that are in line with

¹¹ Eli J. Finkel and others, *Online Dating: A Critical Analysis From the Perspective of Psychological Science*, *Psychological Science in the Public Interest, Supplement*, 2012, XIII <<https://doi.org/10.1177/1529100612436522>>.

Islamic teachings. In addition, there is also a unique feature that allows third parties (such as guardians or companions) to monitor conversations to ensure propriety and safety. This demonstrates the application of *sociodemographic filters* and *value consensus* in the context of Islam, which is assumed to be in line with the concept of *kafa'ah* in *fiqh munakahat*. This AI application offers access and benefits needed in the modern era, with reference to Sharia principles and values. The process of selecting a partner in AI-3 focuses on religious and spiritual similarities, a dimension that expands the relevance of filter theory in the global Muslim community. Thus, AI-3 is a unique application that combines the thinking of Kerckhoff & Davis with the needs of religious communities.

The three applications, AI-1, AI-2, and AI-3, are considered representative of Kerckhoff & Davis' theory because they implement three stages of filtering, namely sociodemographic similarities, value compatibility, and complementarity of needs. Openness to potential partners is an important aspect in building and maintaining relationships, as it influences individual closeness and intimacy ¹². This representation not only confirms the relevance of classical theory in a modern context, but also shows that today's society still needs a structured approach to finding a partner. AI-1 is in demand because it presents a scientific model based on long-term compatibility, AI-2 is popular among urban youth who value shared values, while AI-3 is highly relevant to Muslim communities that place religious compatibility as the basis for relationships. Of the three applications that have been described, AI-3 is known to be the most dominant among Muslims, because it provides filters in accordance with Islamic teachings, such as similarity of ideology (*mazhab*), level of religious devotion, and family background. This access is based on the desire to find a partner by considering compatibility in values, personality, and life vision, which is essentially also relevant to the concept of *kafa'ah* in Islam.

¹² Loreta Huber and Monika Martinaitytė, 'Relationships in the Digital Age: Self-Disclosure and Communication in Social Networking Sites', *European Integration Studies*, 16, 2022, 24–40 <<https://doi.org/10.5755/j01.eis.1.16.31632>>.

A sharp comparison reveals a major difference between the perspective of fiqh munakahat and AI algorithms in evaluating al-Din (religious compatibility). Fiqh munakahat assesses religious compatibility as a tangible social process that must be prioritized. A person's morals, integrity, and devotion are verified through a long-term social track record and direct family inquiry. In contrast, AI platforms measure religion based solely on user self-declaration. Although applications like AI-3 utilize filters for mazhab, hijab types, or prayer frequency, the system cannot verify real spiritual character. It merely calculates unverified checkboxes to generate a compatibility percentage. Consequently, users can easily construct false identities by inputting idealized preferences. When data authenticity is absent, the primary objective of *kafa'ah*—which is to prevent post-marital harm—is inherently compromised. Therefore, AI filters cannot serve as the primary determinant in assessing the religious compatibility of prospective partners. This technology only functions as an initial screening tool that legally remains dependent on parental and wali verification

The motivation of modern Muslims in accessing these apps shows a significant difference compared to most users. While non-Muslim users tend to emphasize physical attractiveness, lifestyle, or psychological compatibility, Muslims place more emphasis on spiritual compatibility, religious background, and family involvement in the process of finding a partner. This is clearly seen in AI-3, which not only facilitates interaction between prospective partners but also opens up space for guardians or families to participate in the selection process. Even when using AI-2 or AI-1, modern Muslim communities tend to be more selective in screening partners based on indicators of religious seriousness, moral commitment, and plans to build an Islamic family. Thus, the motivation of Muslims is not merely to follow global trends, but also part of an effort to find a partner who is in line with the principle of *kafa'ah*, especially in terms of religious similarity and moral compatibility.

The readiness of modern Muslim communities to accept the presence of AI matchmaking applications appears to be maturing, although ethical and legal

challenges remain. On the one hand, there is positive acceptance of this technology as an efficient means of expanding one's network of acquaintances, reducing geographical barriers, and providing more structured access to potential partners. On the other hand, some scholars emphasize the need for caution so that the use of these applications does not violate Islamic law, especially in relation to free interaction and the disclosure of personal data. In another context, the use of AI applications to negotiate personal relationships is considered preferable because it does not require direct meetings between men and women. Young British Muslims refer to this as halal dating, a new space for reflecting on personal relationships ¹³.

Implications of Using AI Matchmaking Applications on the Principle of Kafa'ah in the Perspective of Fiqh Munakahat

The AI-1, AI-2, and AI-3 applications are believed to have relevance to Kerckhoff and Davis' thinking. While AI-1 and AI-2 focus on psychological compatibility, AI-3 is specifically designed for Muslim users with more Islamic features. In fact, the emergence of AI-1, AI-2, and AI-3 as tools for finding a partner is a tangible sign of changing times. Seeking information about a partner through a third party is an effort that couples used to do when someone was looking for a partner directly, unlike the interactions that are built when using AI today. Users must write the right prompt. AI users in finding their partner are required to provide their personal information, ensuring that they have been verified through selfies and GPS location, to make it easier for other users to find out general information about them. Some applications also ask users to write their profiles as attractively as possible, with the expected criteria, which allows them to get good responses/attention from other users.

In response to this, Islamic marriage law (*Fiqh Munakahat*) deems it necessary to address whether modern innovations, such as determining a partner through an app, align with the concept of *Kafa'ah* in Islamic law. *Kafa'ah* requires

¹³ Nafhesa Ali, Richard Phillips, and Raksha Pande, 'Halal Dating: Changing Relationship Attitudes And Experiences Among Young British Muslims', *Sexualities*, 23.2 (2019), 775–92 <<https://doi.org/10.1177/136346071985011>>.

equality between the prospective husband and wife to achieve the goals of a marriage that is *sakinah*, *mawaddah*, and *rahmah*. Applying *kafa'ah* also means avoiding marital failure, which is important because *kafa'ah* is the right of the guardian and the woman who is getting married. The standards used to determine this equality are equality in religion/faith (*al-din*), lineage (*nasab*), occupation/profession (*hirfah*), independence (*hurriyah*), wealth (*mal*), and freedom from defects that would hinder the purpose of marriage or cause *khiyar* (the right to annul the marriage).

The substance of *kafa'ah*, which is oriented towards *mashlahah*, emphasizes equality and harmony in religious, moral, social, and economic aspects as an effort to achieve a *sakinah* marriage. When technology is used to help individuals find partners in a more efficient and focused manner, *mashlahah* can be achieved as long as moral principles and Islamic values are upheld. The AI-1 application, for example, uses psychometric compatibility algorithms to match couples based on values, personality, and life goals. From a *maṣlaḥah* perspective, this system supports household stability by reducing the risk of emotional and social incompatibility. However, because it does not explicitly consider spiritual or religious dimensions, there is a potential for *mafsadat* in the form of neglecting moral and religious aspects in marriage ¹⁴. In contrast, AI-2 emphasizes meaningful interaction with features that encourage deeper conversation. Although it is capable of building emotional closeness in line with the value of *kafa'ah* in terms of social needs, the risk of *mafsadat* arises when interactions are not limited by sharia ethics, which can lead to promiscuity or misuse of the application ¹⁵. Unlike the previous two apps, AI-3 is specifically designed for Muslim users, with religious filters and a courtship or *ta'aruf* feature that allows users to maintain

¹⁴ Mickey Langlais, Lyra Toohey, and Arielle Podberesky, 'Dating Applications versus Meeting Face-to-Face: What Is Better for Romantic Relationship Quality?', *Social Sciences*, 13.10 (2024) <<https://doi.org/10.3390/socsci13100541>>.

¹⁵ Zac Bowman Murray Drummond Julia Church James Kay and Jasmine M. Petersen, 'Dating Apps and Their Relationship With Body Image, Mental Health and Wellbeing: A Systematic Review', *Computers in Human Behavior*, 165 (2025), 45–57 <<https://doi.org/10.1016/j.chb.2024.108515>>.

proper etiquette when interacting. In fact, the AI-3 app limits the time each couple has to undergo *ta'aruf*. There is also an automatic blocking system if communication deviates from Sharia rules ¹⁶. From a *maṣlahah* perspective, this application is closest to the objectives of *sharia* because it prioritizes religious and moral compatibility as the basis for compatibility. The guardian assistance feature and filtering based on religious level demonstrate the integration of technological values and the principle of *kafa'ah* ¹⁷. However, risks remain, particularly in terms of privacy and the potential commercialization of users. Therefore, *maṣlahah* requires that such applications continue to be monitored and developed ethically, so that their benefits remain dominant and harm can be prevented.

Thus, *maṣlahah* serves as an ethical framework that assesses whether digital innovations in finding a soulmate can truly support the objectives of *sharia*, namely to protect religion, honor, property, and offspring, as is the main idea in the application of *kafa'ah*. The stigma that has been built is also interesting with the term *halal dating*, which encourages users to use AI applications within a framework that does not conflict with *Sharia law* ¹⁸. The permissibility of using AI applications in line with the objectives of *maṣlahah* can be referred to through the following rules:

الأصل في المعاملة الإباحة إلا أن يدل دليل على تحريمها

Meaning: *The original ruling in all forms of transactions is permissibility unless there is evidence to prohibit it.*

The above principle states that the use of AI applications in determining soulmates is permissible, provided that its implementation does not conflict with

¹⁶ Eda Elysia and Miftahul Khairyah, 'Konsekuensi Teknologi Komunikasi Computer Mediated Communication Pada Aplikasi Ta'aruf Online', *Medium*, 10.1 (2022), 266–77 <[https://doi.org/10.25299/medium.2022.vol10\(2\).9196](https://doi.org/10.25299/medium.2022.vol10(2).9196)>.

¹⁷ Husni Idris, Alfitri, and Mujennih, 'Kafa ' Ah Dalam Membina Keluarga Harmonis : Suatu Tinjauan Konseptual Dalam Pernikahan Perspektif Masalah Kafa ' Ah In Building Harmonious Families : A Conceptual Review In The Perspective Of Masalah In Marriage', *Jurnal Kolaboratif Sains*, 7.6 (2024), 1963–75 <<https://doi.org/10.56338/jks.v7i6.5402>>.

¹⁸ Kyoichiro Sugimoto and Betania Kartika Muflih, 'Concept of Halal Matchmaking and Dating Services for Muslim Marriage: Halal Criteria From Fatwa Perspective', *Journal of Fatwa Management and Research*, 30.2 (2025), 80–101 <<https://doi.org/10.33102/jfatwa.vol30no2.662>>.

or violate *sharia* law. Equality between partners, especially in terms of religious quality (*al-din*), is the main foundation and the first thing that needs to be considered in the effort to find compatibility between partners ¹⁹. The intersection between algorithmic validation in AI applications and the normative criteria of *kafa'ah* reveals a significant structural vulnerability regarding data authenticity and alignment. The construction of *fiqh munakahat* relies heavily on social verification and the physical environment through the direct involvement of human actors, such as a *wali* (guardian) or local religious figures. Conversely, AI matchmaking apps assess religious compatibility based solely on user self-declaration. This method is highly susceptible to manipulation through fake data, false identities, or photo deception. Even though applications like AI-3 implement facial recognition and piety filters, these tools only verify the external interface without providing full assurance of truth. In another context, the *maslahah* perspective suggests that relying entirely on algorithms for matchmaking can trigger elements of *gharar* (uncertainty) and *tadlis* (deception). Therefore, in accordance with the aforementioned principle, the permissibility of utilizing AI-based platforms is strictly conditional. Ideally, AI technology cannot fully replace human verification. Instead, it must serve merely as a preliminary screening tool, while adhering to the primary principles of *kafa'ah* and keeping decision-making processes under the supervision of parents, families, or competent authorities.

The potential risk of utilizing AI technology aligns with the Indonesian Ulema Council (MUI) Fatwa No. 24 of 2017 concerning Guidelines for Interaction in Digital Muamalah. Although Islamic law is open to embracing technological innovations as a means or medium to facilitate the marriage process, this fatwa serves as a policy guideline by strictly prohibiting elements of *tadlis* (deception), fraud, and identity manipulation within the digital sphere. The absence of substantive peer-validation on platforms like AI-1 and AI-2, which rely entirely on unverified user self-declarations, essentially violates the digital muamalah ethical

¹⁹ Misbah Mrd, Sawaluddin Siregar, and Nur Aminah Nst, 'Konsep Kafa'ah Dalam Islam: Suatu Penerapan Dalam Pernikahan Ditinjau Dari Masalah Mursalah', *AL-MAQASID*, 9.2 (2023), 227–39 <<https://doi.org/10.24952/almaqasid.v9i2.9368>>.

principles mandated by the MUI. Furthermore, contemporary scholarly consensus dictates that digital ta'aruf must maintain its ethical validity by eliminating opportunities for digital khalwat (seclusion) and ensuring the full legal role of the guardian (wali). Consequently, integrating Sharia-compliant protocols directly into the system—such as the digital chaperone features and strict communication monitoring found in AI-3—is no longer a mere diversion of 'halal dating.' Instead, it is a fundamental requirement for AI applications to become safe environments that prevent the principles and objectives of kafa'ah from being exploited solely for commercial profit. However, if this principle is ignored, there is a concern that users of the AI application may fall into harm, whereas harm must be eliminated according to the principle:

الضَّرَارُ يُزَالُ

Meaning: *Harm is eliminated.*

The position of *Fiqh Munakahat*, which is concerned about the occurrence of harm in the practice of determining partners using AI applications, may not be explicitly explained. This is because the modernization found today did not occur in the past. Even so, the response to the momentum of modernization must be given in the form of the dynamization of Islamic law within the framework of *fiqh munakahat*. This means that the existence of innovation and modernization in the field of technology encourages *mashlahah* to pay more attention to the benefits than the risks of harm, whether to one of the prospective partners, both prospective partners, or their extended families²⁰. This is expressed by the following principle:

دَفْعُ الْمَفَاسِدِ مُقَدَّمٌ عَلَى جَلْبِ الْمَصَالِحِ

Meaning: *Avoiding harm takes precedence over seeking benefit.*

²⁰ Revita Mala Siregar Sampurna Siregar Putra Halomoan Hsb, 'Pernikahan Suami Dalam Masa Iddah Istri Perspektif Masalah Almursalah Dalam Surat Edaran Nomor: P-005/Dj.Iii/Hk.00.7/10/2021', *TAZKIR: Jurnal Penelitian Ilmu-Ilmu Sosial Dan Keislaman*, 10.2 (2024) <<https://doi.org/10.24952/tazkir.v10i2.12378>>.

This principle explains that even though there are many benefits and conveniences ²¹ obtained by using AI applications as a means of finding a soulmate, due to the many concerns or harms that will arise in practice, rejecting harm is prioritized over achieving benefits such as the many conveniences and efficiencies obtained. This does not mean that the use of AI applications in finding a soulmate is completely prohibited, but users must comply with the applicable rules. *Sharia* standards in the *ta'aruf* process can be implemented into the system so that users in finding a partner will adjust to the existing application flow, which is in accordance with *sharia* ²². Therefore, Islamic jurisprudence permits the use of AI applications to find a spouse, provided that such means bring benefits and public welfare. This aligns with the principle:

في تغير الفتوى واختلافها بحسب تَغْيُرِ الزَّمَنِ وَالْمَكَانِ وَالْأَحْوَالِ وَالنِّيَّاتِ وَالْعَوَائِدِ

Meaning: *Fatwas change and differ according to changes in time, place, and circumstances, intentions, and customs*

The above principle is based on the essence of Islamic law, which is to provide benefits for humanity. The purpose of Islamic law is to uphold legal justice, provide benefits, and create virtue. When changes in the times are no longer oriented towards benefit, then those changes are considered contrary to Islamic law. Change is inevitable. Therefore, when changes occur in times change, the law can also change. This is to ensure that the enforcement of Islamic law can be a solution to all dynamic problems. Thus, Islamic law can be interpreted and translated according to the social context of the surrounding community. However, the laws resulting from such thinking or *ijtihad* must still be based on the arguments found in the *Qur'an* and *Sunnah*.

CONCLUSION

²¹ Ashabul Fadhl and Fathur Rahmi, 'Ijtihad Hakim Pengadilan Agama Pada Perkara Poligami', *Juris: Jurnal Ilmiah Syariah*, 19.2 (2020), 215–29 <<https://doi.org/10.31958/juris.v19i2.2429>>.

²² Feri Agustina, Anang Pambudi, and Daurat Sinaga, 'Pengembangan Sistem Ta'Aruf Online Pada Ta'Aruf Online Indonesia Menggunakan Metode Moscow', *Jurnal Informatika Upgris*, 6.2 (2021), 1–10 <<https://doi.org/10.26877/jiu.v6i2.6986>>.

The use of AI matchmaking applications has dual implications for the principle of *kafa'ah* in *fiqh munakahat*. On the one hand, this technology supports the principle of social and economic compatibility by providing filtering features based on the religion, education, and background of users. This makes it easier for modern society to find partners who are compatible rationally and socially, in line with the goal of *kafa'ah* to maintain household harmony. However, on the other hand, AI tends to assess compatibility based on material data and behavioral preferences, thereby neglecting the spiritual, faith, and moral dimensions that are at the core of *kafa'ah*. Algorithms are unable to assess the sincerity of one's intentions, moral maturity, or the quality of one's faith. Therefore, although AI applications can be an effective means of bringing together prospective partners, their use must remain within the corridor of *sharia* ethics. The principle of *kafa'ah* should not be reduced to mere digital compatibility, but should be directed so that technology becomes a tool for achieving a marriage that is valid, dignified, and beneficial in accordance with Islamic law. To protect user welfare (*maslahah*), this study offers two scientific recommendations. First, there is an urgent need to establish a standardized 'Sharia-Compliant AI Matchmaking' framework to ensure that application features strictly adhere to Islamic ethics. Second, developers, policymakers, and experts must collaborate to build a single-gate identity verification system. This integration is crucial to link user self-declarations with authentic data, thereby eliminating fraud and ensuring data accuracy and alignment. Ultimately, these steps will ensure that AI functions safely and responsibly for modern Muslim society.

REFERENCES

- Abdurrahman, Zulkarnain, 'Teori Maqasid Al-Syatibi Dan Kaitannya Dengan Kebutuhan Dasar Manusia Menurut Abraham Maslow', *Jurnal Ushuluddin: Media Dialog Pemikiran Islam*, 22.1 (2020), 52–70
<https://doi.org/10.24252/jumdpi.v22i1.15534>
- Agustina, Feri, Anang Pambudi, and Daurat Sinaga, 'Pengembangan Sistem Ta'Aruf Online Pada Ta'Aruf Online Indonesia Menggunakan Metode Moscow', *Jurnal Informatika Upgris*, 6.2 (2021), 1–10
<https://doi.org/10.26877/jiu.v6i2.6986>

- Ali, Nafhesa, Richard Phillips, and Raksha Pande, 'Halal Dating: Changing Relationship Attitudes And Experiences Among Young British Muslims', *Sexualities*, 23.2 (2019), 775–92 <<https://doi.org/10.1177/136346071985011>>
- Elysia, Eda, and Miftahul Khairiyah, 'Konsekuensi Teknologi Komunikasi Computer Mediated Communication Pada Aplikasi Ta'aruf Online', *Medium*, 10.1 (2022), 266–77 <[https://doi.org/10.25299/medium.2022.vol10\(2\).9196](https://doi.org/10.25299/medium.2022.vol10(2).9196)>
- Fadhli, Ashabul, and Fathur Rahmi, 'Ijtihad Hakim Pengadilan Agama Pada Perkara Poligami', *Juris: Jurnal Ilmiah Syariah*, 19.2 (2020), 215–29 <<https://doi.org/10.31958/juris.v19i2.2429>>
- Finkel, Eli J., Paul W. Eastwick, Benjamin R. Karney, Harry T. Reis, and Susan Sprecher, *Online Dating: A Critical Analysis From the Perspective of Psychological Science, Psychological Science in the Public Interest, Supplement*, 2012, XIII <<https://doi.org/10.1177/1529100612436522>>
- Hasan, Abi, 'Konsep Kafa'Ah Dalam Perkawinan Dan Urgensinya Dalam Membina Rumah Tangga Menurut Fikih Mazhab', *Jurnal Mediasas : Media Ilmu Syari'ah Dan Ahwal Al-Syakhsyiyah*, 3.1 (2020), 1 <<https://doi.org/10.58824/mediasas.v3i1.363>>
- Hsb, Revita Mala Siregar Sampurna Siregar Putra Halomoan, 'Pernikahan Suami Dalam Masa Iddah Istri Perspektif Masalah Almursalah Dalam Surat Edaran Nomor: P- 005/Dj.Iii/Hk.00.7/10/2021', *TAZKIR: Jurnal Penelitian Ilmu-Ilmu Sosial Dan Keislaman*, 10.2 (2024) <<https://doi.org/10.24952/tazkir.v10i2.12378>>
- Huber, Loreta, and Monika Martinaitytė, 'Relationships in the Digital Age: Self-Disclosure and Communication in Social Networking Sites', *European Integration Studies*, 16, 2022, 24–40 <<https://doi.org/10.5755/j01.eis.1.16.31632>>
- Idris, Husni, Alfitri, and Mujennih, 'Kafa ' Ah Dalam Membina Keluarga Harmonis: Suatu Tinjauan Konseptual Dalam Pernikahan Perspektif Masalah Kafa ' Ah In Building Harmonious Families : A Conceptual Review In The Perspective Of Masalah In Marriage', *Jurnal Kolaboratif Sains*, 7.6 (2024), 1963–75 <<https://doi.org/10.56338/jks.v7i6.5402>>
- Kay, Zac Bowman Murray Drummond Julia Church James, and Jasmine M. Petersen, 'Dating Apps and Their Relationship With Body Image, Mental Health and Wellbeing: A Systematic Review', *Computers in Human Behavior*, 165 (2025), 45–57 <<https://doi.org/10.1016/j.chb.2024.108515>>
- Kerckhoff, A. C., and K. E Davis, 'Value Consensus And Need Complementarity In Mate Selection', *American Sociological Review*, 27.3 (1962), 295–303 <<https://doi.org/10.2307/2089791>>
- Kurniawan, Agung, and Hamsah Hudafi, 'Konsep Maqashid Syariah Imam Asy-Syatibi Dalam Kitab Al-Muwafaqat', *Al Mabsut*, 15.1 (2021), 29–38
- Langlais, Mickey, Lyra Toohey, and Arielle Podberesky, 'Dating Applications versus Meeting Face-to-Face: What Is Better for Romantic Relationship Quality?', *Social Sciences*, 13.10 (2024) <<https://doi.org/10.3390/socsci13100541>>
- Lo, Mbaye, and Taimoor Aziz, 'Muslim Marriage Goes Online: The Use of Internet Matchmaking by American Muslims', *The Journal of Religion and Popular*

- Culture*, 21.3 (2009), 5–5 <<https://doi.org/10.3138/jrpc.21.3.005>>
- Mazaya, Ayda, Rokhu Dlotul Laeliyah, and Widodo Hami, 'Kafaah Dalam Pernikahan Untuk Membentuk Keharmonisan Rumah Tangga', *Al-Ussroh : Jurnal Hukum Keluarga Islam*, 2.01 (2024), 9–17 <<https://doi.org/10.55799/alusroh.v2i01.330>>
- Mrd, Misbah, Sawaluddin Siregar, and Nur Aminah Nst, 'Konsep Kafa'ah Dalam Islam: Suatu Penerapan Dalam Pernikahan Ditinjau Dari Masalah Mursalah', *AL-MAQASID*, 9.2 (2023), 227–39 <<https://doi.org/10.24952/almaqasid.v9i2.9368>>
- Resi, Chrisantus Robert William, Yusuf Kurnia, Hartana Wijaya, and Dera Susilawati, 'Penerapan Metode Simple Additive Weighting (Saw) Dalam Perancangan Aplikasi Pemilihan Pasangan Berbasis Web', *Algor*, 2.2 (2021), 50–63 <<https://doi.org/10.31253/algor.v2i2.545>>
- Sharabi, Liesel L., 'Finding Love on a First Date: Matching Algorithms in Online Dating', *Harvard Data Science Review*, 4, 2022, 1–11 <<https://doi.org/10.1162/99608f92.1b5c3b7b>>
- Sholihah, Mar'atush, 'Praktik Menemukan Pasangan Hidup Melalui Pemanfaatan Situs Biro Jodoh Online', *Adhki: Journal of Islamic Family Law*, 3.2 (2022), 79–93 <<https://doi.org/10.37876/adhki.v3i2.77>>
- Situmorang, Luciandro Gideon, and Siti Zulaikha, 'Perubahan Gaya Mencari Pasangan Melalui Aplikasi Tinder Pada Mahasiswa FISIP ULM', *Jurnal Ilmu Sosial, Humaniora Dan Seni*, 3.2 (2024), 801–7 <<https://doi.org/10.62379/jishs.v3i2.2242>>
- Sugimoto, Kyoichiro, and Betania Kartika Muflih, 'Concept of Halal Matchmaking and Dating Services for Muslim Marriage: Halal Criteria From Fatwa Perspective', *Journal of Fatwa Management and Research*, 30.2 (2025), 80–101 <<https://doi.org/10.33102/jfatwa.vol30no2.662>>