

The Halalness of Affiliate Commissions on AI-Based Product Promotions from the Perspective of DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 on Ijarah

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Advances in digital technology are driving the use of artificial intelligence (AI) in affiliate marketing for the creation, management, and distribution of promotional content. The use of AI in product visualization and marketing personalization raises questions regarding the halal status of affiliate commissions when promotions may contain manipulative elements that influence consumer perception. This study aims to analyze the halal status of affiliate commissions in AI-based product promotions based on DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 regarding the ijarah contract. The study employs a qualitative method with a normative legal approach through the analysis of fatwas, muamalah fiqh literature, and various scientific studies related to affiliate marketing and AI technology, as well as AI-based analysis of affiliate promotional content and consumer comments. The results indicate that affiliate commissions are halal provided that promotions are conducted honestly, transparently, and in accordance with the actual conditions of the product, while fulfilling the principles of clarity regarding the subject matter (ma'qud 'alaih) and compensation (ujrah). Commissions may be considered dubious (syubhat) if the promotion contains hyperbole, visual manipulation, or unclear information that gives rise to gharar and tadlis. The use of AI is permitted as long as it does not mislead consumers and remains consistent with Sharia principles in digital marketing activities.

Keywords: Affiliate Marketing, Artificial Intelligence, Ujrah, DSN-MUI Fatwa.

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1. Introduction

The development of digital technology has driven a significant transformation in modern marketing practices, particularly through the use of e-commerce platforms and social media as a means of product promotion. Performance-based marketing models such as affiliate marketing have become a growing strategy because they provide individuals with the opportunity to earn commissions through promotional activities without having to directly own the product. This reflects the shift from traditional marketing systems to innovative, technology-based digital systems (Pramesti, 2025). Affiliate marketing is a performance-based marketing system in which companies reward affiliates for every visitor or customer successfully acquired through their promotional activities (Siagian, 2025).

The rise of affiliate marketing is inextricably linked to technological advances, including the integration of artificial intelligence (AI) into the promotional process. AI technology enables automated content creation, personalized product displays, and optimized promotional distribution through algorithms that adapt to consumer preferences. This transformation means that product promotion is no longer a manual activity but rather a process influenced by complex digital systems (Samudra & Tamamudin, 2025).

The use of artificial intelligence in affiliate marketing practices is increasingly evident in the automated and efficient creation of promotional video content. This technology enables video creation using templates, visual processing, and narrative adjustments, without the need for complex conventional production

processes. AI-based systems not only increase time and cost efficiency but also enable more engaging and unified content presentation. This demonstrates that promotional activities are no longer solely dependent on individual technical skills but are also influenced by technology capable of digitally representing products (Khoir & Maesaroh, 2025).

These technological advances also raise issues from a sharia economic law perspective, particularly regarding the clarity of information and honesty in promotions. The growing practice of affiliate marketing on digital platforms demands compliance with sharia principles, such as transparency, fairness, and responsibility. Inconsistencies in information delivery have the potential to create elements of *gharar* (unclearness) and *tadlis* (misleading), which can affect the halal status of a transaction (Asra, 2025).

Several previous studies have discussed various related aspects. Research conducted by Maulana et al., (2024) examined marketing practices on the TikTok Shop platform from an Islamic business ethics perspective, showing that promotional activities carried out by affiliates have the potential to contain elements of *tadlis* when the information conveyed does not correspond to the actual condition of the product. Nufus et al., (2019) discussed the application of Islamic marketing ethics in the use of digital marketing for MSMEs. The results showed that the use of digital technology can increase marketing reach, but must still be balanced with the application of the principles of honesty, trustworthiness, and justice. Then, research conducted by Ulfa & Tajudien, (2025) who examined the development of AI-based digital marketing through a systematic literature review approach, showed that the use of AI in marketing provides high efficiency through automation and content personalization. Based on this description, no research has been found that specifically examines the halalness of affiliate marketing commissions that utilize Artificial Intelligence (AI) technology in creating promotional content from a fatwa perspective. This difference indicates the existence of research space that is the focus of the study in this study.

The presence of AI in the promotional process presents a new dimension that has not been specifically studied in previous literature. The use of AI in creating product visuals has the potential to influence the representation of information received by consumers, raising questions about the clarity of the promoted object. This situation is relevant to analyze from the perspective of the *ijarah* contract, considering that product promotion is a form of service that is the object of the contract (*ma'qud 'alaih*).

This study aims to analyze the Halalness of Affiliate Commissions in AI-Based Product Promotions from the Perspective of DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 concerning *Ijarah* contracts. The focus of the analysis is directed at the clarity of the service object, the potential for *gharar* and *tadlis*, and the suitability of the practice with the provisions of DSN-MUI Fatwa No. 112 of 2017. The results of the study are expected to contribute to the development of Islamic economic law studies in the digital era, especially in responding to the increasingly complex dynamics of technology-based marketing.

2. Literature Review And Problem Statement

Affiliate Commissions in the Digital Economy

Affiliate commissions are a form of reward given to individuals or parties who successfully promote a product or service, resulting in sales transactions through their referral links or codes. In the digital economy, affiliate systems are rapidly developing with the increasing use of social media, marketplaces, and digital platforms as marketing tools. This scheme benefits companies because promotional costs are only paid when a sale occurs, while affiliates earn commissions based on a predetermined percentage or nominal amount. From an Islamic economic perspective, commissions are essentially permissible as long as the contract is clear, the promoted object is halal (permissible), does not contain elements of *gharar* (unlawful gambling), *riba* (usury), or fraud, and is carried out with the consent of both parties. Therefore, the affiliate

system is a form of modern business cooperation that requires Islamic jurisprudence (fiqh) to ensure compliance with Sharia principles.

Artificial Intelligence (AI) Based Product Promotion

The development of Artificial Intelligence (AI) has brought significant changes to digital marketing strategies, including product promotion activities by affiliates. AI technology is capable of automatically generating promotional content in the form of text, images, videos, and audio, as well as analyzing consumer behavior, making the marketing process faster, more efficient, and more targeted. The use of AI also enables personalized promotions based on user preferences, thereby increasing the likelihood of transactions. However, the use of AI in marketing raises a number of ethical and legal issues, such as information transparency, content accuracy, the potential for consumer manipulation, and the clarity of who is responsible for the resulting promotional materials. From an Islamic economic perspective, the use of AI is essentially a tool (wasilah) whose laws are determined by its intended use. Therefore, its use is permissible as long as it does not conflict with the principles of honesty, trustworthiness, and justice, and does not contain elements that mislead consumers.

DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 concerning Ijarah Contracts

DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 on the Ijarah Contract explains that ijarah is a contract for the transfer of benefits over a good or service within a certain time period with the payment of ujah (reward) without the subsequent transfer of ownership of the object being utilized. In the context of services, the ijarah contract provides a legal basis for the provision of wages or commissions for work that has been carried out according to the agreement of the parties. The fatwa emphasizes the importance of fulfilling the pillars and conditions of the contract, namely the existence of contracting parties, clear benefits or services, a known amount of ujah, and the existence of willingness (an-taradhin) between the provider and recipient of the service. Thus, affiliate commissions can be analyzed using the perspective of the ijarah contract because affiliates essentially provide promotional services to companies or sellers by obtaining ujah in the form of commissions after the service results in transactions according to the agreed terms.

The Permissibility of Affiliate Commissions from a Sharia Economic Law Perspective

The permissibility of affiliate commissions under Sharia economic law depends on the fulfillment of the principles of muamalah, which emphasize clarity of the contract, the object of the transaction being lawful, transparency of rights and obligations, and the avoidance of practices that are detrimental to either party. Commissions earned from promotional activities for halal products through clear mechanisms and without any element of fraud are essentially permissible income because they constitute compensation for services rendered. Conversely, if the promotion is conducted manipulatively, withholding important information, promoting haram products, or utilizing artificial intelligence to generate misleading information for consumers, the commissions earned have the potential to contain elements that conflict with Sharia principles. Therefore, the assessment of the permissibility of affiliate commissions is based not only on the source of income but also on the process, the mechanism of the contract, and its compliance with Islamic law.

Problem Statement

The rapid development of Artificial Intelligence (AI) technology has transformed the promotional mechanisms in affiliate programs, where most marketing content can now be created automatically with the help of AI. This situation presents a new challenge in Islamic economic law because there has been no discussion specifically examining the halal status of affiliate commissions obtained from AI-based product promotions based on the provisions of the DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 concerning the

Ijarah Contract. Most previous studies have discussed the halal status of affiliate marketing in general without highlighting the implications of using AI as a promotional tool that could potentially affect service clarity, information transparency, and accountability for the resulting content. Therefore, there remains a research gap regarding the compatibility of AI-based affiliate commission practices with the principles of the ijarah contract, particularly regarding the fulfillment of the pillars, conditions, and principles of justice and benefit in Islamic economic law. This research aims to analyze these aspects so that it can provide legal certainty regarding the halal status of affiliate commissions in AI-based product promotions based on the perspective of DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 concerning Ijarah Contracts.

3. Method

The research method used in this study is a normative-empirical juridical approach, namely research that combines the study of legal norms with facts that occur in practice (Sainul, 2024). The normative approach is used to analyze the provisions of the DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 concerning the Ijarah Contract, the principles of muamalah fiqh, and scientific literature related to the halalness of affiliate commissions in Artificial Intelligence (AI)-based product promotions. The empirical approach is carried out through tracing and documenting affiliate promotional content on several TikTok Shop accounts and consumer comments as supporting data to describe AI-based promotional practices.

Data collection was conducted through library research and documentation. Literature study was used to obtain secondary data in the form of primary and secondary legal materials. Primary legal materials include the Qur'an and DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 concerning Ijarah Contracts, while secondary legal materials include books, scientific journals, academic articles, and relevant previous research. Documentation was conducted by exploring a number of AI-based affiliate promotional content on TikTok Shop along with consumer comments to identify indications of inconsistencies between promotions and products received. The data obtained were then analyzed qualitatively by identifying, grouping, interpreting, and linking them to the provisions of the DSN-MUI Fatwa to draw conclusions regarding the halalness of affiliate commissions.

4. Results and Discussion

Affiliate Marketing Mechanism in E-Commerce Practice

*Affiliate*Marketing in e-commerce practice is a performance-based marketing system, where a third party (affiliate) promotes the merchant's products through digital media and earns a commission for each successful transaction made through the affiliate link. This pattern is growing rapidly with the increase in digital commerce activity and the use of social media as a promotional tool.(Marsally & Dwiani, 2025).

The affiliate marketing mechanism in e-commerce begins with affiliate registration on a platform or affiliate program provided by the marketplace or company. Once registered, affiliates receive a special link (affiliate link) or referral code that serves as a transaction tracking identifier. This link is then distributed through various channels such as social media, blogs, or video content. This becomes the primary focus of the promotion process in the affiliate system. The next step occurs when consumers access the affiliate link and make a purchase. The e-commerce system automatically tracks this activity using tracking technology, such as cookies or other digital identification systems. Every successful transaction converted from a click is recorded as an affiliate contribution, thus forming the basis for commission calculations.(Haryumeinanda, 2024).

Affiliates have the freedom to choose the format of their content, whether it's product reviews, recommendations, or demonstrations of product use. This flexibility demonstrates that promotional

activities aren't rigid, but rather rely on the affiliate's creativity and communication approach to attracting consumers.

Affiliate marketing There are several types of affiliate marketing that can provide benefits to affiliates, including the following: (a) Unattached Affiliate Marketing (Pay Per Click): Affiliates earn commissions from shared links even if no purchases occur, so the commissions tend to be smaller; (b) Related Affiliate Marketing (Paid to Click): Affiliates promote products through platforms such as YouTube, TikTok, Instagram, or blogs to generate clicks and reach a specific audience; (c) Pay Per Sale Affiliate Program: Commissions are given if the affiliate successfully drives sales, so promotional and communication skills are very influential; (d) Cost Per Action Affiliate Program: Affiliates earn commissions when the audience takes certain actions, such as registering an account, filling out a form, or downloading an application (Husna, 2023).

Artificial Intelligence-Based Product Promotion

The rapid development of digital technology is driving the use of Artificial Intelligence (AI) in affiliate marketing, particularly in promotional content creation. AI enables the automated creation of images and videos, making the promotional process faster and more efficient, and increasing affiliate productivity in producing engaging and diverse content. (Harliana et al., 2025).

An analysis of literature and industry practices shows that artificial intelligence (AI) plays a crucial role in shaping more personalized and effective marketing strategies. This occurs through its in-depth consumer data analysis capabilities. AI can process a variety of information, such as purchase history, search behavior, social media activity, and digital interactions. This allows AI to recognize consumer preference patterns and tailor promotional content to be more relevant. This capability makes AI-based marketing systems more flexible than conventional methods. AI can manage complex data, discover relationships between pieces of information, and update predictions based on ongoing consumer behavior developments. (Parmini & Yuliastuti, 2025).

The use of AI also contributes to improving the visual quality and appeal of promotional content. AI-based systems are capable of enhancing images, adjusting colors, and adding visual elements that support the delivery of marketing messages. In the context of creating promotional videos, AI can be used to automatically structure visual flow, add narrative, and integrate various multimedia elements. This demonstrates that technology serves not only as a tool but also shapes how products are presented to consumers through digital media. (Samudra & Tamamudin, 2025).

This condition shows that the use of AI in *affiliate marketing* cannot be separated from the promotional process as part of the services provided by affiliates. Therefore, the use of AI in this context is not only understood as a technical tool, but as an integral part of the promotional process that is the object of analysis from a contractual perspective, particularly regarding the clarity of benefits and product representation conveyed to consumers. (Asra, 2025).

Promotion as a Service Object in the Ijarah Agreement

Etymologically, the term *ijārah* (إجارة) comes from the word *al-ajru* (الأجر) which means *al-iwad* (العوض), which is something given as a substitute, such as salary, rent, or reward. In *Mu'jam Lughat al-Fuqahā'*, *ijārah* is defined as a form of *maṣf* from the verb *ajara-ya'juru* (أجار-يأجر), which refers to the provision of compensation for work. The word "*al-ajru*" is more often associated with a gift from God, while the term "*ijarah*" is usually used for rewards given by humans. Meanwhile, according to Abdul Wahab Ibrahim, "*ijarah*" linguistically has two meanings: as compensation for work and as an effort to treat or heal broken bones (Hidayat, 2022).

Contract/*uqud* is a form of transaction in Islamic economic law that focuses on the transfer of benefits from goods or services in return for certain compensation (*wage*). This concept places benefits as the main object of the contract (*ma'qud 'alaih*), not ownership of the goods themselves. The validity of the contract/*uqud* is determined by the fulfillment of the pillars and conditions, such as clarity of the benefits provided, agreement on rewards, and the absence of elements of ambiguity (*ghara'*) which has the potential to harm the parties (Sari et al., 2024). In digital marketing, promotional activities can be categorized as services because they provide benefits in the form of conveying information and increasing product exposure to consumers. Therefore, promotions in affiliate marketing can be considered a service object (*ma'qud 'alaih*) in the contract/*uqud*, as long as the benefits provided are clear and can be reasonably measured (Rohmah & Firmansyah, 2024). This confirms that even though it is intangible, promotion still has beneficial value that can form the basis of a contract.

The position of the affiliate in practice *affiliate marketing* reinforces these characteristics, where the affiliate acts as a party providing promotional services to merchants. Affiliates do not own the products they market, but rather are tasked with conveying information and building consumer interest through the promotional content they create. The rewards received in the form of commissions can be understood as *wage* for the services provided, so that the relationship between the affiliate and the merchant is in accordance with the contract structure/*uqud* (Zakaria & Nuraeni, 2022). This position shows that the legal relationship formed is not merely a marketing relationship, but also contains a contractual dimension that has certain legal consequences.

These promotional activities show that in *affiliate marketing* it's not just a marketing practice, but also has implications from a sharia economic perspective. Clarity about the form and quality of services is a crucial aspect in determining the validity of a contract, particularly regarding the benefits promised to the merchant. In this case, the success of a promotion is measured not only by the results achieved, but also by the information delivery process carried out by the affiliate. (Ilyas & Abbas, 2026). Thus, the quality and clarity of the promotion are crucial factors in assessing whether a contract is valid or not. *uqud*.

The relationship between affiliate and merchant in practice *affiliate marketing* This demonstrates a strong element of trust. Merchants allow affiliates to manage promotional methods, while affiliates are responsible for the quality of information conveyed to consumers. This situation places affiliate integrity as a crucial factor in maintaining clarity about service benefits. Without clear ethical standards, promotional services can potentially experience a decline in quality, which can result in a mismatch between expectations and realized benefits.

AI in Promotion of *Ijarah* Principles

Artificial intelligence integration (*Artificial Intelligence/AI*) in product promotion has a direct impact on the principles of the contract/*uqud*, especially regarding the clarity of the service object (*ma'qud 'alaih*). The application of this technology in content creation, such as product visuals, promotional text, and digital videos, can influence the form of benefits provided by affiliates. Clarity of benefits is a key element in the agreement/*uqud*. Therefore, any changes in the way promotions are delivered must remain within the boundaries of clarity and measurability of those benefits.

The use of AI-based algorithms enables highly personalized content through consumer data analysis, resulting in more effective and targeted promotional distribution. This efficiency is often used as an indicator of success in digital marketing practices. Overemphasizing effectiveness can potentially shift attention away from clarity of information and toward optimizing visual appearance. When content focuses more on appeal than accuracy, there is a risk that the information conveyed may not fully reflect the actual condition of the product. (Huda, 2025).

The presence of AI in promotions can increase the tendency for hyperbolization through the use of exaggerated words, enhanced visuals, or narratives that overemphasize product advantages. While not always outright lies, these practices have the potential to distort information and disproportionately influence consumer perceptions. Under Islamic economic law, such practices are considered contrary to the principle of honesty.

Honesty in Islamic marketing is not only an ethical value but also serves to prevent information distortion in promotions. In AI-based marketing, this value becomes even more crucial to avoid exaggerated claims, misleading advertising, and *tadlis* practices that can diminish the quality of information and the validity of transactions. Without strengthening the value of honesty, the use of technology can actually increase the risk of misinformation (*tadlis*) which has an impact on decreasing the quality of information and the validity of transactions (Amanu, 2025).

Affiliate marketing AI-based analytics have been widely used, particularly on the TikTok platform. Creators are leveraging AI technology to create more efficient and engaging product content displays. One example of this implementation is shown below:



Figure 1.Example of AI-Based Affiliate Promotion Practice on the TikTok Platform
Source:Tiktok: @zoyaa_ootd, accessed on July 7, 2026.

Based on Figure 1, creators use AI to produce video content that realistically depicts products being used by a person. Through the use of AI, product visualizations can be created to resemble real-life conditions without the need for live filming. This helps creators produce content more efficiently and provides a visual experience to potential consumers.

Furthermore, this study also demonstrates examples of consumer losses resulting from product promotions by affiliates utilizing Artificial Intelligence (AI) technology in real-world practice, as observed through a review of the comments section of several affiliate promotional videos. Consumers reported that the products they received did not match the visualization or description presented in the promotional content. Several consumers expressed disappointment because the product quality and size differed from expectations formed through content generated or modified using AI technology, as follows:

Table 1. Percentage of consumer losses

No.	Affiliate Account Name	Number of Content Analyzed Based on Highest Views	Amount of Content Deemed Misleading	Content Presentation
1.	Neng_niie	10	4	40%
2.	My dead	19	7	36.84%
3.	Stylepick_id	10	2	20%

No.	Affiliate Name	Account	Number of Content Analyzed Based on Highest Views	Amount of Content Deemed Misleading	Presentation
4.	Navoda.23		30	8	26.67%
5.	Zoyaa_oofd		12	1	8.33%
6.	Its.haenaa		15	3	20%
Total			96	25	26.04%

Source: TikTok Shop Platform, 2026.

A review of the comments section of several affiliate promotional videos revealed consumer complaints about the product they received not matching the visualization or description presented in the promotional content. While the percentage of comments indicating losses varied across accounts, the overall picture demonstrates that AI-based promotional practices have the potential to lead to consumer misunderstandings if not conducted honestly and transparently.

QS. Al-Qashash (28): 26 emphasizes that the main criteria in a job are strength and trust (DSN MUI, 2017). In this context, the strengths referred to include abilities in various areas according to the tasks to be assigned. Therefore, it is necessary to first consider the suitability of competencies to the type of work being undertaken. Amanah then refers to personal integrity reflected in a trustworthy attitude. (Syalabi, 2023). In AI-based affiliate marketing, competence is reflected in an affiliate's ability to utilize technology to generate effective promotions. However, the principle of trustworthiness requires the delivery of information honestly and without misleading. Therefore, the use of AI that generates excessive or inappropriate content for the product may violate the principle of trustworthiness and conflict with Sharia values.

The use of AI in promotions not only impacts the outcome but also the structure of the information, the persuasion process, and the responsibilities of the actors. This situation can increase the potential for gharar and tadelis, requiring clear boundaries on its use. Gharar encompasses any form of uncertainty or ambiguity in a sale or purchase transaction. Therefore, every element of the transaction, such as price, quality, and quantity, must be clearly understood by all parties. (Andira & Permata, 2022).

The limits of AI's use in promotions are determined by how it's used, not by the technology itself. The resulting content is acceptable as long as it's representative, not misleading, and verifiable. From a Sharia economic law perspective, AI has potential benefits and risks, depending on its use.

The Halalness of AI-Based Affiliate Commissions from the Perspective of the DSN-MUI Fatwa

Commissions in affiliate marketing are essentially rewards for the affiliate's promotional services for a product. In e-commerce, affiliates earn income based on a certain percentage of the product price or the number of successful transactions made through the affiliate link. This system demonstrates a service relationship between the affiliate and the platform or seller, allowing the legal relationship to be analyzed using the ijarah contract. As long as the promotional services are performed legally and the commission value is clearly known, the commission can essentially be categorized as a form of ujah (usury) permitted in Islam. (Najib, 2024).

Commissions in affiliate marketing systems represent a wage for promotional services, but their reliance on specific results and technological intervention raise questions about their compliance with the principles of ijarah under Islamic economic law. Ijarah is a contract that grants the right to use a good or service for a specified period in exchange for compensation, without transferring ownership of the good. (Hasanah et al., 2023).

The concept of ujah in the ijarah contract requires clarity regarding the wage value, the form of benefits, and an agreement between the parties, without any element of uncertainty. Ujah is given as compensation

for services rendered, so it should not be speculative or dependent on anything uncertain. Studies in Islamic economics indicate that clarity of commission is one of the main indicators of the permissibility of affiliate marketing practices, as long as it does not involve elements of *gharar*, *tadlis*, or injustice between the parties.(Nurlela et al., 2026).

According to the *muamalah* fiqh perspective, the obligation to pay *ujrah* is closely related to the benefits that are the object of the contract. If these benefits cannot be provided or enjoyed by the party entitled to receive them, then the basis for granting *ujrah* is lost. This shows that *ujrah* is basically given as compensation for benefits or services that are real and can be accounted for(Sirehar & Sahliah, 2023).

The permissibility of commissions in AI-based affiliate practices can be analyzed through the framework of the *ijarah* contract as stipulated in DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017. DSN-MUI Fatwa No. 112 of 2017 concerning the *Ijarah* Contract explains that the *ujrah* must be clearly stated, including the nominal amount, form, and payment mechanism. This provision is crucial in affiliate marketing because most platforms have set the commission percentage before the affiliate conducts a promotion. This clarity reduces the potential for *gharar* (*gharar*) in the contract.(DSN MUI, 2017). DSN-MUI Fatwa No. 112/DSN-MUI/IX/2017 concerning the *Ijarah* Contract also emphasizes that every form of exchange of benefits, whether in the form of goods or services, must be based on a clear contract, the existence of an agreement between the parties, and sharia provisions regarding the provision of *ujrah* or compensation.(Nst & Zahara, 2025).

The commission amount in affiliate marketing is determined by an agreement between the organizer and the affiliate. In the TikTok affiliate program, *merchant* determine a certain commission percentage, which generally ranges from 5% to 10%, taking into account the type of product and the marketing strategy used. Affiliate income is not fixed, as it depends on the number of successful transactions generated through promotional activities. The commission amount for each product can be found in the product showcase available on the affiliate platform.(Umayyah & Sholichah, 2025).

However, the issue of halal certification doesn't stop at commission clarity. The use of artificial intelligence in product promotion raises new issues when the technology is used to produce visuals that are not real. This situation has the potential to create elements of *tadlis* (traditional fraud) because it contains misleading information intended to increase sales and obtain higher commissions.(Ramdhani et al., 2023)The compliance of affiliate marketing practices with *ijarah* provisions can be seen from the clarity of the promotional activities undertaken.

Promotional practices that involve information manipulation contradict the principle of honesty in transactions. Islam places honesty as the primary foundation in business transactions, including digital marketing activities.(Asra, 2025). The first suitability that must be analyzed is the clarity of benefits (*ma'qud 'alaih*).DSN MUI (2017)requires that the benefits in the *ijarah* contract must be clearly known and not contain elements of *jahālah* (ambiguity).

The element of *tadlis* can arise if an affiliate directly or indirectly conveys misleading information through promotional content. AI-based visuals that do not reflect actual conditions can disproportionately influence consumer decisions. This practice not only impacts consumers but also compromises the halal nature of the commission earned, as the *ujrah* in *ijarah* must be based on legitimate service benefits and not violate Sharia principles.(Machfudloh & Nisa, 2024).

The DSN-MUI fatwa also stipulates that the implementation of contracts must be free from elements of injustice and harm to other parties. When product promotions cause losses due to inaccurate information, this indicates a violation of the principle of fairness in contracts. Commissions obtained from practices

containing such elements are problematic under sharia law because they are not based on a substantively valid transaction.(DSN MUI, 2017).

مَنْ غَشَا مَنْ which means "Whoever deceives, then he is not one of us" ((HR. Ibn Hibban 2: 326) (Tuasikal, 2014). In the context of AI-based promotion, technology provides efficiency and economic benefits, but if the content produced has the potential to cause *gharar* and *tadlis* must be a primary concern. Therefore, the use of technology in affiliate marketing practices needs to be limited to prevent losses or ambiguity that contradict the principles of the contract. *lease*. The halalness of the commission as *wage* in the contract *lease* is not determined by the use of the technology itself, but rather by the suitability of the practice to the principles of clarity of benefits, transparency of rewards, and freedom from elements of corruption. *gharar* and *tadlis*. So, affiliate commissions in AI-based promotions can be declared halal if there is clarity of service benefits, transparency of *ujrah*, and does not contain elements of *gharar* and *tadlis*. The commission's halal status is conditional and depends on the conformity of the practices and mechanisms implemented with sharia principles.

5. Conclusion

This study concludes that commissions in affiliate marketing practices using artificial intelligence (AI) are essentially comparable to the *ujrah* (payment) in an *ijarah* (property) contract. This means that the practice is permissible as long as it complies with Sharia principles. Several considerations include the clear benefits of the service and the promotional object, the transparent commission mechanism, and the absence of any fraud or deception. In practice, AI is used solely as a tool to enhance marketing effectiveness, such as analyzing consumer behavior, determining appropriate promotional targets, and creating promotional content. The presence of AI does not alter the nature of the relationship between affiliates and merchants, but it can influence the way product information is conveyed to consumers. Therefore, affiliate marketing practices must always adhere to the values of honesty and openness in promotions. Commissions from affiliate marketing can be considered *halal* if the information provided is accurate and does not mislead consumers. On the other hand, if the promotion is done excessively or contains incorrect information, then this practice can be contrary to sharia principles and the value of justice in business and when affiliates deliberately use AI to produce overclaimed promotions, then the commission obtained becomes doubtful because it is obtained through methods that are not fully in accordance with sharia principles.

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