IMPLEMENTATION OF ARTIFICIAL INTELLIGENCE (AI) IN EVALUATING STRATEGIC DECISIONS BASED ON ISLAMIC VALUES

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Abstract

Decision-making is an important process in management that involves systematically selecting the best alternative to solve a problem. In the digital era, artificial intelligence (AI) has changed the paradigm of decision-making in companies, especially in marketing, finance, management information systems, and product development. AI enables big data analysis, hidden pattern detection, and automation of processes that previously required human intervention, thereby increasing operational efficiency and innovation. However, the use of AI raises ethical challenges, such as transparency, algorithmic bias, data privacy, and its impact on the workforce. From an Islamic perspective, the application of AI must be in line with sharia principles such as justice ('adl), amanah, maslahah, and shura. AI is seen as a tool (not a substitute) in supporting human duties as caliphs on earth, with use directed to achieve public welfare without violating the boundaries of Islamic ethics and law. Human and AI collaboration in corporate decision-making must be developed holistically with a balanced moral, spiritual, and technological approach to achieve blessings and sustainable welfare (falah).

Keywords: Decision Making, Artificial Intelligence (AI), Ethics, Islam, Sharia, Maslahah, Digital Transformation

INTRODUCTION

Along with the development of an increasingly modern era, the relationship between individuals and businesses has undergone significant metamorphosis. Marked by economic globalization, massive digitalization, and fundamental transformation in the work and production landscape. This shows that it is increasingly difficult for individuals to separate themselves from the business ecosystem in various dimensions of life. In the perspective of Islamic economics, this relationship is not an abnormality, but rather a natural consequence of human nature so that humans as socio-economic beings who are given a mandate are able to contribute to the development of welfare.

Nowadays, the competitive situation in the business world is getting more complicated, so companies need to have a plan to achieve short and long term targets. With a clear plan, companies can adapt to environmental changes, identify opportunities and face challenges more effectively. This involves the process of planning, organizing, leading and supervising resources, processes and business activities to achieve the goals that have been set. However, in terms of sharia values, business organizations must have a strategy that is not only oriented towards financial profit, but also pays attention to ethics and moral values.

The digital era has brought about major changes in various areas of life, including in the strategic management of an organization. One of the most revolutionary technological advances in recent years is the emergence of artificial intelligence (Generative Artificial Intelligence). This technology is not only capable of analyzing large amounts of data but can also produce valuable insights and recommendations for strategic decision making. On the other hand, organizations based on Islamic values, whether in the form of financial institutions, companies or institutions, continue to experience global development and face challenges to remain relevant in a competitive business landscape. Based on the latest survey released by Statista Consumer Insights, Indonesia is in fourth place as the country with the highest enthusiasm for utilizing artificial intelligence. The following is a graph of the number of AI users in Indonesia.

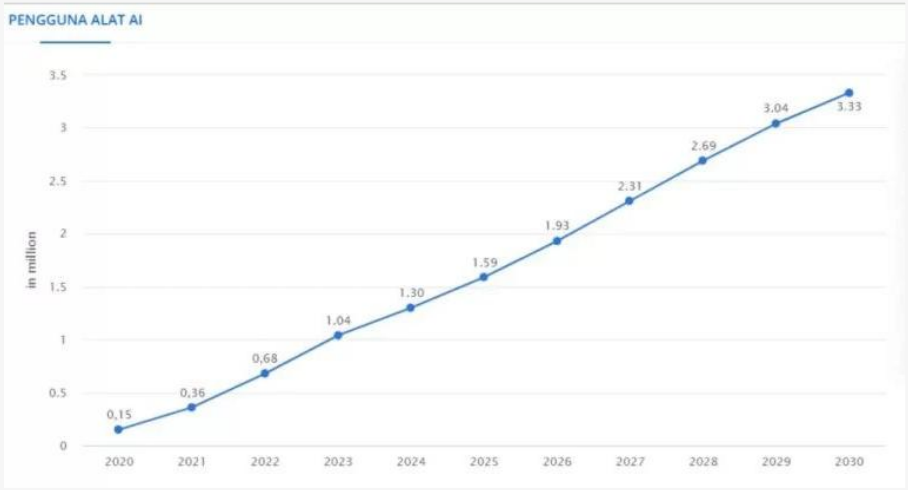

Figure 1.
Indonesia's Growth in AI Development

In 2024, there are an estimated 1.3 million AI device users in Indonesia, with an estimated increase to 3.33 million by 2030. AI is projected to contribute between 2.83% and 3.67% to Indonesia's gross domestic product by 2030. A survey by Populix showed that 45%

of workers and business owners in Indonesia have used AI applications, with ChatGPT being the most widely used, adopted by 52% of respondents. Around 92% of office workers in Indonesia have used generative AI in their work environment, a figure higher than the global average (75%) and the Asia Pacific region (83%). The 2023 survey results showed that technology specialists use AI-based solutions and devices to complete around 55% of their tasks, while non-tech workers use AI for around 40% of their tasks.

In running a business, either independently or in a group, it is important to apply management principles in order to survive in business competition and achieve the desired goals. Strategic management can be understood as an approach to directing a company in achieving the goals and objectives set. Management strategy includes a series of fundamental choices and actions taken by top management so that they can be implemented by all members of the organization so that the organization's vision can be achieved (Fitri Wulandari, 2022). In strategic management, each level of management requires strategic decisions made by company leaders so that the business can run effectively and in a focused manner.

In the business world, decisions are something that needs to be done to achieve company goals. Decision makers in the company also determine the steps in implementing strategies to face competition. Sometimes decisions taken by company leaders are made independently or through joint discussions. Decisions taken by company leaders should take into account the effects on the company, both in the short and long term (Gugus Wijonarko, 2023).

Islamic strategic management is a holistic approach that integrates sharia principles into modern management practices, this approach not only considers aspects of profitability and efficiency but also ensures compliance with ethical and moral values derived from Islamic teachings. However, in the context of an increasingly complex and dynamic world, decision makers in Islamic-based organizations often face a dilemma in aligning modern business demands with Islamic principles.

In the Indonesian context, several early initiatives have demonstrated the potential for integrating artificial intelligence with Islamic strategic management. For example, the development of the Integrated Halal Information System by the Halal Product Guarantee Agency which has begun to integrate AI algorithms for halal product screening, or sharia fintech platforms such as LinkAja Syariah and Alami which have begun to adopt machine learning for sharia-compliant risk analysis. Several Islamic universities have also begun research on the application of artificial intelligence in the context of Islamic economics and management.

However, the integration of generative artificial intelligence into Islamic strategic management is not without its challenges. Questions such as how to ensure that AI algorithms are able to understand and apply the nuances of Islamic principles in evaluating decisions, how to address potential biases in the data used to train AI models, and how to balance reliance on technology with unquantifiable human considerations are among the issues that need to be addressed.

Previous research was conducted by Salza Ayu Ramadhana, et al. in 2024 with the title Data-Based Decision Making in the Digital Era (Ramadhana & Sukmana, 2024). Having similarities that show a modern paradigm in technology-based decision making that integrates general values in society and Islamic values to achieve sustainable results. The

difference from the research is that the focus of previous research is more focused on data analysis and general ethics. While in this study the focus is on the application of the generative AI framework regarding the principles of Islamic economics as a whole in strategic management and business decision making.

Research conducted by Anil R. Doshi, et al. with the title Generative Artificial Intelligence and Evaluating Strategic Decisions in 2024. have similarities highlighting the use of AI as a strategic evaluation tool that can be customized and combined to better reflect moral values. While the difference is that the focus of previous research is more generally discussing the framework of basic values and evaluation parameters that are neutral and technical in nature using AI technology. While this study emphasizes the implementation based on Islamic values that will involve the integration of Islamic morals into the AI model and pay attention to the complexity of religious interpretation in the strategic decision-making process.

The development of artificial intelligence (AI) technology, especially generative AI that is able to produce high-quality text, images, and audio, has brought a revolution in various aspects of life, including the business world and strategic decision-making. This technology offers great potential in helping the process of evaluation, prediction, and formulation of efficient and accurate strategies. In a business context, AI can be an evaluator and predictor that supports decision-makers in managing risks and opportunities more dynamically.

However, behind these benefits, there are various ethical and moral challenges that need to be considered, especially from an Islamic perspective. The use of AI technology must be able to align with these principles so as not to cause injustice, bias, or social and environmental damage. In the context of this research on the use of generative AI in strategic decision-making, it is necessary to consider religious and moral aspects so that this technology supports the achievement of benefits based on sharia. Thus, this study seeks to answer important questions about how AI can be integrated ethically and responsibly in strategic decision-making according to Islamic principles, while ensuring that the use of this technology supports the achievement of justice, sustainability, and blessings in economic activities.

REVIEW OF LITERATURE

Decision-Making

Herbert A. Simon stated that decision making is choosing one action among various available options. Meanwhile, George Fisher stated that the decision making process is a choice from several alternatives based on an analysis of the possibilities that may occur in the future (Muhammad, Febrianty dan Gede Eko P, 2023). According to Simon, the decision-making process includes three steps: problem identification, search for alternatives, and selection of options.

According to James G. March (1994) in (Nugraha, 2019.) defines that “Decision making is the process of choosing among various available alternatives by considering the consequences and implications of each alternative.” According to Mary P. Rowe (1996) in (Fakhri et al., n.d.2017) states that “Decision making is a process of formulating problems, identifying alternatives, and choosing actions to be taken.” Temporary Henry Mintzberg

(1994) in (Eris Juliansyah, n.d. 2017) states that "Decision making is a process of choosing between two or more alternatives that leads to a particular result or consequence."

Artifical Intelligence

As one of the leading pioneers in the field of AI, John McCarthy defines Artificial Intelligence as "the science and engineering of making intelligent machines, especially intelligent computer programs" (McCarthy, n.d. 2007). In his view, AI is a scientific discipline that seeks to create machines that can behave intelligently like humans, although not necessarily imitating the biological human thought process. McCarthy's definition emphasizes two important things: first, that AI is a combination of science and engineering; and second, that AI focuses more on the results of intelligent behavior, rather than on internal mental processes.

Rich and Knight provide a more descriptive definition, namely: "Artificial Intelligence is the study of how to make computers do things at which, at the moment, people are better" (Rich & Knight, 1991, n.d.). In this sense, AI is viewed as an attempt to bridge the gap between machine and human capabilities in completing certain tasks, such as playing chess, translating languages, or recognizing faces. This definition reflects a pragmatic approach to AI, where the achievement of artificial intelligence is measured by the extent to which machines can approach or surpass human performance in a particular domain.

Accoring to Russell and Norvig, AI includes machine learning, natural language processing, and expertise systems. In the business world, AI can be used to evaluate data, predict trends, and assist in effective decision making (Rusdi Hidayat et al., 2024). Temporary Harvei Desmon Hutahaean said that AI refers to devices that can think, consider the steps taken, and make decisions like humans do.

RESEARCH METHOD

This type of research is a type of library research using library materials as the main data source, meaning that the data is collected from the library, either in the form of scientific works, online media, books, and others. Which is still related to the object of the problem being studied, namely regarding the discussion of Decision Making, Strategy Management, the Concept of Digital Transformation of Artificial Intelligence (AI) in Islam, Maslahah Ethics. This aims to obtain accurate and clear data.

Research Sources

Based on this type of research, namely literature, the data sources used in this study are secondary data sources. Secondary data sources are sources that concern official documents, books related to research. Secondary data are obtained from books related to the discussion being studied such as: Sharia Management, Management Economic System, Decision Making Management, Smart Marketing Digital Transformation Towards the Era of Artificial Intelligence, Entrepreneurship and AI Technology Utilizing Artificial Intelligence in Business.

Research Approach

The research approach used is the normative Islamic Law approach method, research to find concrete laws on the management of artificial intelligence (AI) utilization strategies, whether or not they are in accordance with the provisions of Islamic Law.

Data Analysis Methods

In this study, after data collection was carried out, the data were analyzed to obtain conclusions. The form of the technique in the analysis technique is as follows :

The descriptive analysis method is an effort to collect and compile data, then analyze the data. Descriptive analysis is the data collected in the form of words, pictures, and not numbers. This is due to the application of qualitative methods. In addition, everything collected is likely to be the key to what has been researched. Thus, the research report will contain data citations and data processing to provide an overview of the presentation of the report. Thus, this analysis can be used to determine the concept of artificial intelligence (AI) associated with the perspective of Islamic economics. The content analysis used in this study is content analysis. This research technique is the most abstract research to analyzing qualitative data. Basically, content analysis departs from the basic assumption of the social sciences that the study of the process and content of communication is the basis of social science studies.

RESULTS AND DISCUSSION

A decision is a way to solve a problem that is taken after determining one of the choices from many available options. On the other hand, decision making is the process of choosing the best option from various available options, so that it can be implemented as a solution in the company (Rochayati,2024 n.d). It can be concluded that decision-making is an activity to choose an action or option from a number of existing alternatives, by considering information, goals, values, and preferences, with the hope of achieving results that are considered the most appropriate or best in a particular situation. The stages of decision making are: (1) Identifying problems that require strategic decisions. (2) Collecting data and other types of information. (3) Making a list of options that can be considered. (4) Assessing and comparing options objectively. (5) Evaluating alternatives based on scores or weights. (6) Reviewing the consequences of all options and considering short-term and long-term impacts. (7) Prioritizing options that provide the best results. (8) Implementing decisions. (9) Observation and evaluation. (10) Learning and training, and finally revision and review. It can be concluded that decision-making is an activity to choose an action or option from a number of existing alternatives, by considering information, goals, values, and preferences, with the hope of achieving results that are considered the most appropriate or best in a particular situation. The stages of decision making are: (1) Identifying problems that require strategic decisions. (2) Collecting data and other types of information. (3) Making a list of options that can be considered. (4) Assessing and comparing options objectively. (5) Evaluating alternatives based on scores or weights. (6) Reviewing the consequences of all options and considering short-term and long-term impacts. (7) Prioritizing options that provide the best results. (8) Implementing decisions. (9) Observation and evaluation. (10) Learning and training, and finally revision and review (Muhammad, Febrianty, and Gede Eko P*,* 2023 n.d.).

In today's digital age, artificial intelligence has a significant impact on how organizations manage data and make decisions. AI is the ability of machines to imitate human intelligence, including analyzing, solving problems, and making decisions. Artificial Intelligence or Machine Learning can create decision-making methods through big data analysis, detecting complex or broad patterns, and providing insights that help make good

and efficient decisions. Artificial intelligence is a computer science that focuses on creating systems that are capable of performing tasks that generally require human intelligence.

AI is a part of computer science that focuses on creating systems that can perform tasks that require human intellectual abilities (Rusdi Hidayat et al., 2024). The role of AI in companies is:

The Role of AI Technology in Corporate Marketing

AI has changed the dynamics of marketing by enabling companies to optimize their strategies based on real-time data. Implementations such as AI-based recommendation systems, big data analytics to understand customer preferences, and content distribution automation are becoming an essential part of modern marketing communications. The roles of AI include :

1. AI as a driver of digital marketing transformation: AI plays a role in changing the digital marketing landscape by enabling the use of technologies such as predictive analytics, natural language processing (NLP), and AI-based recommendation systems.
2. AI-based marketing strategy optimization: AI allows businesses to optimize their marketing strategies by targeting more specific audiences based on consumer behavior patterns. This leads to higher marketing cost efficiency.
3. The impact of AI on market dynamics and consumers: With AI, companies can respond to market changes faster and adjust their strategies based on real-time data. This can create a competitive advantage for companies that are able to adopt AI well.
4. AI in content creation and marketing automation: AI technology is used to generate automated content, such as digital ads, marketing emails, and even data-driven news articles. This speeds up the content production process and increases the effectiveness of marketing campaigns.

The Role of AI Technology in the Corporate Finance Sector

In finance, artificial intelligence is used to assess credit risk, identify fraud, and develop the most effective investment portfolios. Machine learning algorithms allow systems to learn from past data and identify patterns that are invisible to humans. This makes decisions more accurate and faster in responding to changing market situations. In the customer service sector, the use of chatbots and virtual assistants based on artificial intelligence offers an efficient effort to handle customer issues. Through sentiment analysis, AI is able to understand customer preferences, so businesses can offer more appropriate and personalized services.

The Role of AI Technology in Corporate Management Information Systems

Artificial intelligence (AI) technology is expected to play a key role in transforming the way companies manage and leverage data. AI will automate many processes, enabling in-depth data analysis and intelligent, rapid decision-making. With the ability to learn from data and continuously improve performance, AI will become an integral part of management information systems (MIS), helping companies respond more effectively to market changes.

Blockchain technology will also impact MIS by offering new ways to improve data security and transparency. Blockchain can ensure the integrity of information through secure and immutable transaction records. This will help in reducing the risk of fraud, improving operational efficiency. Cloud computing will continue to be an important foundation for modern information systems. Advances in cloud computing, such as multi-cloud and hybrid cloud computing, will provide greater flexibility in managing data and applications.

Organizations will be able to leverage multiple cloud services from different providers and integrate cloud systems with their on-premises infrastructure. This will optimize operational costs and improve system performance.

The Internet of Things (IoT) will add a new dimension to MIS by generating real-time data from various connected devices. IoT will enable organizations to monitor machine conditions, track inventory, and manage supply chains more efficiently. However, challenges related to IoT data security and privacy also need to be addressed to ensure information integrity. Data analytics will become increasingly important in the future of MIS, with the need to analyze and utilize large volumes of data. Predictive and prescriptive analytics techniques will help organizations forecast trends, make data-driven decisions, and identify business opportunities. Information systems equipped with advanced analytics tools will provide a significant competitive advantage.

Cybersecurity will continue to be a top concern, given the increasing risks associated with technology and data. Organizations must implement a comprehensive security strategy, including data encryption, strong authentication, and monitoring for security incidents. Compliance with regulations and industry standards will also be critical in protecting information. Digital transformation will accelerate changes in MIS, with automation, cloud computing, and technology integration supporting innovation and efficiency. Organizations must develop intuitive user interfaces and leverage environmentally friendly technologies to support sustainability.

The Role of AI Technology in Improving Operational Efficiency

One of the most prominent things about the function of AI in the business world is its power to maximize personalization in the consumer experience. Using customer information, AI can offer more relevant product recommendations, align user displays, and provide services that suit individual needs. For example, e-commerce sites implement AI-based support systems to display appropriate products based on user purchase history and search behavior. In the marketing sector, personalization is also an important factor in establishing closer relationships with customers. AI also plays an important role in personalizing consumer experiences.

With the analysis of consumer behavior, AI systems can offer recommendations that are tailored to each individual's preferences. For example, e-commerce sites use AI to study consumers' purchase history and provide them with products that are most likely to interest them. This not only improves customer satisfaction but also has the potential to increase sales and customer loyalty. The role of AI in strategic decision-making cannot be underestimated. With its ability to analyze large amounts of data and uncover insights that are beyond human reach, AI can provide insight into market trends, consumer behavior, and competitor positions. This allows business leaders to make informed decisions and design more efficient long-term strategies.

The Role of AI Technology in Enhancing Innovation and Product Development

In product development, artificial intelligence (AI) offers significant innovation. In the technology sector, for example, AI is used to create software that can adapt to its users. Advanced machine learning algorithms give applications the ability to improve their performance over time, better understand what users need, and offer a more personalized experience. However, behind these potential benefits, the presence of AI also raises challenges and ethical issues. Data security is a major issue because companies store and

manage large amounts of data. In addition, there are concerns about the impact of AI on the human workforce, with some jobs that can be automated by this technology. It is undeniable that the influence of AI in business is increasing. The implementation of this technology is not only followed by large companies, but also startups and small businesses that are starting to adopt AI to increase their competitiveness in an increasingly competitive market. With a deep understanding, AI can plan and manage businesses to support growth and innovation in the business world.

The emergence of smart machines brings ethical challenges because the position of humans is slowly being taken over. Innovations created by humans are considered dangerous to the existence and importance of humans in society. Various views have emerged as a reaction to the presence of the 5.0 era.

In Islam, it is important to pay attention to regulations regarding the use of modern technology by referring to sharia principles. Abdullah bin Bayyah emphasized that religion provides full support for efforts aimed at the welfare and progress of the people, both in this world and the hereafter. Islam motivates every individual to continue learning and gathering knowledge from the word of Allah, both in the Qur'an and what we see in the surrounding environment. The knowledge in question includes not only religious teachings, but also science and technology. Islam does not prohibit forms of creativity and innovation in various fields, as long as the results are intended to improve people's lives spiritually and materially. In its efforts to improve the quality of human life, religion encourages all these activities to prioritize universal ethical values that maintain human dignity and life. Artificial Intelligence Technology, as a result of human innovation in the modern era, also needs to be evaluated by considering ethical aspects (Sitorus et al., 2025). The Qur'an is connected to the implementation of modern technology, namely:

وَاَنْفِقُوْا فِيْ سَبِيْلِ اللّٰهِ وَلَا تُلْقُوْا بِاَيْدِيْكُمْ اِلَى التَّهْلُكَةِۛ وَاَحْسِنُوْاۛ اِنَّ اللّٰهَ يُحِبُّ الْمُحْسِنِيْنَ

"Spend in the way of Allah, do not plunge yourself into destruction, and do good. Indeed, Allah loves those who do good." (Q.S Al-Baqarah [2] : 195).

This verse provides an understanding of how important it is to utilize time and resources effectively, which can be applied in the context of utilizing technology for human welfare. Allah SWT says :

وَلَا تُفْسِدُوْا فِى الْاَرْضِ بَعْدَ اِصْلَاحِهَا وَادْعُوْهُ خَوْفًا وَّطَمَعًاۗ اِنَّ رَحْمَتَ اللّٰهِ قَرِيْبٌ مِّنَ الْمُحْسِنِيْنَ

"Do not do mischief on the earth after it has been set in order. Pray to Him with fear and hope. Indeed, the mercy of Allah is near to those who do good." (Q.S Al-A'raf [7] : 56).

This verse can be a reference to avoid misuse of technology, such as artificial intelligence, which can harm the ethics and social community. Therefore, the use of artificial intelligence needs to be monitored at all times so that it provides benefits and not harm. The use of artificial intelligence that has the potential to cause injustice, such as algorithms that are biased in decision-making or the dissemination of incorrect information, should be avoided. For example, artificial intelligence systems applied in credit assessments or employee recruitment must be clear and not discriminate against people based on race, gender, or other backgrounds (Reddy et al., 2021). In this context, it is crucial to involve scholars and technology experts in designing policies that are in accordance with sharia principles, so that artificial intelligence is used ethically and responsibly.

The ethics of using AI in life are very important because this technology can affect various aspects of human life, including in the social, economic, and moral fields. In the

Islamic perspective, ethics have a significant position, and every individual action is also relevant to the use of technology. Therefore, there are ethical principles that must be followed in the use of AI so that technology is used in line with ethics and does not cause negative things (Sitorus et al., 2025).

The use of AI raises several ethical issues that need to be seriously considered. The following are the main ethical aspects, namely (1) Transparency and Accountability: Companies need to ensure that the AI systems used for decision-making can be explained and accounted for. (2) Bias and Discrimination: Historical data used to train AI often contains bias that can perpetuate discrimination. Companies should conduct regular bias audits and ensure diversity in AI development teams. (3) Privacy and Data Protection: Companies must ensure that data collection, storage, and use comply with, and do not violate, individual privacy. (4) Impact and Workforce: Automation of decision-making can reduce the role of humans in business processes. Companies need to consider the social impact of AI implementation. (5) Dependence and Reliability: Over-reliance on AI can be dangerous if the system fails or makes incorrect recommendations. Companies need to maintain the ability for humans to override AI decisions and have a backup system. (6) Social Responsibility: Companies need to consider the long-term consequences of their decisions and ensure that the use of AI is in line with positive social values. (7) Implementation Recommendations: To use AI ethically in decision-making, companies should form an AI ethics committee, develop clear guidelines, and routinely evaluate the impact of the AI systems used.

From an Islamic perspective, the use of AI must be based on Sharia principles. In general, AI is a tool whose legal status is permitted as long as it is not used in a way that is contrary to Islamic teachings. The implementation of AI that supports interests, such as increasing work efficiency, must be in line with maqashid sharia (the goals of sharia). However, justice must be the main principle in its use. AI must not cause injustice, discrimination, or exploitation, so that its use is monitored in accordance with Islamic ethics. Given that AI has no moral responsibility, both AI creators and users are fully responsible for ensuring that this technology is used in an ethical manner and does not violate Islamic law (Sitorus et al., 2025).

As Muslims, we are faced with the challenge of utilizing this technological advancement while still adhering to the universal principles of Islam. The Qur'an has taught that humans were created as caliphs on earth with the mandate to manage all of Allah's creations for the common good. In this context, AI technology can be understood as one of the blessings given to humans to help carry out this mandate, but with the note that its use must remain within the corridor that is approved by Him.

Collaboration between humans and AI in corporate decision-making is not merely a technical or economic issue, but also a moral and spiritual issue that requires a holistic approach. Islamic principles such as justice ('adl), amanah, maslahah, and shura provide a solid foundation for developing collaboration strategies that are not only effective and efficient, but also blessed and bring goodness to all parties.

The strategy of human and AI collaboration in corporate decision-making from an Islamic perspective requires an approach that integrates sharia principles with modern technology. Here is a comprehensive framework that combines these aspects :

1. The Principle of Khilafah (Human Leadership): In Islam, humans are given the mandate as caliphs on earth. Therefore, AI must be understood as a tool that strengthens human

capabilities in carrying out this mandate, not replacing the fundamental role of humans as final decision makers. Strategic decisions must remain in the hands of humans who have reason, conscience, and moral responsibility.

2. Maslahah (Benefits) Concept: Every use of AI must be evaluated based on the maslahah principle of whether this technology brings greater benefits or harm. AI-human collaboration must produce decisions that benefit all stakeholders: employees, customers, shareholders, and society at large. If AI threatens the common good, its use needs to be reviewed.
3. Principle of Justice (‘Adl) and Ihsan: Islam emphasizes justice in all aspects of life. The AI systems used must be ensured to be free from bias that can harm certain groups. Algorithms must be audited regularly to ensure fairness in the treatment of employees, customers, and business partners. The principle of ihsan (doing good) encourages companies to not only be fair, but also to provide the best treatment.
4. Concept of Trust and Responsibility: Every decision made with the support of AI is a trust that must be accounted for to Allah, society, and stakeholders. Companies must have a clear documentation system on how decisions are made, who is responsible, and how their impact is evaluated. Transparency is key to fulfilling this principle of trust.
5. Principle of Shura (Consultation): Islam encourages decision-making through deliberation. AI can facilitate the shura process by providing comprehensive data and analysis, but the final discussion and deliberation must involve humans. Important decisions should go through a consultative process involving multiple perspectives and expertise.
6. Implementation of Morals in Technology: The use of AI must reflect noble morals such as honesty (shidiq), trustworthiness, and mercy (affection). AI systems must not be used to deceive, manipulate, or harm others. Algorithms must be transparent and honest in providing recommendations.
7. Protection of Human Rights in Islam: Islam highly protects individual rights including privacy (hifz al-'ird). The use of data for AI must comply with the principles of privacy protection in Islam. Personal data of employees and customers must be kept confidential and used only for permitted and beneficial purposes.
8. The Concept of Tawhid in System Integration: The principle of tauhid (unity) encourages harmonious integration between various aspects of life. Human-AI collaboration must create an integrated system where technology supports spiritual and moral values, not contradicts them.
9. Ethical Limitations in the Islamic Context: Some areas that require special attention in the Islamic context include the use of AI for decisions related to usury, gharar (excessive uncertainty), and prohibited activities. AI should not be used to facilitate business practices that are contrary to the Shari'ah.
10. Final Goal (Falah): All AI-human collaboration strategies must be directed towards achieving falah (prosperity in this world and the hereafter). Technology must help humans achieve noble life goals, not just profit. A balance between worldly and spiritual interests must always be maintained.

CONCLUSION

Decision-making is at the heart of strategic management, with advances in Artificial Intelligence (AI) technology becoming an essential tool in supporting the process. AI is able to increase the speed, accuracy, and efficiency of decision-making by analyzing big data, recognizing hidden patterns, and providing insights that were previously difficult for humans to access.

However, the integration of AI in the business world brings serious ethical challenges, including the risk of algorithmic bias, lack of transparency, privacy violations, and the potential loss of human roles in critical processes. Therefore, the use of AI must be accompanied by clear and responsible ethical principles, such as transparency, fairness, accountability, and protection of human rights.

From an Islamic perspective, AI is a technology that is permissible as long as it is used for maslahah (common good) and does not conflict with sharia values. Principles such as justice (‘adl), amanah, syura (deliberation), and falah (welfare in this world and the hereafter) must be the basis for every decision-making involving AI. Humans still play the main role as caliphs who are responsible for the use of this technology morally and spiritually.

With a holistic approach based on universal and Islamic values, companies can adopt AI ethically, sustainably, and empoweringly, not only for business interests, but also for the benefit of humanity as a whole.

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