

Islamic Business Ethics in the Digital Age: A Study on the Use of Image Generators to Increase Consumer Trust

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Abstract

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The development of artificial intelligence (AI) technology, especially AI Image Generator, has brought significant changes in digital marketing strategies by producing more attractive, efficient, and professional product visuals. However, the use of this technology also raises ethical issues when the visuals produced are not in accordance with the actual condition of the product, so it has the potential to reduce consumer trust. In the perspective of Islamic business ethics, the practice is contrary to the principles of honesty (shiddiq), transparency, justice ('adl), and the prohibition of gharar. This study aims to analyze the use of AI Image Generator in digital marketing and examine its application based on Islamic business ethics principles in increasing consumer trust. The research uses a qualitative approach with a descriptive method. The data was collected through in-depth interviews with Ayam Geprek Bu Anggun MSME actors, consumers, and sharia experts, as well as digital observations, documentation, and literature studies. Data analysis is carried out through data reduction, coding, thematic analysis, data presentation, and drawing conclusions with triangulation techniques to ensure data validity. The results of the study show that AI Image Generator provides benefits in the form of improving product visual quality, time efficiency, and saving promotional costs so as to help MSMEs increase competitiveness. However, over-ideal visuals often create a gap between consumer expectations and the actual condition of the product, leading to disappointment and lowering consumer confidence. This study concludes that the use of AI Image Generator can support digital marketing effectively if applied by paying attention to the principles of Islamic business ethics, namely honesty, transparency, responsibility, and fairness, so as to be able to build consumer trust and create sustainable business practices.

INTRODUCTION

The development of technology in the contemporary era has experienced a significant acceleration, creating human dependence on digital devices to meet various daily needs and activities (Arivianto, 2023). The integration of artificial intelligence (AI) has penetrated various sectors ranging from industry, education, to the arts and is showing its dominance in digital transformation. One of the manifestations of this technological advancement is the transformer *text to image* or *AI image generator*, an AI-based system capable of automatically converting text into images through *Deep Learning Mechanism* that processes, understands, and visualizes human language (Ramzan & Iqbal, 2022). This phenomenon not only represents the evolution of creative technology but also gives rise to a critical discourse regarding the epistemological and ontological implications in the process of artistic creation (Adlina, Zahra, and Sudarwanto 2025).

In a business context, promotion plays an important role as a strategy to attract consumer attention to a product (Alawi, Arisman, and Barlian 2023). One of the most important components of promotion is the visual of the product, as attractive images can directly influence consumer

perception and buying interest (Kenzie et al. 2025). Technological advancements allow businesses to leverage AI systems to produce more professional, aesthetic, and exotic product visuals. High-quality product photos can shape a positive perception of consumers, increase trust, and encourage buying interest. Exclusive and detailed visuals often create a high sense of added value. In fact, visual appeal is often the main consideration for consumers before reading product descriptions (Fikriyah and Alam 2025). Thus, product photos are not only complementary elements but are an important strategy in building a brand image (Peropa et al. 2025).

The use of AI in promotional design not only increases efficiency, but also has the potential to strengthen visual appeal through the use of more precise graphic elements, real-time personalization of content, and the ability to generate innovative creative concepts according to the preferences of the target audience (Fathoni and Mohyi 2025). However, behind the efficiency of the image generator, there is a negative connotation to business ethics where the results provided do not represent the original, because business people use artificial intelligence so that the images created are more attractive, perfect, even far from the original image (Astuti et al., 2025). So that consumers have high expectations of the product, this can lead to disappointment with the promised product (Nazrin et al., 2025). Therefore, the existing reality is contrary to the principles of Islamic business ethics, especially the values of honesty (shiddiq) and transparency or ambiguity (Mufarrochah et al., 2025).

Meanwhile, in Islam, various issues related to economics have been comprehensively regulated through the Qur'an, Hadith, and the consensus of scholars (Sapitri et al., 2025). Islam not only discusses the technical aspects of transactions, but also provides clear moral guidelines for maintaining justice, balance, and blessings in economic activities (Christian et al., 2024). In general, Islam has provided an ethical foundation that can be used as a guideline in advertising practices, both in the form of messages, delivery methods, and final goals. This ethical foundation emphasizes the importance of honesty, responsibility, and not harming others, so that marketing activities are not only profit-oriented, but also reflect spiritual and humanitarian values (Komala 2020). The ethical principles include the following: Doing business is not only intended to make a profit, but must also be intended as a form of worship to Allah SWT, be honest (objective) in conveying information related to products or services, foster an attitude of tolerance between sellers and buyers so that mutual respect is created, be diligent (istiqomah) in running a business and be consistent in maintaining quality, be fair and compete with other business people in a healthy and good manner without harming other parties (Maulida, Novita, and Aisyah 2024).

The application of business ethics in the use of the digital economy is very important because it can improve the image of business people, thereby attracting the interest of consumers and business partners to build sustainable cooperation (Rini, Wiyana, and Setiawan 2025). Applied ethics not only build trust but also create a transparent, fair, and responsible business environment (Safitri and Aravik 2025). In practice, the application of business ethics can be sourced from positive laws that regulate the legality of an economic activity, the principles of Islamic law that emphasize honesty (shiddiq), trust, justice ('adl), and social responsibility, as well as other social norms and values agreed upon in society. The combination of these values is an important foundation for digital businesses to not only pursue profits, but also ensure business sustainability that benefits consumers, society, and the business ecosystem as a whole (Putrigarini and Zaki Rahman 2019).

Paying attention to customer trust is essential because it helps consumers understand what a business should and shouldn't do when starting a business (Dwi Chayono, Andreas

Kadarningsih, n.d.) . This trust not only forms the basis for long-term relationships between customers and businesses, but also serves as an indicator of business quality and professionalism. This is because business trust is based on a variety of factors, such as competitive pricing, clear ethical standards, transparency in the delivery of information, and responsive customer service that respects consumer needs (Anwar et al., 2025) . When businesses are able to consistently integrate these factors, customers will feel safer, valued, and ultimately satisfied with what they have to offer, thus driving loyalty and the potential for repeat purchases in the future (March, 2024) .

The development of AI image generator technology in digital marketing has created a new dilemma, especially related to business ethics and Islamic principles (Zahra et al., 2025) . The study offers a new contribution by specifically exploring the impact of the use of AI image generators on consumer confidence from an Islamic perspective, a perspective rarely discussed in the previous literature. Thus, the new value of this research lies in its efforts to bridge technological advances with Islamic ethical values, while providing recommendations that can be applied in an era when the authenticity of marketing content is increasingly questioned.

Most previous research on Islamic business ethics in digital marketing has focused on conventional practices, such as social media management or traditional text- and image-based advertising (Zahra et al., 2025) . The study aims to fill the gap by highlighting a contemporary dilemma arising from the use of AI Image Generators: the conflict between technological efficiency and the value of honesty (shiddiq) in Islamic marketing. On the one hand, Image Generators can produce product visuals that are more attractive, consistent, and faster than manual design processes. However, on the other hand, the resulting visuals are often too idealistic or visible " *Perfect* ," so that it no longer represents the actual condition of the product. This situation has the potential to give rise to subtle forms of dishonesty, not explicitly falsifying but rather obscuring the reality that can mislead consumers.

This phenomenon becomes increasingly complex as consumers begin to build perceptions and expectations based on AI's visual output, rather than based on actual experiences with the products offered. The mismatch between digital representations and physical reality not only undermines consumer trust but also goes against Islamic principles of business ethics, which encourage transparency, accuracy of information (tahqiq al-ma'lumat), and prohibit manipulation (gharar) (Hasan, 2021) . Therefore, this study presents a novelty by examining how Islamic ethical values are applied in the context of cutting-edge technology, which is dynamic, automatic, and potentially distorting reality.

Furthermore, this study not only examines normative ethical aspects but also seeks to understand how business people interpret the use of AI technology in their marketing practices. These include moral considerations when deciding whether the resulting visuals fairly represent a product, information disclosure strategies to avoid misleading consumers, and efforts to build trust through digital communications that are compliant with Sharia principles. Thus, this research encourages a paradigm shift from simply using technology for efficiency to responsible use, integrity-oriented, and respecting universal Islamic ethical values.

This research makes a significant multidimensional contribution. From an academic perspective, this research develops a conceptual framework that integrates Islamic business ethics principles with the use of AI Image Generator technology in digital marketing. This integration not only provides a theoretical understanding of the interaction between technological innovation

and Sharia values, but also offers new perspectives that are rarely explored in the scientific literature.

Furthermore, this research is expected to provide a theoretical foundation for further studies that discuss the alignment of digital innovation with Islamic ethical values. By providing a clear conceptual foundation, the findings of this study have the potential to complement the limitations of the existing literature on the impact of technology on consumer confidence from an Islamic perspective. A focus on trust is an important contribution, given that digital visuals generated by AI can directly shape consumer perceptions, while creating a dilemma between marketing creativity and the authenticity of product information. Therefore, this research plays a role in enriching the academic discourse on technology ethics in digital marketing based on Islamic values. Based on the above background, how can sharia principles be applied to assess artificial intelligence-based marketing practices.

METHODS

The application of Islamic business ethics in the digital era, especially in the context of the use of Image Generators as a promotional medium and visual communication (Waruwu, 2024) . This approach allows researchers to understand holistically how businesses interpret the principles of honesty, responsibility, and trust in presenting products through digital visual content. This research explores the experiences of MSMEs, consumers, and digital marketing professionals.

This study aims to identify the ethical dynamics that arise when artificial intelligence technologies are used as part of business strategies. The main focus of this study lies in the process of understanding and translating Islamic business ethical values, such as fairness, honesty, information accuracy, and the ability of marketing practices, into increasingly complex digital practices. Therefore, the study not only evaluates the functional use of Image Generation technology but also explores the extent to which its implementation can increase consumer confidence and align with Islamic business ethics principles, which demand transparency, responsibility, and blessing in economic activities.

This research uses a qualitative approach to explore Islamic business ethics in the digital era, especially the use of image generators to increase consumer trust. This research focuses on understanding the current condition of Islamic business ethics through digital media. This research uses a descriptive research method, which aims to describe or explain a specific situation, event, or phenomenon (Poltak & Widjaja, 2024) .

The research subjects consisted of two main groups. First, MSMEs (Micro, Small, and Medium Enterprises) that use *AI image generator* to create visual content of products, including food. Second, sharia experts or mu'amalah academics who understand the principles of Islamic business ethics, to provide a normative perspective and ethical validation of digital marketing practices. Subjects selected using *Sampling techniques are aimed at* to ensure relevant and in-depth data collection (Tajik et al., 2025) .

In addition to identifying consumers' perceptions of AI Image Generators, the study also focused on the level of disappointment consumers experience due to the discrepancy between AI-generated images and actual product conditions. This aspect is particularly relevant from the perspective of Islamic business ethics, which emphasizes the principles of honesty (*shiddiq*), justice (*adl*), and the prohibition of uncertain practices (*gharar*). Through in-depth interviews, the researchers sought to explore the impact of these differences, both emotionally and financially, particularly when product visuals were perceived as too "beautified" or misleading.

The object of this research is the use of *AI Image Generators* in creating product visuals and their impact on Muslim consumer trust. This research highlights the extent to which AI visuals reflect the actual condition of the product and how this aligns with or contradicts Sharia principles, including the prohibition of *gharar* and the demand for transparency in business transactions. The research location focuses on Ayam Geprek Bu Anggun, a culinary business that actively markets its products digitally and uses AI-based visuals for promotion, thus providing real-world context for digital marketing practices in local MSMEs.

Data was collected through two techniques. First, *in-depth interviews* with MSME owners (Ayam Geprek Bu Anggun), consumers, and sharia experts to gain detailed insights and experiences. Second, digital observation on social media and online marketplaces to monitor the practice of using AI in marketing content. Fourth, documentation in the form of screenshots of digital advertisements, product catalogs, and social media uploads. Fifth, a literature review related to Islamic business ethics, digital marketing, and consumer behavior as a theoretical foundation.

The main research instrument is the researcher himself, assisted by interview guidelines and observation sheets, field notes, and visual documentation. These instruments ensure that data is collected systematically, consistently, and in-depth, according to the research objectives.

Data analysis is carried out in several stages. First, data reduction is carried out to summarize and focus important information. Second, coding and thematic analysis were conducted to identify key themes related to visual honesty, consumer perception, *gharar potential*, and level of trust in visual AI. Third, the presentation of data was carried out in the form of a descriptive narrative that connected the findings of the field with the principles of Islamic business ethics, followed by inductive conclusions.

The validity and reliability of research are maintained through source triangulation, technical triangulation, *member checking*, detailed context descriptions, audit trails, coding consistency, and discussions with experts. With this comprehensive research method, it is hoped that this research can provide an in-depth understanding of the relationship between the use of *AI image generators*, the application of Islamic business ethics, and Muslim consumer trust in digital marketing, as well

as provide guidance for business people to use technology ethically and in accordance with Sharia principles.

RESULTS AND DISCUSSION

Results

The results of this study show that the use of AI Image Generator in digital marketing practices by businesses, especially MSMEs such as Ayam Geprek Bu Anggun, has had a significant impact on how products are presented to consumers. The visual transformation produced by this technology not only improves the aesthetic quality of the product's appearance but also forms a stronger consumer perception than conventional methods. In this context, AI-generated product visuals tend to have sharper characteristics, more contrasting colors, and more visually appealing compositions. This directly contributes to increased product appeal in the eyes of consumers, especially in competitive digital environments such as social media.

Based on interviews with business owners, it was found that the use of AI Image Generators is considered an effective solution to overcome resource limitations in visual content production. MSMEs that previously struggled to produce high-quality product photos due to limited photography equipment and graphic design skills, can now easily create professional-looking visuals just by including text descriptions. This shows that AI technology has opened up new opportunities for small businesses to compete visually with big brands (Safik, Hasanah, and Nedi, n.d.). Additionally, time and cost efficiency are also key factors driving the adoption of this technology, as the content creation process is much faster and does not require significant additional costs.

However, despite these advantages, the study also uncovered fundamental issues related to the compatibility between the visuals displayed and the actual product. Most of the consumers interviewed revealed that they often have high expectations of the product based on the images seen online. These expectations include size, color, texture, and even the level of deliciousness, especially in the context of food (Sylvia and Muladi 2025). However, when the product is received, there is a significant difference between digital visuals and physical reality. This mismatch leads to consumer disappointment, which ultimately leads to a decline in trust in the business.

The study also found a strong correlation between the application of Islamic business ethics and consumer beliefs. Consumers who view a business as being run honestly and responsibly tend to have higher levels of loyalty. This shows that ethics not only have moral value but also significant economic value (Lilies Handayani 2018). In the long run, businesses that prioritize ethics will perform better than businesses that focus solely on profit.

Overall, the results of this study show that the use of AI Image Generators in digital marketing has two opposite sides. On the one hand, this technology provides great ease and efficiency in creating visual content. On the other hand, this technology also has the potential to raise ethical issues if not used wisely. Therefore, a balance is needed between the use of technology and the application of ethical values.

From the perspective of Islamic business ethics, this balance can be achieved through the application of the principles of honesty, transparency, fairness, and responsibility. These principles are not only relevant in traditional business contexts, but they are also crucial in the dynamic and complex digital age. By integrating these values into digital marketing practices,

businesses can build strong consumer trust and create a sustainable and profitable business.

DISCUSSION

Practices of Using AI Image Generators in Product Promotion

The use of AI Image Generators in digital marketing practices presents two realities that run simultaneously: as an innovative tool that improves visual quality and content production efficiency, but also as a source of ethical dilemmas that have the potential to undermine consumer trust.

The use of AI image generators by MSMEs, especially Ayam Geprek Bu Anggun, shows the use of fast and efficient technology as a tool to improve the visual quality of products. Businesses recognize that AI helps generate more engaging images than photos taken manually. In general, the main purpose of this business is to attract the attention of consumers in digital media, especially platforms such as social media and online marketplaces. The resulting visuals tend to be brighter, neater, and more aesthetically pleasing. In some cases, the product appears more "perfect" than it really is, both in terms of color, texture, and presentation (Dwivedi et al., 2023) .

However, the interview also revealed that business owners have not fully considered the ethical aspects when using this technology. The main focus remains on appealing to consumers, not on visual compatibility with the actual product. This shows that the use of AI image generators is still more focused on marketing than honesty.

Consumer Perception of AI-Based Product Visuals

Consumer perception of AI-based product visuals is not uniform, but rather divided into two main trends. First, consumers are more interested in visuals that are attractive and look professional. Second, consumers prioritize the taste and quality of the product over the visual aspect. The first group of consumers tends to use visuals as the main factor in evaluating a product. AI-generated images, which are generally more aesthetically pleasing, neat, and appetizing, can create a positive first impression. This makes consumers more interested in trying the product, even before knowing the actual quality details. In this context, visuals serve not only as a complement but also as a key tool in building initial perceptions and beliefs (Luo et al., 2019) .

However, this high level of visual appeal is also accompanied by high expectations. Consumers in this group tend to imagine products based on what they see. When the product they receive doesn't match the visuals, the potential for disappointment will be greater. This demonstrates the dual power of AI-based visuals: they can attract attention while risking undermining trust if not balanced with reality.

On the other hand, the second group of consumers showed a different tendency. They are less affected by eye-catching visuals, but more focused on taste, quality, and consumption experience. For these consumers, purchasing decisions are usually based on recommendations, reviews, or previous experiences, rather than solely visuals. Visuals still play a role, but not the dominant factor.

Taste-oriented consumers tend to have more realistic expectations of the product. They are not easily affected by an appearance that is too "perfect", so the level of disappointment is relatively lower as long as the quality of the product is maintained. This suggests that beliefs in this group are based more on real experience than visual representations.

The difference between these two types of consumers suggests that the use of AI image generators in marketing does not have the same impact on all consumers. While eye-catching visuals are effective in grabbing attention, they don't always guarantee long-term satisfaction and trust. Therefore, businesses need to balance visual appeal with product authenticity to reach both types of consumers without creating a gap in expectations (Islam, 2022) .

The Gap between Visual Representation and the Actual Condition of the Product

The observation results show that there is a gap between the AI-generated visual representation and the actual condition of the product. Product visuals tend to depict more ideal conditions, such as fresher food, sharper colors, and neater presentation, compared to the actual product.

Companies don't always recognize this gap as a problem, but rather think of it as a normal part of their marketing strategy. However, from a consumer's perspective, these differences can affect trust in products and businesses.

This phenomenon can be categorized as a form of "reality distortion," in which the information conveyed is not entirely false, but also does not fully represent the actual situation. In the long run, this situation has the potential to undermine trust between consumers and businesses, especially if it happens repeatedly (Kaplan & Haenlein, 2020) .

CONCLUSION

This study shows that the use of AI Image Generators in digital marketing has a dual impact on MSMEs. On the one hand, these technologies can improve the visual quality of products, simplify content creation, and contribute to time and cost efficiency. More attractive and professional visuals have proven to be effective in capturing consumers' attention and shaping the initial perception of the product in the digital market.

However, on the other hand, the use of AI also raises ethical issues, especially when the visuals displayed do not reflect the actual product. This mismatch triggers excessive consumer expectations, which leads to disappointment and a decrease in trust. This shows that visual power affects not only purchase intent but also the sustainability of the relationship between consumers and businesses.

From the perspective of Islamic business ethics, these practices are related to the principles of honesty (shiddiq), amanah (trust), justice ('adl), and the prohibition of gharar (unlawful activities). Visuals that are too idealistic can be categorized as a form of blurring information that has the potential to mislead consumers. Therefore, the use of technology must be accompanied by moral responsibility and transparency.

This study also confirms that consumer trust is greatly influenced by the consistency between the information conveyed and the reality of the product. Therefore, businesses need to balance the visual appeal and authenticity of the product. AI should be used as a tool, not as a manipulation tool. Integrating technological innovation with Islamic ethical values is key to building a sustainable, trusted, and blessed business.

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