THE COMMODIFICATION OF ISLAMIC MATCHMAKING: A SOCIO-LEGAL ANALYSIS OF SUBSCRIPTION FEATURES IN SHARIA DATING APPS

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Abstract
The commercialization of Islamic matchmaking through digital platforms raises concerns about the commodification of Islamic family law principles. This study aims to examine how sharia dating applications incorporate these principles into their matchmaking mechanisms and assess whether their subscription features constitute legitimate technological adaptations or forms of legal commodification. Employing a qualitative netnographic method and a critical socio-legal approach, the study draws on six months of online participant observation (January–June 2026) of Muzz and Hawaya, complemented by in-depth interviews with four purposively selected informants. Data were analyzed thematically using Vincent Mosco's commodification framework and Islamic family law principles. The findings reveal three mechanisms of commodification: (1) premium socioeconomic filters prioritize financial status over religious and moral compatibility, narrowing the meaning of kafaah; (2) paid photo-unblurring features commercialize naẓar while raising concerns about visual authenticity; and (3) optional digital chaperone features marginalize family supervision without replacing the legal authority of the wali nasab. These findings indicate that platform monetization reshapes Islamic matchmaking principles through market-oriented digital architectures. The study concludes that sharia dating applications represent a hybridization of religious values and commercial interests, rather than purely neutral matchmaking alternatives. It recommends strengthening verifiable guardian involvement, ensuring transparency in premium services, and establishing greater platform accountability to safeguard Islamic family law principles.
Keywords: Algorithmic Matchmaking, Commodification, Fiqh of Digital Interaction, Islamic Family Law, Sharia Dating Apps.

Abstrak
Komersialisasi layanan perjodohan Islam melalui platform digital menimbulkan persoalan terkait komodifikasi prinsip-prinsip hukum keluarga Islam. Penelitian ini bertujuan mengkaji mekanisme aplikasi kencan syariah dalam mengintegrasikan prinsip-prinsip hukum keluarga Islam serta menganalisis apakah fitur berlangganannya merupakan bentuk adaptasi teknologi yang sah atau justru komodifikasi hukum. Penelitian ini menggunakan metode netnografi kualitatif dengan pendekatan sosio-legal kritis melalui observasi partisipatif daring selama enam bulan (Januari–Juni 2026) pada aplikasi Muzz dan Hawaya,

serta wawancara mendalam terhadap empat informan yang dipilih secara purposif. Data dianalisis secara tematik menggunakan kerangka komodifikasi Vincent Mosco dan prinsip-prinsip hukum keluarga Islam. Hasil penelitian menunjukkan tiga mekanisme komodifikasi: (1) filter sosial ekonomi berbayar mengutamakan status finansial dibandingkan kesesuaian agama dan moral sehingga mempersempit makna kafaah; (2) fitur berbayar untuk membuka foto mengomersialkan praktik naẓar sekaligus menimbulkan persoalan autentisitas visual; dan (3) fitur pendamping digital yang bersifat opsional meminggirkan pengawasan keluarga tanpa menggantikan otoritas hukum wali nasab. Temuan ini menunjukkan bahwa monetisasi platform merekonstruksi prinsip-prinsip perjodohan Islam melalui arsitektur digital yang berorientasi pasar. Penelitian ini menyimpulkan bahwa aplikasi kencan syariah merepresentasikan perpaduan antara nilai-nilai keagamaan dan kepentingan komersial, bukan sekadar alternatif perjodohan yang netral. Oleh karena itu, penelitian ini merekomendasikan penguatan keterlibatan wali yang terverifikasi, transparansi layanan premium, dan peningkatan akuntabilitas pengelola platform untuk melindungi prinsip-prinsip hukum keluarga Islam.
Kata Kunci: Perjodohan Algoritma, Komodifikasi, Fiqh Interaksi Digital, Hukum Keluarga Islam, Aplikasi Kencan Syariah.

A. INTRODUCTION

The digital revolution has fundamentally disrupted various aspects of human life, moving from broad technological advancements into the most private realm: the mate-selection mechanism.[1] In the global and Indonesian Muslim context, this social fact is marked by the massive proliferation of Sharia-based dating apps and online taaruf platforms, such as Muzz and Hawaya. Sociologically, the rapid growth of sharia dating platforms offers an alternative to traditional matchmaking, particularly for urban Muslim youth and professionals seeking spouses in the digital era without violating Islamic boundaries. This phenomenon reflects a distinct shift in users' decision-making processes: rather than relying on extended family networks or community elders for partner recommendations, individuals now increasingly depend on algorithmic filters to make autonomous initial selections.[2] Consequently, the preliminary screening authority,

[1] Fatihatul Anhar Azzulfa, "Biro Jodoh Online: Kebutuhan Atau Tuntutan," *Al Maqashidi : Jurnal Hukum Islam Nusantara* 3, no. 1 (June 20, 2020): 35–49, https://doi.org/10.32665/ALMAQASHIDI.V3I1.865.

[2] Ahmad, Naharuddin SR, and Faisal Nur Shadiq Shabri, "Moral Negotiations and Islamic Family Law in the Digital Age: A Study of the Sugar Daddy Phenomenon Among Muslim Youth," *Legitima : Jurnal Hukum Keluarga Islam* 8, no. 1 (December 31, 2025): 142–164, https://doi.org/10.33367/legitima.v8i1.8109; Zahwa Ananda Ardina, "Pembuktian Cyber Crime Pada Modus Kencan Online Dalam Persebaran Aktivitas Seksual Di Dunia Maya" (Universitas

traditionally held by families and human matchmakers is being delegated to artificial intelligence. However, this sociological transition creates a complex friction with authoritative Islamic legal frameworks. Specifically, the individualized algorithmic process challenges established provisions governing premarital interaction (naẓar and khiṭbah), the holistic criteria for spouse compatibility (kafaah, as outlined in Article 61 of the Indonesian Compilation of Islamic Law/KHI), and the indispensable legal authority of the biological guardian (wali nasab, strictly regulated under KHI Articles 14–21), whose role cannot be legitimately transferred to a digital intermediary. [3] Normatively, Islamic family law establishes sacred institutions such as kafaah (equality/compatibility), *Naẓar* (looking at a potential spouse), and the authority of the Wali (marriage guardian) to ensure family resilience. [4]When these sacred legal tenets collide with a digital ecosystem driven by market algorithms, a profound theoretical debate emerges: is the presence of this technology a progressive adaptation of Islamic family law, or is it simply a commodification of religious symbols where sacred law is reduced to a market commodity?

The discourse on Muslim interaction in the digital space (digital Islam) has become a prominent topic in the past decade, yet it leaves a significant analytical gap. Based on a state-of-the-art literature review, previous research is predominantly polarized into three main analytical trends. First, the sociological study of identity negotiation and piety. [5] Within this domain, Azzulfa empirically

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Sriwijaya, 2023), https://repository.unsri.ac.id/106039/2/RAMA_74201_02011281924269_0021026805_0015049401_01_front_ref.pdf.

[3] Mohammad Afandy and Fatmawati, "The Concept of Matchmaking Through Online Matchmaking Bureaus in the Modern Era. Study of Sociological Analysis and Darurah Rules," *International Journal of Health, Economics, and Social Sciences (IJHESS)* 6, no. 2 (April 23, 2024): 506–513, https://doi.org/10.56338/ijhess.v6i2.4395.

[4] Bairi Bairi, Dzulfikar Rodafi, and Siti Masruchah, "Choosing a Life Partner through Social Media: An Analysis from the Perspective of Islamic Law," *Bulletin of Indonesian Islamic Studies* 4, no. 2 (December 2025): 589–609, https://doi.org/10.51214/biis.v4i2.1629.

[5] Rusmala Dewi, Nurmala HAK, and Sara Alvianita, "Implementation Of Ta'aruf Viewed From Islamic Law (On The Online Marriage Bureau Cv Of Berkah Ta'aruf Palembang," *Progressive Law Review* 5, no. 1 (June 8, 2023): 27–36, doi:10.36448/PLR.V5I01.94; Dwi Sri Handayani, "Ta'aruf Rules in Digital Room: Study of Matchmaking Process on Biro Jodoh Rumaysho Social

observed how dating apps create a "third space" for millennial Muslims to negotiate their dual identities as devout Muslims and cosmopolitan modern citizens, while Hildawati & Lestari highlighted how the internet provides new agency for Muslim women outside of parental hegemony. [6] While offering valuable insights into user behavior and sociological shifts, these studies tend to overlook the structural and commercial architecture of the platforms themselves. Second, the study of algorithms and preference bias. Gunawan critically examined how dating app algorithms reinforce social segregation, a practice contradicting Islamic egalitarian principles. [7] However, this critique primarily frames the algorithm as a social issue, without fully extending the analysis to its specific implications for Islamic family law. Third, normative-jurisprudence studies. Researchers such as Muhajirin & Patricia analyzed the validity of online marriage contracts using formal fiqh frameworks, whereas Cahyaning Utami demonstrated that "sharia" features in global applications are often superficial and fail to prevent digital khalwat. [8] These normative approaches provide essential legal boundaries but generally lack empirical investigation into how platform monetization directly alters fundamental family law concepts.

Consequently, the existing literature remains deeply polarized into either the sociology of user interaction or formal jurisprudence. [9] Although previous studies, such as Fathorrahman & Zulhaqqi's work on the commodification of online marriages have initiated discussions on digital commercialization, a

Media," *Asy-Syir'ah: Jurnal Ilmu Syari'ah Dan Hukum* 56, no. 2 (August 10, 2022): 223–43, https://doi.org/10.14421/ajish.v56i2.1041.

[6] Hildawati and Ayu Lestari, "Taaruf Online Dan Offline: Menjemput Jodoh Menuju Pernikahan," *Emik* 2, no. 2 (December 15, 2019): 128–148, https://ejournals.umma.ac.id/index.php/emik/article/view/293.

[7] Muhammad Khalil Gunawan, Andi Asy'hary, and J Arsyad, "The Role of WhatsApp as a Murabbi Communication Media in Founding the Couples of Ta'aruf," *Advances in Social Science, Education and Humanities Research* 576 (2021): 479–486.

[8] Muhajirin and Putri Regina Patricia, "Fenomena Biro Jodoh Melalui Aplikasi Tantan Era Milenial Dalam Pandangan Hadis," *Jurnal Riset Agama* 2, no. 3 (December 2022): 894–903, https://doi.org/10.15575/jra.v2i3.19902.

[9] Rois Muamar Ma'ruf Muhtadi, "Penggunaan Aplikasi Tantan Perspektif Maslahah (Studi Kasus Mahasiswa Fakultas Syariah Iain Ponorogo" (Institut Agama Islam Negeri Ponorogo, 2024), 79.

specific research gap remains. [10] Prior literature has not systematically dissected this phenomenon from a critical socio-legal perspective regarding the political economy of Islamic law. [11] Specifically, earlier studies have not addressed how premium subscription mechanisms, algorithmic filters, and paywall features technically reconfigure authoritative Islamic family law principles (such as kafaah, naẓar, and wali nasab). [12] Therefore, this manuscript addresses this limitation by examining how the monetization architectures of specific sharia dating apps actively commodify sacred legal institutions, bridging the gap between sociological realities and normative Islamic jurisprudence. [13] The novelty of this research lies in its critical deconstruction of how sacred family law terminology such as Wali, kafaah, and Naẓar has now been transformed into paid features or algorithmic filters for economic gain. This article argues that Sharia dating apps are not just neutral digital tools, but entities that are "privatizing" and "capitalizing" family law, where Sharia compliance is sold explicitly as a premium feature.

To systematically answer this issue, this study employs a qualitative research type utilizing a critical socio-legal approach combined with netnography. [14] The primary data for this socio-legal study were collected through online participant observation across two main applications (Muzz and Hawaya) and in-depth interviews with application users, legal practitioners, and

[10] Fathorrahman and Ghazian Luthfi Zulhaqqi, "Fenomena Taaruf Online Dan Praktik Komodifikasi Perkawinan Di Dunia Digital," *Kafa'ah: Journal of Gender Studies* 10, no. 1 (2020): 63–79, https://doi.org/10.15548/jk.v10i1.327.

[11] Dena Kurniasari and Nurul Sri Utami, "Fenomena Biro Jodoh Online: Kebutuhan Atau Tuntutan," *Al-Mabsut : Jurnal Studi Islam Dan Sosial* 15, no. 1 (April 1, 2021): 1–12, https://doi.org/10.56997/ALMABSUT.V15I1.500.

[12] Ria Cahyaning Utami, Ahmad Arif Masdar Hilmy, and Mutiah Robiah Al Adawiyah, "Matchmaking Bureau at the Ministry of Religious Affairs of Surakarta: The Legal Utilitarianism Perspective on the Samawa Program," *Al-Hukama': The Indonesian Journal of Islamic Family Law* 13, no. 2 (December 2023): 2089–7480, https://doi.org/10.15642/alhukama.2023.13.2.

[13] Juswandi, Allaidin Koto, and Jumni Nelli, "Ta'aruf Versus Dating," *Journal of Asian Studies: Culture, Language, Art and Communications* 4, no. 1 (2023): 1–7, https://doi.org/10.51817/jas.v4i1.215.

[14] Nahar Surur, Ikka Puspita Sari, and Muhammad Alfaruq Nirwana, "Proses Perjodohan Syariah Di Kantor Biro Taaruf Syar'i Kabupaten Sukoharjo Menggunakan Analisa Teori Forum Shopping Dan Gender Diversity," *Asy-Syari`ah: Jurnal Hukum Islam* 10, no. 1 (2024): 135–150, https://doi.org/10.55210/assyariah.v10i1.1550ps.

marriage counselors. To ensure methodological rigor, the researchers established direct access to all three platforms by creating observer accounts, conducting a six-month netnographic observation (January to June 2026). The observation specifically focused on evaluating the user interface, algorithmic matchmaking mechanisms, and premium subscription features, such as income filters and paywall-restricted photo blurring.

To complement the observational data, the study involved 4 informants selected through purposive sampling. Participants were recruited via direct digital outreach within the apps and through professional networks. The selection criteria required users to have actively engaged with the platforms' premium features, while practitioners and counselors were selected based on their active case experience in Islamic family law. The in-depth interviews were conducted via secure video conferencing, audio-recorded, and meticulously transcribed. The collected primary data were analyzed using a thematic analytical procedure and triangulated with secondary data gathered from relevant literature, fiqh texts, and previous academic journals. Given the sensitive nature of the inquiry concerning personal relationships and religious practices, strict ethical protocols were applied; all informants provided explicit informed consent prior to the interviews, and their identities were fully anonymized using pseudonyms to guarantee confidentiality and privacy.

The collected data were analyzed using an adapted framework of "Legal Commodification," which builds upon the political economy of communication developed by Vincent Mosco, alongside the conceptual framework of Islamic Family Law. Rather than treating legal commodification as a pre-existing grand theory, this study consciously adapts Mosco's foundational concept as a specific analytical tool. In his primary work, Mosco defines commodification as the process of transforming goods, services, and communications whose value is determined by their ability to meet individual and social needs (use-value) into marketable products whose value is determined by exchange-value. In the context of this study, Mosco's structural critique is operationalized to interpret

how sacred religious and legal procedures are intentionally transformed into monetized digital features within matchmaking applications.

To systematically evaluate this commercialization, the conceptual framework of Islamic Family Law is operationalized through three explicit analytical indicators. First, the principle of kafaah (holistic compatibility) is employed to assess whether the platforms' algorithmic income filters and premium categorizations reduce moral and religious integrity to mere economic stratification. Second, the concept of naẓar (permissible premarital gazing) serves as a legal criterion to evaluate the monetization schemes, specifically how basic visual access is restricted and monetized through paywalled photo-unblurring features. [15] Third, the absolute legal requisite of the biological guardian (wali nasab) is used as an indicator to analyze whether algorithmic matchmaking mechanisms displace, marginalize, or unlawfully bypass the mandatory authority of families. By intersecting Mosco's political economy with these explicit jurisprudential criteria, this dual framework functions systematically to interrogate the precise friction between digital market logic and authoritative Islamic law.[16] Based on this methodological structure, this study aims to: (1) deconstruct the working mechanism of online taaruf and sharia dating applications in adopting family law principles; and (2) analyze whether these features represent a legally valid modern alternative, or a form of legal commodification that degrades the sanctity of the institution of the Islamic family.

B. RESULT AND DISCUSSION

1. The Commodification of Matchmaking through Subscription Features

The digital revolution has fundamentally disrupted various aspects of human life, moving from broad technological advancements into the most

[15] Nawawi Nawawi et al., "Managing Disruption and Developing Resilience for a Better Southeast Asia" (Springer, 2022), 1–906.

[16] Vincent Mosco, *The Political Economy of Communication* (London: Sage Publication, 2009), 92.

private, intimate, and sacred realms of religious practice, particularly the mate-selection mechanism. [17] Historically, within the Indonesian Islamic socio-cultural fabric, the process of finding a spouse was a deeply communal affair, heavily reliant on the social capital of extended family networks, community elders, and religious figures who acted as moral intermediaries. [18] However, in the contemporary global and Indonesian Muslim context, this sociological shift is distinctly marked by the massive proliferation of Sharia-based dating applications and online *taaruf* platforms. [19] Sociologically, the rapid growth of these platforms offers an ostensibly modern alternative to traditional matchmaking, theoretically designed for urban Muslim youth and professionals who seek to navigate the complexities of finding a spouse in the digital era without violating established Islamic ethical boundaries. [20] Yet, a superficial sociological reading fails to capture the underlying structural mechanics of these platforms. Based on our rigorous six-month netnographic observation (conducted from January to June 2026) focusing on two primary platforms Muzz and Hawaya, a critical socio-legal analysis reveals that this digital matchmaking architecture facilitates a profound and systemic phenomenon: religious obedience is meticulously quantified, extracted, and ultimately monetized.

Our direct interface testing and prolonged participant observation confirmed that these applications employ a highly sophisticated user interface and user experience design that visually adopts and heavily promotes Islamic symbols. The platforms are saturated with visual cues such as mosque silhouettes, ubiquitous green color palettes, and Arabic terminologies meant to evoke a sense of digital piety. Unlike secular dating applications that rely purely

[17] Muhajirin and Patricia, "Fenomena Biro Jodoh Melalui Aplikasi Tantan Era Milenial Dalam Pandangan Hadis." *Jurnal Riset Agama* 2, no. 3 (December 2022): 894–903, https://doi.org/10.15575/jra.v2i3.19902.

[18] Monika Arnez and Melani Budianta, *Engaging Indonesia Critical Dialogues on Culture and Society Series Editors*, 2020, https://doi.org/10.1007/978-981-99-5659-3.

[19] Muhtadi, "Penggunaan Aplikasi Tantan Perspektif Maslahah (Studi Kasus Mahasiswa Fakultas Syariah Iain Ponorogo", 79.

[20] Zahra Alsabela, Syamsu Madyan, and Dwi Ari Kurniawati, "Taaruf Melalui Rumah Taaruf Myquran Prespektif Hukum Islam," *Hikmatina: Jurnal Ilmiah Hukum Keluarga Islam* 6 (2024): 290–306.

on physical attraction algorithms and geolocation proximity[21], these Sharia platforms integrate a specialized "religiosity verification" filter at the very foundation of their onboarding process. Upon initial registration, users are legally required by the platform's architecture to declare specific religious identity markers, including their *manhaj* affiliation, frequency of daily prayers, level of Quranic memorization, and explicit preferences regarding polygamy. These variables are coded into the algorithmic backend, creating an illusion that the platform operates primarily as a digital extension of a traditional *pesantren* or a local mosque's matchmaking committee.

However, despite this elaborate facade of digital piety, our empirical fieldwork reveals that the core matchmaking processes specifically the features designed to maintain religious boundaries and facilitate a Sharia-compliant interaction are frequently and systematically locked behind aggressive paywalls.[22] To analytically dissect this structural reality, we utilize Vincent Mosco's political economy of communication framework. Mosco conceptualizes commodification as the transformative process wherein goods, services, and communications, whose inherent value was historically determined by their ability to meet social or religious needs (use-value), are aggressively converted into marketable digital products whose value is dictated strictly by exchange-value in a capitalist market.[23] In the context of Sharia dating apps, the "use-value" is the religious necessity to fulfill half of one's faith through marriage while adhering to Islamic ethics (*adab*).[24] The platform owners recognize this profound religious need among urban Muslims and transform it into an

[21] M. Abdurrahman Al Azmy, "The Abuse of Practices Ta'ruf in the View of Islamic Law," *Mutawasith: Jurnal Hukum Islam* 7, no. 2 (2024): 150–160, https://doi.org/10.47971/mjhi.v7i2.941.

[22] Ghufron Nurhakim and Triadi Wicaksono, "Pandangan Maqashid Syariah Terhadap Penggunaan Aplikasi Kencan Online Tinder Dalam Menentukan Pasangan Hidup: Studi Kasus Remaja Muslim Jember," *USRAH: Jurnal Hukum Keluarga Islam* 7, no. 1 (January 2026): 36–57, https://doi.org/10.46773/6rxnh114.

[23] Mosco, *The Political Economy of Communication* (London: Sage Publication, 2009), 93.

[24] Maulana Irfan and Zaenal Abidin, "Perjalanan Cintaku : Sebuah Studifenomenologis Tentang Pengalaman Pencarian Jodoh Pada Pria Pengguna Aplikasi Ta'arufonline Indonesia," *Junal Empati* 8, no. 3 (January 21, 2020): 123–137, https://doi.org/10.14710/empati.2019.26503.

"exchange-value" by erecting paywalls around the very mechanisms required to ensure Sharia compliance. [25] During our six-month netnographic observation, we identified that this commodification process unfolds primarily through three specific, structural mechanisms embedded within the platforms' architectures.

First, the monetization of socioeconomic filtering actively shapes and severely restricts the criteria for partner selection, transforming class segregation into a premium digital service. Our direct observation of the Hawaya application's user interface confirmed that advanced algorithmic sorting is strictly restricted to premium paying members. While basic users can view random profiles, the specific ability to filter potential matches based on precise income brackets, employment sectors, and formal educational backgrounds requires a paid subscription. This specific monetization strategy structurally positions economic metrics as the primary sorting tools. It algorithmically empowers paying users to systematically bypass and instantly eliminate individuals in lower economic strata before any substantive dialogue regarding religious orientation, moral character, or emotional compatibility can even occur. The algorithm, therefore, does not merely act as a neutral facilitator of connection; rather, it actively curates the matchmaking pool based on financial capacity, turning socioeconomic exclusivity into a highly profitable premium feature.

Second, visual access to potential spouses a fundamental right in the Islamic pre-marital process is heavily commodified through algorithmic profile privacy mechanisms. On the Muzz application, our direct testing verified that the photo-blurring feature is intricately monetized. Rhetorically, the platform promotes this blurring feature as a digital tool to prevent *zinā al-'ain* (adultery of the eyes) and to facilitate *gaddu al-baṣar* (lowering the gaze), positioning it as a core selling point for devout Muslims. However, while the initial act of blurring a user's own profile photo is provided as a free feature to encourage mass

[25] Muhammad Khalil Gunawan, Andi Asy'hary, and J Arsyad, "The Role of WhatsApp as a Murabbi Communication Media in Founding the Couples of Ta'aruf," *Advances in Social Science, Education and Humanities Research* 576 (2021): 479–486.

registration, the actual mechanism of matchmaking requires visual verification. Gaining full visual access to a potential spouse's blurred profile, or prioritizing one's own blurred profile within the crowded matchmaking queue, requires a premium subscription. Users are technically forced by the application's interface to purchase digital currency often branded as "gold coins" or "premium credits" to execute the unblurring function. This architectural design transforms a religious protective measure into a transactional commodity, where the fundamental right to see a potential partner is explicitly assigned a monetary exchange value.

Third, our fieldwork indicates a structural and deliberate marginalization of family involvement, which further commodifies the process by removing traditional, non-profit human intermediaries. The platforms attempt to simulate the presence of a guardian by introducing a "digital chaperone" feature, such as the option to register a third-party email address (ostensibly belonging to a parent or sibling) to monitor in-app chats. However, our primary data collection shows this function operates merely as a decorative, supplementary tool designed to appease formal Sharia critics rather than a substantive mechanism for family vetting. In-depth interviews with our primary user informants revealed that this chaperone feature is overwhelmingly ignored in practice. Both Lia and Rian, active users in our study, indicated that such features are practically bypassed during their daily usage, as the platform's primary user experience emphasizes rapid, individualized swiping. This empirical reality demonstrates that the structural design of the applications practically minimizes traditional family oversight during the crucial initial phases of partner selection, prioritizing a seamless, hyper-individualized user experience designed to maximize continuous engagement and subscription renewals.

2. An Islamic Family Law Perspective on Digital Matchmaking Indicators

To systematically evaluate the commercialization detailed in the preceding subsection, it is imperative to analyze these empirical realities through

the established conceptual framework of Islamic Family Law. This analysis utilizes three explicit jurisprudential indicators *kafaah* (holistic compatibility), *naẓar* (permissible premarital gazing), and the authority of the *wali nasab* (biological guardian) to critically assess how platform monetization structurally alters fundamental religious legal concepts. [26]

In the corpus of Islamic family law, the principle of *kafaah* is philosophically and legally intended to preserve family harmony and ensure a sustainable marital foundation. [27] The majority of classical fiqh paradigms, most notably the Maliki and Shafii schools of jurisprudence, establish *Al-Din* (religious piety and moral integrity) and *khuluq* (character) as the highest, absolute parameters of equality between prospective spouses. While the Hanafi school acknowledges profession (*ḥirfah*) and wealth (*māl*) as valid considerations, classical jurisprudence universally recognizes that material wealth is highly volatile and inherently secondary to religious commitment. [28] Empirically, however, the digital ecosystem engineered by Sharia dating apps radically shifts this traditional paradigm. In-depth interviews with active premium users exposed a profound friction between religious compatibility and technologically amplified economic expectations. For instance, a 28-year-old female professional in Kendal utilizing the Hawaya application pragmatically admitted to actively skipping user profiles that displayed a regional minimum wage (UMR) salary, even when those profiles explicitly indicated high religious achievements, such as memorizing the Quran. [29] Furthermore, a certified marriage counselor corroborated this behavioral shift, emphasizing that filtering prospective

[26] Siti Uripah, "Perkenalan Melalui Layanan Taaruf Online Indonesia Untuk Persiapan Pernikahan Perspektif Fikih Keluarga Progresif" (Universitas Islam Indonesia, 2024), https://dspace.uii.ac.id/bitstream/handle/123456789/50010/20421093.pdf?sequence=1&isAllowed=y, 77.

[27] Udin Supriadi et al., "Conceptual Analysis Of Maqãshid Syari'ah Abdul Athî And The Implications In Responding To The Social Phenomenon Of Ta'arruf Online," *Istinbath: Jurnal Hukum Dan Ekonomi Islam* 20, no. 2 (January 19, 2021): 386–410, https://doi.org/10.20414/ijhi.v20i2.393.

[28] Musda Asmara and Lilis Sahara, "Problems with Choosing a Mate in Islam for People Who Choose a Mate through Social Media," *Nusantara: Journal of Law Studies* 1, no. 1 (2022): 40–50, https://doi.org/10.5281/zenodo.17391105.

[29] Lia Lia, *Pengguna Aplikasi Hawaya* (Kendal, March 12, 2026).

spouses primarily through explicit, premium salary brackets frequently leads to fragile marriages, as it conditions users to prioritize transactional financial stability over emotional and religious resilience. [30]

From a critical socio-legal perspective, this behavioral pattern is not merely a reflection of individual materialism, but a direct consequence of the platform's algorithmic design. [31] By structurally locking socioeconomic metrics behind a paywall and prominent interface dropdowns, the platforms actively facilitate the commodification of *kafaah*. The algorithm fundamentally distorts the traditional jurisprudential nuance by inverting the classical hierarchy; it elevates secondary, capitalistic material criteria over unquantifiable religious integrity. This technological intervention successfully transforms the sacred *taaruf* institution into a market transaction that calculates the exchange value of a human being based on their salary standard, establishing a new phenomenon of "Digital Kafaah" which is inherently materialistic. Consequently, the application validates social class segregation among fellow Muslims under the guise of Sharia compliance, triggering digital social exclusion and reducing the holistic nature of Islamic equality into a commodified user preference. [32]

Beyond the metric of socioeconomic filtering, the visual mechanics of mate selection present a second critical area of legal and ethical friction. The principle of *naẓar* the act of looking at a potential partner during the *khiṭbah* (proposal) phase is philosophically designed in Islamic law as a specific, sincere, and cost-free pre-marital instrument. Its primary legal objective is to build initial harmony and prevent post-marital regret, operating strictly within the ethical boundaries of *gaddu al-baṣar* (lowering the gaze to prevent illicit desires). [33] However,

[30] Rifa'i Rifa'i, *Konselor Pernikahan* (Kendal, May 15, 2026).

[31] Istiqomah Istiqomah and Ainun Sakinah, "Ta'aruf Dalam Konteks Komodifikasi Agama Studi Kasus Pada Rumah Ta'aruf-Qu Yogyakarta," *Madania: Jurnal Ilmu-Ilmu Keislaman* 11, no. 2 (2021): 63–69, https://doi.org/10.24014/jiik.v11i2.14541.

[32] Zulfa Amaliyah, "Pemanfaatan Media Sosial Pada Proses Ta'aruf Perspektif Fikih Munakahat" (Universitas Darunnajah Jakarta, 2024), 60.

[33] Udin Supriadi et al., "Conceptual Analysis Of Maqāshid Syari'ah Abdul Athî And The Implications In Responding To The Social Phenomenon Of Ta'arruf Online," *Istinbath: Jurnal Hukum Dan Ekonomi Islam* 20, no. 2 (January 19, 2021): 386–410, https://doi.org/10.20414/ijhi.v20i2.393.

empirical narratives from platform users confirm the degradation of this principle. A 28-year-old male informant actively using Muzz expressed severe psychological frustration, describing the paywalled unblurring system as a manipulative marketing strategy where he felt forced into "buying" the right to see his prospective wife's face. [34] Furthermore, users reported significant cases of visual manipulation, noting that once the paywall was bypassed, the unblurred photos were often heavily altered by beauty filters, fundamentally misrepresenting physical features that were only later verified via video calls. [35]

To critically assess this monetization of digital *naẓar*, one must analyze the transaction through the lens of *fiqh al-muʿāmalāt* (Islamic commercial jurisprudence). The specific service purchased by the user is the technical unblurring of a photograph, functioning legally as a service contract (*ijārah*) for which the platform collects a premium fee (*ujrah*). Within this framework, a valid transaction strictly requires the object of exchange to be certain (*ma'lum*) and absolutely free from manipulative deception (*taghrīr*) or uncertainty (*gharār*). The legal defect (*fasad*) in this digital mechanism occurs because the platform extracts an *ujrah* for a fundamentally unverified visual object. Because the application systematically collects fees without implementing rigorous verification mechanisms to ensure the authenticity or unfiltered accuracy of the photographs, users are paying for a visual commodity that the platform itself cannot guarantee. Therefore, this architectural design not only commodifies a sacred preliminary step of marriage but fails to meet the basic jurisprudential requirements of a transparent and valid pre-marital gaze, transforming *naẓar* into an endless, unverified window-shopping activity driven by algorithm profitability.

Finally, the ontological status of the application developer must be critically evaluated against the mandatory legal authority of the family,

[34] Rian Rian, *Pengguna Aplikasi Muzz* (Kendal, April 10, 2026).

[35] Devi Azwinda, "Analisis Terhadap Biro Jodoh Online: Kebutuhan Atau Tuntutan," *Humanika, Kajian Ilmiah Mata Kuliah Umum* 22, no. 2 (2022): 107–116, https://doi.org/10.21831/hum.v22i2.49816.107-116.

specifically the biological guardian (*wali nasab*). In the Indonesian Islamic socio-cultural and legal framework, particularly as stipulated under Articles 14–21 of the Compilation of Islamic Law (KHI), the *wali nasab* acts as the central moral gatekeeper and validator in the pre-marital process, holding an indispensable legal status that cannot be legitimately transferred to a digital intermediary. [36] The digital environment of Sharia dating apps, however, shifts the matchmaking paradigm from a communal-based, family-oriented selection process to a state of hyper-individualism. From a practical jurisprudential perspective, legal practitioners specializing in the Religious Courts confirm that such optional email-monitoring features hold absolutely no legal standing in Islamic jurisprudence. Instead, they provide a false sense of security while actively bypassing the mandatory substantive vetting process traditionally conducted by the guardian. [37]

To contextualize this within Islamic commercial law, if a platform claims to facilitate *taaruf* and assume a portion of the guardian's supervisory role, it is theoretically bound to operate under a contract of *Wakālah bi al-Ujrah* (paid representation). Under such a contract, the platform would function as an *Amīn* (trustee) or *Wakīl* (representative), carrying a strict fiduciary duty and moral trust (*amanah*) to ensure the validity of data and the sanctity of user interactions in the pursuit of a legitimate religious objective. Conversely, a review of the platforms' structural designs, aggressive monetization of visual access, and public Terms of Service (ToS) indicates that they legally position themselves merely as neutral technology providers with limited liability. By expressly disclaiming the fiduciary duties characteristic of an *Amīn*, these platforms function predominantly as a *Simsār* (commercial broker). Their primary operational orientation is the accumulation of fees through user engagement, devoid of moral obligations to preserve the spiritual quality of the relationships

[36] Ishak Tri Nugroho, "Agency In The Online Matchmaking Platform: Study of Rumah Taaruf myQuran and Mawaddah Indonesia," *Al-Ahwal: Jurnal Hukum Keluarga Islam* 14, no. 2 (December 31, 2021): 200–213, https://doi.org/10.14421/ahwal.2021.14207.

[37] Supriadi Supriadi, *Praktisi Hukum* (Kendal, June 5, 2026).

formed. While this digital architecture does not explicitly invalidate the formal requirement of a *wali* during the final marriage contract (*akad*), it sociologically marginalizes the family's traditional vetting role, effectively reducing the guardian's preliminary screening authority to a mere formal rubber stamp at the conclusion of the process. In conclusion, these platforms do not completely sacrifice Islamic values, but rather facilitate a complex hybridization of piety and market capitalism, actively reconfiguring sacred family law principles to seamlessly fit within a commercial logic.

C. CONSLUSION

Based on this in-depth study, we conclude that sharia dating apps in Indonesia are currently more trapped in the vortex of commodification than being a pure and substantive alternative. Piety is engineered to bring in rupiah coffers, which ironically shallow the philosophical value of marriage itself. The three main findings are: (1) the meaning of kafaah shifted from moral integrity to financial competition through the salary filter feature; (2) the right to see the candidate (*naẓar*) commercialized through a paid photo system that is vulnerable to visual fraud; and (3) the central role of the guardian of the nasab is eliminated and replaced by a companion feature of the application that is merely a complement. App design has indirectly moved family law authority from joint deliberation to mere transactional individual decisions. As a way out, we recommend that app developers be legally positioned as representatives who have moral responsibility, no longer left as free agents. In the future, it will certainly be very interesting if there is a follow-up study that compares the divorce rate between couples from this dating app and those who go through the traditional taaruf route, to see the real impact of this matchmaking algorithm on family resilience in Indonesia.

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