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Research Article

Matchmaking Platforms: A Comparative Study of the European Union and United States Approaches

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1. Introduction

The rapid development of Artificial Intelligence (AI) has fundamentally transformed various dimensions of human interaction, including areas traditionally governed by personal judgment and social institutions. One of the emerging applications of AI is in matchmaking and spouse-selection platforms, where algorithmic systems analyze users' behavioral, psychological, and social data to recommend potential partners. Although these technologies may facilitate decision-making and expand opportunities for finding compatible spouses, their increasing influence raises significant legal, ethical, and jurisprudential concerns.

Unlike conventional matchmaking services, AI-based platforms do not merely provide passive communication channels; rather, they actively process personal data, generate compatibility assessments, rank potential partners, and influence users' final decisions. This active role creates new challenges regarding civil liability, particularly when algorithmic errors, biased data processing, insufficient transparency, or defective system design result in personal, financial, or emotional harm.

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A fundamental question arises in such circumstances: who should bear responsibility when a marriage decision influenced by an AI recommendation leads to serious damages? Should liability be attributed solely to the user who relied on the algorithm, or should the platform developers and operators also be considered responsible due to their active role in creating and managing the decision-making system?

The issue becomes more complicated in legal systems influenced by Islamic jurisprudence, where marriage is not merely a private contract but a socially significant institution requiring protection and stability. Although Iranian jurisprudence has developed sophisticated theories concerning civil liability, including causation (tasbīb), deception (taghrīr), and the prohibition of harm (lā ḍarar), their application to algorithmic decision-making systems remains insufficiently explored.

This research aims to analyze the jurisprudential and legal foundations of civil liability arising from AI-based matchmaking platforms through the perspective of Imami jurisprudence and comparative legal approaches in the European Union and the United States. The study seeks to determine whether existing legal doctrines are capable of addressing algorithmic harms and what regulatory framework would provide better protection for users while preserving technological innovation.

The main research questions are:

1. What is the basis of civil liability of AI-based matchmaking platforms under Imami jurisprudence and Iranian law?
2. Can traditional jurisprudential concepts such as causation and deception be applied to algorithmic decision-making systems?

3.

4. Which regulatory model—the EU risk-based approach or the US immunity-based approach—is more compatible with the principles of justice and responsibility in Iranian legal thought?

The central hypothesis of this study is that although AI systems introduce new technological complexities, the foundations of Imami jurisprudence possess sufficient flexibility to recognize platform responsibility where algorithms operate as effective causes of harm. Furthermore, the European Union's accountability-oriented regulatory approach provides a more appropriate model for adaptation within the Iranian legal framework compared with the broad immunity traditionally granted to platforms in the United States.

2. Research Background

Previous studies in Iran have examined various aspects of online platform liability and artificial intelligence from legal and ethical perspectives. However, most existing research has focused on general issues of digital responsibility and has not specifically investigated AI-based matchmaking systems as active decision-making entities.

Similarly, jurisprudential studies have addressed the application of traditional legal principles to modern technologies such as autonomous vehicles and medical artificial intelligence, but the sensitive field of spouse selection has received limited attention. The unique characteristics of matchmaking algorithms—including their influence on personal choices, information asymmetry between users and platforms, and the potential consequences for family formation—require an independent interdisciplinary analysis.

International scholarship has mainly developed two different approaches toward platform responsibility. The United States generally follows an immunity-based model, particularly

through Section 230 of the Communications Decency Act, which provides extensive protection for online intermediaries. In contrast, the European Union has moved toward a risk-based regulatory framework through instruments such as the Artificial Intelligence Act and the proposed AI Liability Directive, emphasizing transparency, accountability, and protection of fundamental rights.

This research differs from previous studies by integrating Imami jurisprudence, Iranian civil liability principles, and comparative analysis of EU and US regulatory approaches to develop a comprehensive framework for AI-related harms in matchmaking services.

3. Research Methodology

This study employs a descriptive-analytical and comparative research method. Data have been collected through library-based research, including classical and contemporary jurisprudential sources, Iranian legal texts, judicial theories, and international regulatory documents concerning artificial intelligence.

The analytical process consists of three stages. First, the technological characteristics of AI-based matchmaking algorithms and their role in decision-making processes are examined. Second, the applicability of major jurisprudential principles—particularly causation (tasbīb), deception (taghrīr), and the prohibition of harm (lā ḍarar)—is analyzed in relation to algorithmic activities. Third, the regulatory approaches of the European Union and the United States are compared to identify an appropriate model for Iranian law.

4. Research Findings

The findings demonstrate that AI-based matchmaking platforms cannot be considered merely neutral intermediaries. Due to their

active involvement in data analysis, compatibility evaluation, and recommendation generation, these platforms may assume a legally significant causal role.

First, according to the jurisprudential principle of causation (tasbīb), liability may arise when an intermediary plays a stronger causal role in producing harm than the direct actor. Although the user ultimately chooses a spouse, the platform's algorithm significantly shapes the available options and influences the decision-making process. Information asymmetry, claims of technological accuracy, and the opaque nature of algorithmic systems may reduce the user's ability to make a fully independent decision. Therefore, in certain circumstances, the platform may be considered the stronger cause of damage.

Second, the principle of deception (taghrīr) provides another basis for liability. If a platform intentionally or negligently creates an inaccurate impression of compatibility, conceals significant risks, or presents unreliable algorithmic results as scientifically valid recommendations, it may be regarded as a deceiving party. Based on the jurisprudential principle that the deceived party may refer to the deceiver for compensation, civil liability can be established.

Third, comparative analysis reveals significant differences between the EU and US approaches. The US legal system prioritizes innovation and freedom of online activity by providing broad immunity to platforms under Section 230 of the Communications Decency Act. While this approach encourages technological development, it may leave users insufficiently protected against algorithmic harms.

Conversely, the European Union adopts a responsibility-based framework. The Artificial Intelligence Act emphasizes

transparency, risk management, and conformity assessment for high-risk AI systems. Since matchmaking algorithms may influence fundamental personal decisions, they require stronger oversight mechanisms.

The findings indicate that the EU model is more consistent with the principles of justice and accountability within Iranian jurisprudential thought, as it seeks to balance technological progress with protection of individual rights.

5. Conclusion

This study concludes that the emergence of AI-based matchmaking platforms requires reconsideration of traditional civil liability frameworks. Although algorithmic systems differ from conventional human actors, this difference does not prevent the application of jurisprudential liability principles.

Imami jurisprudence, through concepts such as causation, deception, and prevention of harm, has the capacity to address algorithmic responsibility. Therefore, the apparent conflict between traditional jurisprudence and modern technology is not fundamental but rather a matter of developing appropriate legal interpretation.

The current Iranian legal framework, which primarily relies on fault-based liability, faces difficulties in dealing with algorithmic harms due to the complexity and opacity of AI systems. Accordingly, legislative reform is necessary. Inspired by the European Union approach and supported by jurisprudential principles, Iranian law should move toward stronger responsibility mechanisms for high-risk AI platforms.

Three legal measures are particularly recommended:

1. **Reversal of the burden of proof:** Once algorithmic damage is established, platforms should demonstrate that their systems were designed and operated without defects.

2. **Recognition of the right to algorithmic explanation:** Users should have access to understandable information regarding the basis of AI-generated recommendations.
3. **Establishment of algorithmic supervision mechanisms:** A specialized regulatory authority should monitor high-risk AI systems through periodic audits and compliance assessments.

Ultimately, an effective legal framework for AI-based matchmaking platforms requires integration of technological knowledge, jurisprudential reasoning, and principles of civil justice. Such an approach can protect users' rights while preserving the legitimate benefits of artificial intelligence in contemporary society.

6. Keywords
Artificial Intelligence; AI-based Matchmaking Platforms; Civil Liability; Imami Jurisprudence; Causation; Deception; Algorithmic Accountability; Technology Law