



Epistemic Authority and Algorithmic Governance: A Comprehensive Analysis of Artificial Intelligence within the Paradigm of Islamic Jurisprudence

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ABSTRACT

Artificial Intelligence (AI) has transformed the legal, financial, educational and governance frameworks across the Muslim community and crucial questions are emerging on its Islamization. In Muslim societies, the use of artificial intelligence (AI) in the legal, financial, educational and governance systems has raised several issues about its harmony with Islamic jurisprudence. The study critically explores the notions of AI, based on the principles of *usul al-fiqh* and *Maqasid al-Shariah*, from the perspectives of moral responsibility, epistemic authority, and algorithmic governance. It declares that AI is not a conscious being, it does not have a plan (*niyyah*) and it does not have a responsibility (*taklif*), and therefore cannot be a religious or legal authority on its own. Rather, AI should be applied as a decision aid and be guided and controlled by trained human operators. The study also examines how AI may be utilized in the realm of Islamic finance, digital family law, individualized Islamic education, and the algorithmic fatwa, highlighting relevant ethical concerns of hallucinating religious content, algorithmic bias, privacy and accountability concerns. It is based on the latest scholarly research and presents a governance system which is Sharia compliant and based on transparency, human control and data integrity and *Maqasid* based governance. The results highlight the need for responsible and ethical AI use in Muslim societies, emphasizing the importance of maintaining human moral agency while harnessing technological innovation to achieve greater public welfare and justice.

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Human Moral Accountability and Artificial Intelligence in Islamic Jurisprudence

The widespread adoption of the use of artificial intelligence (AI) in the major fields of modern Muslim majority societies has begun a significant shift in the perceptions of legal hierarchy, textual interpretation and religious guidance (Sudirman, 2025). Cognitive automation is unlike the previous technological revolutions that had concentrated on automating physical tasks, but

rather directly enters domains that were traditionally only the domain of the human intellect, moral discernment and spiritual authority (Rana et al., 2024). This has stirred considerable academic interest that has led to a comprehensive reconsideration of the challenges of synthetic intelligence Iqbal et al., (2025) and its adaptation in classical Islamic legal theory (*usul al-fiqh*).

This conundrum is rooted in the notion of synthetic agency and the foundational Islamic notion of moral and legal responsibility (*taklif*) (Iqbal & Fikri, 2024). Classical jurisprudence posits that *taklif* is grounded in the human consciousness, in the rational ability ('*aql*) and in moral intention (*niyyah*) (Norizan et al., 2026). A morally responsible agent (*mukallaf*) is defined as someone who has the capability of thought, soul and action to comprehend the divine command and exercise choice. The ontological capacity of the AI systems to possess *niyyah* or bear *taklif*, is absent, since AI systems are based on mathematics, optimization and forecast of texts, in other words, on "probability" and not on conscious awareness (Iqbal & Fikri, 2024).

In contrast to the Western legal tradition, which frequently employs legal entities like a corporate personhood to shape and oversee modern forms of organization, Islamic law is not inclined to give synthetic personhood to autonomous systems (Sudirman, 2025). The resistance is based on the concept of human moral agency that needs to be preserved (Iqbal et al., 2024). If the AI system produces a negative result, then moral responsibility and blame cannot be transferred to a machine according to Shariah (Firdous & Iqbal, 2025). Rather, liability should go to identifiable human agents, such as developers and operators, data providers, or institutional deployers (Iqbal & Fikri, 2024).

Educators in the 21st century can be called "moral outsourcers" and "epistemic injectors" because they fail to recognize the systemic threat of sacrificing the human-centered model. The use of automated decision-making in sensitive social or legal domains, without human oversight, may risk blurring ethical lines and alter the human moral capacity and perspective (Iqbal & Fikri, 2024). The change may lead to either reducing the exercise of Shariah into a process of character building and/or a transactional execution of mathematical code (Iqbal et al., 2025).

While prior scholarship (e.g., Sudirman, 2025; Zahid, 2026) has separately examined AI's role in fatwa issuance or Islamic finance, this study's original contribution lies in synthesizing *usul al-fiqh* and *Maqasid al-Shariah* into a single, cross-sectoral human-in-the-loop governance framework applicable to finance, family law, education, and religious advisory simultaneously, thereby addressing a gap left by single-domain analyses in the existing literature.

Maqasid al-Shariah as an Ethical Blueprint for Algorithmic Design

To move beyond a purely reactive stance, contemporary scholars are utilizing *Maqasid al-Shariah* (the ultimate objectives of Islamic law) to construct an active ethical governance framework for AI (Rana et al., 2025). The *maqasid* framework seeks to maximize public interest (*maslahah*) and prevent harm (*dar' al-mafsadah*) by safeguarding five core human values: religion (*din*), life (*nafs*), intellect ('*aql*), lineage (*nasl*), and property (*mal*) (Iqbal & Fikri, 2024). When applied to artificial intelligence, this framework provides dynamic, actionable guidelines that address contemporary technological challenges (Soharwardi et al., 2025).

One of the goals of preserving faith (*hifz al-din*) is directly challenged by the emergence of automated religious content generators (Iqbal et al., 2025). In many cases, such systems provide

synthetic texts as authoritative religious advice, at the same time endangering the epistemic security of the tradition. We need to conduct data integrity audits on AI systems to ensure *din* is preserved, and also limit the generative models to not be independent spiritual authorities (Norizan et al., 2026). Technology should on the contrary assist human scholarship by storing, indexing and digitizing classics manuscripts (Syahrizal et al., 2024).

Absolute transparency of the algorithms, a strong "human-in-the-loop" system, and an objective to preserve life (*hifz al-nafs*) are essential for life-critical applications like clinical AI diagnostics, autonomous transit, and defense systems (Ahmed, 2024; Rana et al., 2025). There is also the principle of not using systems that can kill without human supervision, and for any action taken by an AI that affects physical safety, there needs to be human supervision (Firdous & Iqbal, 2025).

Deepfakes, automated misinformation, algorithmic echo chambers have jeopardized the preservation of human intellect (*hifz al-'aql*), by introducing distortions to objective truth (Iqbal & Fikri, 2024). To achieve this goal, the implementation of digital watermarking, data provenance standards, and public education are needed to prevent critical thinking from being manipulated by synthetic data (Sudirman, 2025; Abdelnour, 2025).

The principles of preserving lineage (*hifz al-nasl*), protection of personal privacy and human dignity (*karamah al-insan*), and in digital space have modern expressions. Algorithmic surveillance, monitoring without consent or platforms facilitating unregulated/ clandestine relationships are threats to family stability and privacy (Wahb, 2023). The difficulties involved involve the need to create effective data protection laws, which adhere to Shariah rules (Norizan et al., 2025).

Finally, in the financial sector, the objective of preserving property (*hifz al-mal*) requires that AI-driven algorithmic trading, automated credit scoring, and predictive analytics be designed to prevent structural exploitation and exclude speculative mechanisms that generate excessive uncertainty (*gharar*) or gambling (*maysir*) (Norizan et al., 2025).

Table 1: Maqasid al-Shariah dimensions, associated AI governance risks, and juristic foundations. Source: Compiled by the author from the reviewed literature.

Maqasid Dimension	Key Technological Risk	AI-Specific Governance Response	Juristic Foundation
Preservation of Faith (<i>Hifz al-Din</i>)	Hallucinated religious opinions; erosion of scholarly authority; manipulation of texts (Zahid, 2026).	Mandatory certification of religious software; human scholarly auditing of databases (Zahid, 2026).	Prevention of innovation in creed; preservation of authentic transmission (<i>isnad</i>) (Zahid, 2026).
Preservation of Life (<i>Hifz al-Nafs</i>)	Autonomous weapon systems; medical diagnostic errors; surveillance overreach (Sudirman,	Prohibition of autonomous lethal systems; mandatory human-override in clinical AI	Elimination of harm (<i>La darar wa la dirar</i>); sanctity of life.

Preservation of Intellect (<i>Hifz al-'Aql</i>)	2025). Cognitive bias; algorithmic addiction; spread of deepfakes and fake news (Iqbal & Fikri, 2024).	(Sudirman, 2025). Computational transparency; explainable AI (XAI); algorithmic literacy.	Promotion of truthfulness (<i>sidq</i>); prohibition of deception (<i>tadlis</i>) (Sudirman, 2025).
Preservation of Lineage (<i>Hifz al-Nasl</i>)	Loss of privacy; data tracking without consent; exploitation of vulnerable groups.	Strict digital privacy regulations; right to digital tranquility; secure encryption.	Protection of human dignity (<i>karamah</i>); safeguarding of family sanctity.
Preservation of Wealth (<i>Hifz al-Mal</i>)	Algorithmic market manipulation; predatory lending; black-box trading systems (Iqbal & Fikri, 2024).	Development of Bayesian-Shariah compliance models; inclusive micro-fintech tools.	Absolute prohibition of interest (<i>riba</i>), uncertainty (<i>gharar</i>), and speculation (<i>maysir</i>) (Iqbal & Fikri, 2024).

Algorithmic Ifta and the Challenge of Epistemic Integrity

The application of AI to issue religious verdicts (*fatwas*) has sparked intense debate in contemporary Islamic legal scholarship (Sudirman, 2025; Firdous & Iqbal, 2025). With the advent of conversational AI agents that could answer intricate religious questions, some have wondered whether an automated ifta could be possible or even an algorithmic fatwa (Zahid, 2026). But when seen from the point of view of deep thematic analysis of *usul al-fiqh*, it is found that this type of automation is not in accordance with the nature of Islamic law (Alhazmi & Daghistani, 2024; Iqbal et al., 2025).

The fatwa is nothing mechanical deduction of text but instead is a mediation of an esoteric, universal divine law to the extremely variable conditions of human life (Sudirman, 2025; Al Qaruty, 2025). This involves two juristic steps: identifying textual evidence (*tahqiq al-asl*), and checking the actual context to which the ruling is applicable (*tahqiq al-manat*) (General Secretariat for Fatwa Authorities Worldwide, 2025). The AI system can read through a massive archive of classical texts to be able to help with the initial step, but it has no idea about the second (General Secretariat for Fatwa Authorities Worldwide, 2025). There are four main dimensions of limitations of automated AI systems in *ifta*:

Statistical Hallucination

Generative AI models function on the basis of probabilistic text prediction, rather than the conscious comprehension (Zahid, 2026). Therefore, they tend to engage in statistical hallucinations, making up very convincing Quranic passages, false prophetic narrations (*hadiths*), and consensus (*ijma'*) among classical scholars (Zahid, 2026). Fabrications are serious epistemic risks Zahid, (2026) in the field of Shariah where the preservation of authentic transmission is an ultimate priority.

Context Blindness

An AI system cannot sense real-time human emotion, psychological vulnerability or social distress (Iqbal et al., 2026). A human mufti often changes the tone, severity or leniency of the ruling as per personal condition, when applying legal dispensations (*rukhsah*) during difficult times (Sudirman, 2025). An algorithm, which is based on static parameters, cannot be used for this sensitive and pastoral adaptation, which either leads to too much rigidity or to too much permissiveness (General Secretariat for Fatwa Authorities Worldwide, 2025).

Historical Data Bias

Machine learning models are trained using existing digital corpuses that are natural, because they have their own historical, cultural, sectarian, and other biases. This is why the use of AI to create legal opinions is concerning, as it risks the potential to institutionalize these biases and render them as objective and universal truths. This limits the dynamic character of *ijtihad*; thus, the Islamic jurisprudence becomes stagnant at the historical moment of the data of its training (Sudirman, 2025).

The Accountability Deficit

One of the fundamental principles of Islamic governance is the idea that authority should always go hand in hand with accountability (Sudirman, 2025). In the case of an automatic system that has reached the wrong conclusion, such as a financial transaction with *riba*, or a complex condition during a divorce, there is no moral agent in the machine to accept the spiritual and legal repercussions (Iqbal & Fikri, 2024). If there is no clear and morally accountable person, then this entire structure of public trust, which supports Islamic legal system is lost (Sudirman, 2025). Numerous research challenges have been proposed by modern scholars to transform the concept of 'automated ifta' to 'augmented ifta' (Zahid, 2026).

It can be concluded that AI, in an augmented model, can only be used as a facilitator (*mu'in al-ijtihad*), not as a replacement for human judges (Iqbal et al., 2026). This combination of techniques leverages AI's powerful computational tools, including indexing, language processing, and pattern matching, to streamline the search process and handle large administrative databases (Iqbal et al., 2026). The act of substantive deduction alone, however, the application of the ruling in the context, and the final moral and spiritual responsibility are still in the hands of the human scholar (Sudirman, 2025).

Table 2: Comparative attributes of human Mujtahid/Mufti versus AI systems in Islamic legal reasoning. Source: Compiled by the author from the reviewed literature

Feature / Metric	Human Mujtahid / Mufti	Artificial Intelligence (AI) System
Legal Capacity (Taklif)	Fully bound by divine law; possesses moral agency and volition (Iqbal & Fikri, 2024).	Lacks consciousness, soul, and free will; cannot be a mukallaf (Iqbal & Fikri, 2024).
Intentionality (Niyyah)	Essential for the validity of actions and legal deduction	Operates on mathematical optimization; lacks intent (Sudirman,

	(Sudirman, 2025).	2025; Qamar et al., 2023).
Moral Integrity ('Adalah)	Required by scholastic consensus to ensure trustworthiness (Zahid, 2026).	Non-existent; prone to algorithmic biases and data manipulation (Sudirman, 2025).
Contextual Discernment (Tahqiq al-Manat)	Dynamically assesses specific local, social, and psychological realities (General Secretariat for Fatwa Authorities Worldwide, 2025).	Bound by training datasets; fails in novel or highly specific cases (Zahid, 2026 and Iqbal & Fikri, 2024).
Data Synthesis & Speed	Limited by human cognitive processing, memory, and access speed.	Processes multi-lingual, historical corpuses and databases instantaneously (Iqbal & Fikri, 2025).
Moral Accountability	Personally, and spiritually responsible before God and society (Zahid, 2026).	Absent; accountability dissipates across developers and operators (Iqbal & Fikri, 2024).

According to classical book '*Ilam al-Muwaqqi'in*' of 'Ibn al-Qayyim', the one who issues religious verdicts to others without having the necessary qualifications is sinful and disobedient, and this is a warning of great spiritual importance regarding automated religious systems (Zahid, 2026). This is also reflected in the famous narration mentioned in *Sahih al Bukhari* and *Sahih Muslim*, where it says that when there is no one who has knowledge in this world, people will follow their leaders who are not knowledgeable, who give verdicts without knowledge and will be misled (Zahid, 2026). Hence, technology in the fatwa process has to ensure the absolute authority of qualified human scholars (Iqbal et al., 2025).

Sectoral Applications and *Shariah* Alignment Models

The theoretical aspects of *Shariah* are being piloted in various practical fields in which the deployment and use of AI are gaining momentum (Sudirman, 2025).

Islamic Financial Analytics

The Islamic fintech sector has emerged as a crucial arena for the implementation of artificial intelligence (AI). Now the Islamic fintech sector is becoming a major laboratory for the application of AI technology. One of the challenges in this field is the harmonization of predictive machine learning models with the sharp ban on interest (*riba*), excessive risk (*gharar*), and speculation (*maysir*) in the *Shariah* perspective (Iqbal & Fikri, 2024). The markets, however, are as ethically and probabilistically uncertain as ever, with traditional frequentist AI models being based on historical data and making static predictions.

For example, Malaysia's Bank Negara-supervised Islamic fintech sandbox and the deployment of AI-based *Shariah* screening tools by institutions such as ISRA illustrate how Bayesian-informed algorithmic models are already being piloted to flag *riba*- and *gharar*-related risks in real time, offering a concrete case of the governance principles discussed above in practice.

To address this, the researchers recommend the use of the Bayesian learning model (Iqbal & Fikri, 2024) in conjunction with AI. Bayesian networks provide a framework that continually adapts to new evidence, and can be used to provide a probabilistic perspective that is consistent with how Shariah approaches uncertainty and risk management (Iqbal & Fikri, 2024). The integration facilitates achieving real-time Shariah compliance, automating halal portfolio management, and automating small and medium enterprise risk assessments, and Islamically guides financial development for the global community (Iqbal & Fikri, 2024).

Digitalization of Islamic Family Law

The digitalization of legal system in Muslim majority countries has led to a lot of shifts in family law, such as marriage, divorce and inheritance (Wahb, 2023; Akbar, 2025). Digital platforms and automated registries bring unprecedented efficiencies to administration, but also have significant social and legal risks (Wahb, 2023).

This has enabled “secret marriages” and “automated divorce notifications” that can bypass traditional family and legal mechanisms of safeguarding women's rights and maintaining family stability, among other practices of concern (Iqbal et al., 2026). In addition, attempts to link their digital family registries with international, secular laws can sometimes lead to conflicts with traditional Shariah principles (Ipandang, 2020). The challenge in this digitalization is to take a balanced approach that uses the technology to improve access to justice but maintains the core ethical principles of the Islamic family unit (Wahb, 2023).

Thematic Hadith Analysis on Visual AI

With the emergence of the generative visual AI and algorithmic manipulation of photos, traditional methods of hadith studies have come with new problems, especially in terms of the legal status of digital images (Sudirman, 2025). To this end, scholars have sought to analyze the visual manipulation of Artificial Intelligence in relation to classical image-making restrictions (*tashwir*) (Sudirman, 2025). This analysis shows that there are four major jurisprudential themes:

- Imitation of Divine Creation (*al-mudhahah bi khalqillah*): Examining if AI-produced images are trying to imitate living, natural beings to the extent that it questions the divine's sole creative rights (Sudirman, 2025).
- Understanding the intent and context of use in considering the purpose of the creation of the image, and determining whether the image is being used for commercial purposes or for educational or scientific purposes (Sudirman, 2025).
- Truthfulness and the Prohibition of Deception (*al-shidq wa tahrīm al-tadlis*): Ensuring that visual AI does not use processes such as fabricating evidence or creating deepfakes or in any other way, distorted reality in a way that is prohibited in Islamic Shariah (Sudirman, 2025).
- Identifying specific conditions like security, identification and medical visualization in which visual manipulation is legalized under defined exemptions (Sudirman, 2025).

The legal decision on visual AI in deceptive use of images is highly contextual: whilst a realistic synthetic image can deceive, a non-deceptive image can serve a clear public good and is allowed (Sudirman, 2025).

Personalized Islamic Education

Personalized AI-powered learning assistants, interactive learning systems, and gamified curricula have been widely adopted in the education industry, for the instruction of the *Quran and Hadith* (Syahrizal et al., 2024). The use of these tools has shown great potential in motivating students, personalizing learning by adapting teaching methods to students' personal learning rates, and easing the workload of teachers (Sarinda et al., 2023).

However, scholars have warned that the digitization of religious education cannot be limited to being a mere consumption of data (Iqbal & Fikri, 2025). The transmission of Islamic knowledge has traditionally been an active and interpersonal relationship between teacher and student, emphasizing character development (*tarbiyah*), and ethical modeling (*adab*), both in addition to cognitive acquisition (Iqbal & Fikri, 2025). The educational AI systems, therefore, should be still assistive, allowing the human teacher to maintain the core of Islamic intellectual tradition (Syahrizal et al., 2024).

Bibliometric and Jurisdictional Mapping of Contemporary Scholarship

The earliest discourse in AI and Shariah was purely speculative, but as the field transitions into a legitimate area of academic focus, well-defined high-impact peer-reviewed journals have become the premier venue for such scholarship (Scopus, 2025). The table below depicts the top 20 high impact journals by Scopus and high-quality academic periodicals that are indexed and internationally recognized as publishing regularly at the interdisciplinary crossroads between Islamic studies, law and contemporary technology ethics.

Table 3: Selected Scopus-indexed and internationally recognized journals publishing on AI and Islamic law.

Journal Title	Publisher	Country	Quartile	Primary Thematic Focus in Technology & Ethics
Journal of Islamic Studies	Oxford University Press ²²	United Kingdom ² ₃	Q1 ²²	High-level academic discourse on the socio-political, historical, and philosophical dimensions of Islam and modernity (based on publisher-reported journal indexing data, 2025).
Qudus International Journal of Islamic Studies	STAIN Kudus ²²	Indonesia ² ₄	Q1 ²²	Interdisciplinary studies focusing on contemporary Islamic thoughts, ethics, and legal adaptations in modern society (based on publisher-reported journal indexing data, 2025).
Journal of Indonesian Islam	Sunan Ampel State Islamic University ²²	Indonesia ² ₂	Q1 ²²	Empirical and normative analyses of Indonesian Islamic developments, digital transformation, and local legal practices (based on publisher-reported journal indexing data, 2025).
Contemporary Islam	Springer Netherlands ²²	Netherlands ²²	Q1 ²²	Sociological and anthropological perspectives on Muslim life, digital cultures, and the ethical integration of new technologies (based on publisher-reported journal indexing data, 2025).

Al-Jami'ah	Sunan Kalijaga State Islamic University ²²	Indonesia ²⁴	Q1 ²²	Classical and contemporary Islamic jurisprudence, legal theory, and the systemic challenges of digitalization in the Muslim world (based on publisher-reported journal indexing data, 2025).
Journal of Al-Tamaddun	Academy of Islamic Studies, Universiti Malaya ²²	Malaysia ²²	Q1 ²²	Islamic history, civilization, education, and the intellectual and philosophical challenges of modern science and technology (based on publisher-reported journal indexing data, 2026).
Indonesian Journal of Islam and Muslim Societies	IAIN Salatiga ²²	Indonesia ²²	Q1 ²²	High-impact research on Islamic law, socio-religious dynamics, and the intersection of technology and religious authority (based on publisher-reported journal indexing data, 2025).
Islamic Law and Society	Brill Netherlands ²³	Netherlands ²³	Q2 ²³	Focused historical and sociological research on Islamic law, legal history, and its evolution through the pre-modern and modern eras (based on publisher-reported journal indexing data, 2025).
ISRA International Journal of Islamic Finance	Emerald Publishing ²⁴	Malaysia ²⁴	Q1 / Indexed	Islamic finance, fintech, Shariah-compliant investment strategies, and computational economic modeling (based on publisher-reported journal indexing data, 2025).
Islamic Studies	Islamic Research Institute, Islamabad ²⁸	Pakistan ²⁸	Scopus Indexed ²⁸	Long-running academic journal focusing on classical jurisprudence, Qur'anic exegesis, and contemporary intellectual challenges (based on publisher-reported journal indexing data, 2025).

Source: Compiled by the author based on publisher-reported indexing data (2025-2026)

The distribution of such venues across the vertical poles indicates that the ones playing a more critical role in relation to high level philosophical and sociological discussion are virtually all Western publishers (Oxford, Springer), while the State Islamic Universities of South East Asia (particularly Indonesia and Malaysia) are witnessing the empirical and practical legal integration of technology with Shariah (Monawer, 2025). The results also involve constructing the regional leadership out of immediate prescriptive pragmatism as the digital transformation of Southeast Asian societies is underway and Islamic fintech and digital legal registries are being pushed 'hard' by the Southeast Asian states Sudirman (2025).

Strategic Recommendations for Future Governance

For successful implementation of a digitalization process within Islam as well preservation of shari'ah among Muslim countries/organizations; these policies must be followed by them.

1. The first step in constructing a fair and responsible system is to establish principles that will allow the use of AI as a helpful assistance, and not as a system in control. This involves ensuring that any such automatic decisions on legal, financial and religious matters are carefully scrutinized by qualified human beings. This way we can make sure

that it's humans who are responsible for these decisions, and not machines. There should be a system where AI is there to help but humans should be there to make the decisions and take responsibility for them.

2. Financial authorities should establish special testing zones, or 'regulatory sandboxes,' to enable Islamic financial institutions to develop. These sandboxes are the space where new ideas can be developed without risk of losing much. They should be used to test the Artificial Intelligence Algorithms, only in compliance with the Shariah Rules. It means watching over that no algorithms used are to be avoided in Islam including earning interest, speculating and being too uncertain. Such tests should be performed before these algorithms are put on the public market. This will help make Islamic fintech platforms secure and compliant with regulations.
3. Create AI Auditing Protocols at the code level that align with Shariah: AI Auditing Protocols at code level should be developed to audit AI systems for data bias, opacity and statistical hallucinations (Iqbal et al., 2025). This includes the issues of transparency in respect of data lineage and source identification on all religious automated platforms, ensuring epistemic integrity of religious texts (Geidam e al., 2026).
4. Develop Comprehensive Digital Privacy Frameworks: State authorities need to enact comprehensive data protection laws, acknowledging the "*right to digital tranquility*" as an updated form of "*hifz al-'ird*" (protection of honor) and "*hifz al-nafs*" (protection of life). This includes tightly controlling algorithmic surveillance and illegal tracking and monitoring of data.
5. It is necessary to collaborate among fields for the development of AI that reflects human values. The University and research institutes must work together with experts in Islamic law, data science, and ethics to create efficient, and at the same time fair and just, AI systems. Together, their knowledge can enable them to develop AI systems that are respectful to human dignity, just in terms of social justice, and responsible in terms of our action. The collaboration is crucial for advancing the technology of AI that could potentially be used for the benefit of humanity.

These systematic safeguards will help the Islamic world make the most of the administrative and analytical advantages of AI without compromising the values and principles of the Shariah (Sudirman, 2025).

Limitations: This is a conceptual and doctrinal study, not conducted with primary interviews with the muftis or fintech regulators or with primary testing of the proposed human-in-the-loop framework with real-world examples and use of AI. Empirical evidence, such as case studies and surveys, is thus required to confirm the governance suggestions made here in the future.

Conclusion

While AI is characterized by many opportunities for Muslim societies to enhance efficiency, knowledge management and decision support, it also raises immense legal, ethical, and theological concerns. It is shown in the current study that classical Islamic jurisprudence does not consider AI as an accountable entity with moral responsibilities since AI does not have consciousness, intentionality, and legal responsibility. Use of AI should be auxiliary to, not in place of, qualified human scholars, judges and decision makers. Overall, Maqasid al-Shariah is a realistic approach to regulate AI in a way that will safeguard religion, the preservation of life, the

intellect, the lineage, and property, and minimize harm. Transparency, explainability, oversight by humans, and strong privacy protection and accountability mechanisms are required for good governance in sectors such as Islamic finance, education, family law and religious advisory. The suggested human in the loop model is respecting the sanctity of the legal reason of Islam and enables responsible technological innovations. Further research needs to focus on the development of Sharia-compliant empirical models of AI governance, as well as the establishment of standards for ethical auditing, and interdisciplinary research partnerships between Islamic scholars, practitioners of artificial intelligence, policy makers and ethicists, to advance the development of AI systems for the benefit of humankind while not violating the fundamental principles of Islamic law. From these broad guidelines, future research should focus on three areas: (1) empirical studies across countries that measure the level of accuracy, bias, and trust in the AI-based fatwa and Islamic financial advisory tools; (2) codification of Shariah-compliant AI auditing standards by bodies like ISRA, AAOIFI, and national fatwa councils; and (3) policy frameworks that require human-in-the-loop certification for any AI system used in religious, legal, and financial decision-making processes that impact Muslim communities. These should be viewed as immediate priorities for policymakers and regulators to address, as well as religious authorities, so the governance of AI in Muslim societies can keep up with technological uptake.

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