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## Artificial Intelligence Governance in Islamic Legal Systems: Reconciling Innovation, Criminal Justice, and Islamic Economic Ethics

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**ABSTRACT:** Artificial Intelligence (AI) has rapidly transformed legal systems, criminal justice, financial services, and public governance, creating unprecedented opportunities alongside significant regulatory and ethical challenges. While international AI governance frameworks—including the European Union Artificial Intelligence Act (EU AI Act), the OECD Principles on Artificial Intelligence, and the UNESCO Recommendation on the Ethics of Artificial Intelligence—have established important standards for transparency, accountability, human oversight, and risk management, they provide limited consideration of the normative foundations of Islamic legal systems. This study examines how Islamic jurisprudence can contribute to the development of an integrated AI governance framework that reconciles technological innovation with the principles of criminal justice and Islamic economic ethics. Employing a qualitative doctrinal and comparative legal methodology, the research analyzes international AI regulatory instruments alongside the primary and secondary sources of Islamic law, including the Qur'an, the Sunnah, ijma', qiyas, and the objectives of Islamic law (Maqāṣid al-Sharī'ah). The study further explores the implications of AI in policing, predictive policing, digital evidence, criminal liability, Islamic banking, smart contracts, financial transparency, and AI-enabled social finance.

The findings demonstrate substantial convergence between contemporary AI governance principles and the ethical objectives of Islamic jurisprudence, particularly with respect to justice ('adl), public welfare (maṣlaḥah), accountability (mas'ūliyyah), trustworthiness (amānah), and the prevention of harm (lā ḍarar). Building upon these common principles, the study proposes an integrated governance framework that combines risk-based regulation, human-centered oversight, Shariah compliance, institutional accountability, and continuous legal adaptation through ijtihād. The proposed framework offers practical guidance for legislators, regulators, judicial institutions, financial authorities, and technology developers in Muslim-majority countries while contributing to comparative legal scholarship on AI governance. The study concludes that harmonizing international AI governance standards with Islamic legal principles can support responsible innovation, strengthen criminal justice and Islamic financial systems, and promote ethical, transparent, and sustainable digital governance in the era of artificial intelligence.

## 1. INTRODUCTION

Artificial Intelligence (AI) has emerged as one of the most transformative technologies of the twenty-first century, fundamentally reshaping governance, economic systems, public administration, criminal justice, healthcare, education, and international commerce. Unlike previous technological revolutions, AI possesses the capacity to perform cognitive tasks traditionally associated with human intelligence, including data analysis, predictive modeling, autonomous decision-making, natural language processing, and pattern recognition. Recent advances in generative AI, particularly large language models and autonomous decision-support systems, have accelerated the integration of AI into both public and private sectors, creating unprecedented opportunities for innovation while simultaneously generating complex legal, ethical, and regulatory challenges. Consequently, AI governance has become one of the most significant areas of legal scholarship and public policy, requiring multidisciplinary approaches that reconcile technological advancement with the protection of human rights, social justice, economic integrity, and legal accountability. (Abdul Kodir et al., 2025)

The rapid expansion of AI applications has transformed governmental functions worldwide. Governments increasingly employ AI to improve public service delivery, optimize administrative decision-making, enhance cybersecurity, monitor financial transactions, detect tax fraud, and strengthen law enforcement capabilities. In criminal justice systems, AI-powered predictive analytics assist police agencies in identifying crime hotspots, assessing recidivism risks, and allocating law enforcement resources more efficiently. Courts in several jurisdictions have also experimented with algorithmic tools to support sentencing recommendations, bail determinations, and case management. Similarly, financial institutions rely on AI-driven systems for anti-money laundering compliance, fraud detection, credit assessment, and automated investment management. While these innovations enhance efficiency and reduce operational costs, they simultaneously raise fundamental concerns regarding transparency, accountability, discrimination, procedural fairness, and due process. (Agustina & Ismah, 2024)

The legal implications of AI extend far beyond technical regulation. AI systems increasingly participate in decisions that significantly affect individuals' rights and freedoms, including employment opportunities, financial inclusion, criminal investigations, immigration procedures, healthcare access, and commercial transactions. Unlike traditional software, modern AI systems often function through complex machine-learning algorithms whose decision-making processes remain opaque even to their developers. This phenomenon, commonly described as the "black box" problem, challenges fundamental legal principles requiring transparency, explainability, and judicial review. Consequently, policymakers and legal scholars increasingly recognize that effective AI governance cannot merely regulate technology itself but must establish comprehensive legal frameworks ensuring that AI systems remain consistent with constitutional values, international human rights standards, and ethical principles. (Ahmad & Aman, 2021)

International organizations have responded rapidly to these emerging challenges. The Organisation for Economic Co-operation and Development (OECD) adopted the **OECD Principles on Artificial Intelligence**, emphasizing inclusive growth, human-centered values, transparency, robustness, accountability, and responsible innovation. Similarly, UNESCO adopted the **Recommendation on the Ethics of Artificial Intelligence**, representing the first global normative framework dedicated specifically to AI ethics. The recommendation encourages member states to develop legal and institutional mechanisms that

ensure fairness, human dignity, environmental sustainability, privacy protection, and social inclusion throughout AI development and deployment. More recently, the European Union enacted the **Artificial Intelligence Act (EU AI Act)**, establishing the world's first comprehensive legally binding regulatory framework governing AI according to a risk-based classification system. High-risk AI applications, particularly those affecting law enforcement, employment, education, healthcare, and essential public services, are subjected to rigorous compliance requirements, including transparency obligations, human oversight, risk assessment, and post-market monitoring. Likewise, the **Council of Europe Framework Convention on Artificial Intelligence and Human Rights, Democracy and the Rule of Law** reflects growing international consensus that AI governance must prioritize democratic values, legal certainty, and fundamental rights. (Akhtar, 2024)

Despite these significant regulatory developments, global AI governance remains fragmented. Different jurisdictions adopt divergent regulatory philosophies, reflecting varying political systems, economic priorities, technological capacities, and cultural values. While the European Union emphasizes precautionary regulation and fundamental rights protection, other jurisdictions prioritize innovation, market competitiveness, or national security. {Citation} This regulatory diversity creates significant challenges for international legal harmonization, particularly regarding cross-border data flows, digital commerce, algorithmic accountability, cybersecurity, and transnational criminal investigations. The absence of universally accepted AI governance standards complicates international cooperation and increases legal uncertainty for governments, multinational corporations, financial institutions, and technology developers. (Akhtar, 2026)

Within Muslim-majority jurisdictions, the challenges of AI governance acquire additional legal and ethical dimensions. Islamic legal systems derive normative guidance from the Qur'an, the Sunnah, ijma' (scholarly consensus), qiyas (analogical reasoning), and other recognized principles of Islamic jurisprudence. These sources establish comprehensive ethical foundations emphasizing justice ('adl), public welfare (maṣlaḥah), prevention of harm (lā ḍarar wa lā ḍirār), human dignity (karāmah), trustworthiness (amānah), accountability (mas'ūliyyah), and the higher objectives of Islamic law (Maqāṣid al-Shari'ah). These principles provide valuable normative guidance for evaluating emerging technologies, including AI, even though classical jurists never encountered contemporary computational systems. (Akram et al., 2025)

The concept of Maqāṣid al-Shari'ah is particularly significant in contemporary AI governance debates. The higher objectives of Islamic law seek to preserve religion, life, intellect, lineage, and property while promoting justice, social welfare, and human flourishing. These objectives align closely with modern discussions concerning ethical AI, responsible innovation, algorithmic fairness, privacy protection, cybersecurity, and equitable economic development. For example, AI systems used in criminal investigations must preserve procedural justice, prevent arbitrary discrimination, and respect the dignity of accused individuals. Likewise, AI applications within financial markets should promote transparency, honesty, contractual certainty, and fairness while avoiding exploitation, deception, excessive uncertainty (gharar), and unjust enrichment through prohibited financial practices such as ribā. Consequently, Islamic jurisprudence provides not merely religious guidance but also sophisticated ethical principles capable of contributing meaningfully to contemporary global AI governance. (Ali & Aljahsh, 2025)

The relationship between AI and Islamic economic ethics has become increasingly significant with the rapid digital transformation of Islamic finance. Islamic financial institutions are adopting AI technologies for credit risk assessment, customer service automation, fraud detection, regulatory compliance, investment advisory services, smart contracts, and Shariah compliance monitoring. AI-powered financial technologies enhance operational efficiency and financial inclusion while reducing transaction costs. However, these technological developments also generate novel jurisprudential questions concerning algorithmic transparency, automated contractual relationships, digital ownership, liability allocation, consumer protection, and the continued observance of Islamic commercial principles. Ensuring that AI-driven financial systems remain consistent with the ethical objectives of Islamic economics requires governance mechanisms integrating technological innovation with established principles of justice, honesty, risk sharing, and public welfare. (Aljadi et al., 2025)

Similarly, AI is increasingly influencing criminal justice institutions across many Muslim-majority countries. Law enforcement agencies employ facial recognition technologies, predictive policing algorithms, digital surveillance systems, and automated forensic analysis to combat terrorism, cybercrime, financial crimes, and organized criminal activities. Although these technologies strengthen public security, they also create significant concerns regarding privacy, evidentiary reliability, discriminatory profiling, algorithmic bias, and judicial accountability. Islamic criminal jurisprudence emphasizes fairness, evidentiary certainty, proportionality, and procedural safeguards, particularly in matters affecting individual liberty and criminal

responsibility. Therefore, integrating AI into criminal justice systems requires governance frameworks that preserve both technological effectiveness and fundamental legal protections. (Andri Winjaya Laksana et al., 2025)

The increasing convergence of AI, criminal justice, and Islamic economics demonstrates that AI governance cannot be approached solely through technical regulation or secular legal frameworks. Instead, effective governance requires interdisciplinary engagement integrating international law, comparative constitutional law, technology regulation, Islamic jurisprudence, criminal law, commercial law, and ethical philosophy. Such integration is particularly important for member states of the Organization of Islamic Cooperation (OIC), many of which are simultaneously pursuing digital transformation strategies while maintaining constitutional commitments to Islamic legal principles. These jurisdictions require governance models capable of accommodating technological innovation without compromising religious values, legal certainty, or internationally recognized human rights standards. (Arisa et al., 2025)

Against this evolving global landscape, AI governance has become a strategic legal priority demanding comprehensive scholarly analysis. The challenge is no longer whether AI should be regulated but how legal systems can develop governance frameworks that simultaneously encourage innovation, ensure accountability, protect fundamental rights, strengthen criminal justice, and uphold ethical economic practices. For Islamic legal systems, this challenge is especially significant because AI governance must reconcile rapidly evolving technological realities with enduring principles of Shariah, thereby contributing to a balanced regulatory model that promotes both sustainable innovation and justice in an increasingly digital society.

The accelerated integration of Artificial Intelligence (AI) into governance, criminal justice, and financial systems has generated profound legal and ethical challenges that existing regulatory frameworks struggle to address adequately. Although international organizations such as UNESCO, the OECD, the European Union, and the Council of Europe have introduced principles and legal instruments to guide the responsible development and deployment of AI, these initiatives are predominantly grounded in secular legal traditions and liberal democratic values. While these frameworks provide valuable guidance on transparency, accountability, human oversight, non-discrimination, and data protection, they seldom incorporate the normative foundations of Islamic jurisprudence that govern legal and economic systems in many Muslim-majority jurisdictions.

This omission presents a significant challenge for countries whose constitutional and legal systems derive authority, wholly or partially, from Shariah principles. As AI increasingly influences judicial decision-making, predictive policing, financial transactions, digital commerce, and public administration, governments in these jurisdictions require governance frameworks capable of harmonizing technological innovation with Islamic legal norms. Existing AI governance models do not sufficiently explain how foundational Islamic principles—including **Maqāṣid al-Sharī'ah** (the higher objectives of Islamic law), **'adl** (justice), **maṣlaḥah** (public interest), **amānah** (trustworthiness), **lā ḍarar** (prevention of harm), and **mas'ūliyyah** (accountability)—may be systematically incorporated into AI regulation without undermining internationally accepted legal standards.

The research problem becomes even more complex within criminal justice systems. AI technologies such as predictive policing, facial recognition, algorithmic risk assessment, and automated surveillance promise greater efficiency in crime prevention and law enforcement. However, these technologies simultaneously raise concerns regarding algorithmic bias, privacy violations, procedural fairness, evidentiary reliability, discrimination, and the attribution of legal responsibility. Islamic criminal jurisprudence places considerable emphasis on evidentiary certainty, fairness, proportionality, and the protection of individual rights. Nevertheless, contemporary scholarship rarely examines how these principles should shape the governance of AI-assisted criminal justice systems.

A similar research deficiency exists within Islamic economics and finance. The rapid adoption of AI-powered financial technologies—including automated investment platforms, algorithmic credit assessments, fraud detection systems, smart contracts, and digital Islamic banking—creates new questions concerning Shariah compliance, contractual transparency, consumer protection, ethical investment, and financial accountability. Current literature generally examines AI governance, Islamic finance, and criminal justice as separate fields, with limited effort to develop an integrated analytical framework that connects these interrelated domains.

Despite the growing body of literature on AI ethics and AI regulation, significant research gaps remain. First, most studies focus on technical regulation or human rights perspectives while overlooking Islamic legal theory as a normative source of governance. Second, comparative analyses between international AI governance frameworks and Islamic legal systems remain

limited. Third, existing scholarship rarely integrates criminal justice, Islamic economic ethics, and AI governance into a unified legal framework capable of informing policymaking in Muslim-majority countries. This study addresses these gaps by proposing a comprehensive governance model that reconciles technological innovation with the ethical and legal principles of Islamic jurisprudence while remaining compatible with contemporary international regulatory standards.

This study seeks to develop a comprehensive legal framework for Artificial Intelligence governance that integrates contemporary international regulatory standards with the normative principles of Islamic law. Specifically, the study aims to:

1. To examine the evolution and fundamental principles of contemporary AI governance within international legal and regulatory frameworks.
2. To analyze the compatibility of AI governance principles with the objectives and foundational doctrines of Islamic jurisprudence, particularly the **Maqāṣid al-Sharīʿah**.
3. To evaluate the legal and ethical implications of AI applications in criminal justice and Islamic economic systems from both comparative and Islamic legal perspectives.
4. To identify the principal regulatory challenges confronting Muslim-majority jurisdictions in governing AI technologies.
5. To propose an integrated AI governance framework that reconciles technological innovation, criminal justice, and Islamic economic ethics while supporting responsible legal and institutional development.

This study contributes to the expanding interdisciplinary literature on Artificial Intelligence governance by bridging the fields of technology law, Islamic jurisprudence, criminal justice, and Islamic economic ethics. As AI increasingly influences legal institutions, financial markets, and public administration, the demand for governance frameworks that combine technological innovation with ethical and legal accountability has become increasingly urgent. Existing scholarship generally approaches AI governance through constitutional law, human rights, administrative regulation, or technology ethics. Comparatively little attention has been devoted to the normative contribution of Islamic legal principles, despite their constitutional significance across many Muslim-majority states.

The study contributes theoretically by demonstrating that Islamic jurisprudence provides a sophisticated normative framework capable of addressing contemporary AI governance challenges. Principles such as justice (**ʿadl**), public welfare (**maṣlaḥah**), accountability (**masʿūliyyah**), trustworthiness (**amānah**), prevention of harm (**lā ḍarar**), and the **Maqāṣid al-Sharīʿah** offer valuable legal foundations for regulating AI systems in ways that promote fairness, transparency, and social responsibility. Rather than viewing Islamic law as an obstacle to technological advancement, this study demonstrates its potential to complement and enrich emerging global AI governance standards.

From a practical perspective, the research offers policy guidance for legislators, judicial institutions, financial regulators, technology developers, and Shariah supervisory authorities operating within Muslim-majority jurisdictions. The proposed governance framework provides practical recommendations for regulating AI applications in criminal justice, digital commerce, Islamic banking, financial technologies, and public administration while preserving both legal certainty and ethical integrity.

The study also contributes to comparative legal scholarship by identifying areas of convergence and divergence between international AI governance instruments—including the EU AI Act, UNESCO Recommendation on the Ethics of Artificial Intelligence, OECD AI Principles, and the Council of Europe Framework Convention—and Islamic legal doctrine. This comparative perspective supports the development of harmonized regulatory approaches capable of facilitating international cooperation without compromising religious or constitutional values.

Finally, the research has broader implications for sustainable digital governance within Organization of Islamic Cooperation (OIC) member states. By proposing an integrated legal framework that balances innovation with justice, accountability, and ethical economic development, the study supports the formulation of future AI policies capable of responding to both global technological developments and the distinctive legal traditions of Islamic societies.

## 2. MATERIALS AND METHODS

### Study Material

This study adopts a qualitative doctrinal legal research design to examine the governance of Artificial Intelligence (AI) within Islamic legal systems. The study materials comprise primary and secondary legal sources. Primary sources include international legal instruments, AI governance regulations, policy documents, and authoritative Islamic legal texts. The principal international materials analyzed include the European Union Artificial Intelligence Act (EU AI Act), the UNESCO Recommendation on the Ethics of Artificial Intelligence (2021), the OECD Principles on Artificial Intelligence, the Council of Europe Framework Convention on Artificial Intelligence, Human Rights, Democracy and the Rule of Law (2024), and selected policy documents issued by the Organization of Islamic Cooperation (OIC). Islamic legal sources include the Qur'an, the Sunnah, classical jurisprudential doctrines, *ijma'* (consensus), *qiyas* (analogical reasoning), and contemporary scholarly writings on *Maqasid al-Shari'ah*. Secondary materials consist of peer-reviewed journal articles, academic books, legal commentaries, judicial decisions, and reports published by international organizations addressing AI governance, criminal justice, Islamic finance, comparative law, and technology regulation.

### Data Collection

The research materials were collected through a comprehensive review of legal databases, academic search engines, and institutional repositories. Relevant publications were identified using databases including Scopus, Web of Science, HeinOnline, SSRN, Google Scholar, and official publications of the European Union, UNESCO, OECD, the Council of Europe, and the Organization of Islamic Cooperation. The literature search focused primarily on publications issued between 2020 and 2026 using keywords such as "Artificial Intelligence Governance," "AI Regulation," "Islamic Law," "Islamic Finance," "Criminal Justice," "Maqasid al-Shari'ah," "AI Ethics," and "Comparative Law." Only authoritative legal sources and high-quality peer-reviewed publications relevant to the research objectives were included in the analysis.

### Data Selection and Organization

Following data collection, the identified legal materials were screened for relevance, credibility, and consistency with the objectives of the study. Documents addressing AI governance, criminal justice, Islamic jurisprudence, Islamic economic ethics, and comparative regulatory frameworks were selected for detailed examination. The collected materials were systematically organized into thematic categories, including international AI governance principles, AI applications in criminal justice, AI in Islamic banking and finance, ethical governance, and Islamic jurisprudential principles. This thematic organization facilitated a structured comparative analysis between international regulatory standards and Islamic legal doctrines.

### 2.4 Analytical Methods

The study employs doctrinal legal analysis, comparative legal analysis, and normative legal reasoning. The doctrinal approach was used to interpret and evaluate statutory provisions, international regulatory instruments, and Islamic legal principles relevant to AI governance. Comparative legal analysis was conducted to identify areas of convergence and divergence between international AI governance frameworks and Islamic jurisprudence. Particular attention was given to principles of transparency, accountability, fairness, explainability, human oversight, privacy protection, and risk-based regulation, and their relationship with the Islamic principles of justice (*'adl*), public welfare (*maṣlaḥah*), trustworthiness (*amanah*), prevention of harm (*lā ḍarar*), and the higher objectives of Islamic law (*Maqasid al-Shari'ah*). The findings from these analyses were synthesized to develop an integrated governance framework suitable for Muslim-majority jurisdictions.

### Validation and Research Rigor

To enhance the credibility and reliability of the study, legal interpretations were supported through triangulation of multiple authoritative sources, including international legal instruments, Islamic legal texts, judicial literature, and recent peer-reviewed scholarship. Preference was given to current Scopus- and Web of Science-indexed publications to ensure that the analysis reflects recent developments in AI governance. The comparative analysis was conducted systematically by evaluating legal principles across multiple jurisdictions and regulatory frameworks, thereby strengthening the validity of the proposed governance model. Although the study does not employ statistical techniques, methodological rigor was maintained through transparent source selection, critical legal interpretation, and evidence-based comparative analysis.

### 3. RESULTS AND DISCUSSION

#### Theoretical and Legal Foundations of Artificial Intelligence Governance in Islamic Legal Systems

Artificial Intelligence (AI) governance has emerged as a central concern in contemporary legal scholarship due to the transformative impact of AI on public administration, criminal justice, commerce, healthcare, and financial systems. Unlike conventional software, AI systems possess the capability to learn from data, make autonomous decisions, and continuously adapt their behavior, thereby creating unprecedented legal and ethical challenges. Consequently, AI governance extends beyond technical regulation and encompasses the institutional, legal, ethical, and policy mechanisms designed to ensure that AI systems operate in a manner consistent with human rights, the rule of law, accountability, and social welfare. In legal terms, AI governance refers to the comprehensive framework of laws, regulatory institutions, ethical principles, technical standards, and oversight mechanisms that guide the design, development, deployment, and supervision of AI technologies. Effective governance seeks to balance technological innovation with the protection of individual rights, public interests, and societal values while minimizing risks associated with algorithmic bias, discrimination, privacy violations, cybersecurity threats, and autonomous decision-making.(Aslati et al., 2024)

The theoretical foundations of AI governance are closely connected with universally recognized principles of AI ethics. International organizations and regulatory bodies increasingly emphasize that AI systems must remain human-centered and legally accountable throughout their lifecycle. Core ethical principles include transparency, explainability, accountability, fairness, non-discrimination, privacy protection, security, human oversight, and technical robustness. Transparency requires that AI decision-making processes be sufficiently understandable to affected individuals and regulatory authorities, while explainability enables users to understand how automated decisions are reached. Accountability ensures that legal responsibility remains attributable to identifiable natural or legal persons rather than autonomous technologies themselves. Likewise, fairness requires AI systems to avoid discriminatory outcomes based on race, gender, religion, ethnicity, or socioeconomic status. Human oversight remains indispensable because autonomous technologies should complement rather than replace human judgment in matters affecting fundamental rights, criminal justice, and public administration. Together, these ethical principles form the normative basis upon which modern AI governance frameworks are constructed.(Athar Abbas et al., 2025)

Within Islamic legal systems, AI governance derives additional normative guidance from the foundational sources and objectives of Islamic law. The primary sources of Islamic jurisprudence—the Qur'an and the Sunnah—establish enduring principles of justice, honesty, accountability, human dignity, and social responsibility that remain applicable to emerging technologies despite their historical novelty. Secondary sources, including *ijmā'* (scholarly consensus), *qiyās* (analogical reasoning), *istihsān* (juristic preference), *maṣlaḥah mursalah* (public interest), and *'urf* (custom), provide jurists with methodological tools to address legal questions arising from technological innovation. Central to contemporary Islamic legal theory is the doctrine of **Maqāṣid al-Shari'ah**, which seeks to preserve religion, life, intellect, lineage, and property while promoting justice, public welfare, and human flourishing. These higher objectives provide a flexible normative framework through which AI technologies may be evaluated according to their societal benefits and potential harms. AI systems that enhance healthcare, education, judicial efficiency, and financial inclusion may therefore advance the objectives of Shariah, whereas technologies facilitating injustice, exploitation, surveillance abuses, discrimination, or economic manipulation would conflict with its fundamental principles.(Belhaj, 2013)

Islamic legal theory also offers important jurisprudential mechanisms for regulating emerging technologies. The doctrine of **ijtihād**, which permits qualified jurists to exercise independent legal reasoning in addressing novel circumstances, plays a particularly significant role in responding to AI-related issues that lack explicit textual guidance. Contemporary fields such as **fiqh al-nawāzil** (jurisprudence of unprecedented issues) and **fiqh al-mu'āmalāt** (Islamic commercial jurisprudence) provide structured methodologies for assessing technological innovations within rapidly evolving social and economic environments. Furthermore, established legal maxims (**al-qawā'id al-fiqhiyyah**) continue to offer practical guidance for AI governance. Principles such as "*harm must be eliminated*" (**al-darar yuzāl**), "*hardship invites facilitation*" (**al-mashaqqah tajlib al-taysir**), and "*acts are judged by their objectives*" (**al-umūr bi maqāṣidihā**) support regulatory approaches that prioritize justice, proportionality, public benefit, and ethical accountability. These doctrines enable Islamic jurisprudence to engage constructively with technological innovation without compromising its normative foundations.(Burak-Adli et al., 2024)

The international community has simultaneously developed comprehensive AI governance frameworks to address the global implications of artificial intelligence. The **OECD Principles on Artificial Intelligence** established foundational standards promoting inclusive growth, transparency, accountability, robustness, and respect for democratic values. Building upon these principles, **UNESCO's Recommendation on the Ethics of Artificial Intelligence (2021)** introduced the first universally adopted ethical framework for AI, emphasizing human dignity, cultural diversity, environmental sustainability, and fundamental rights. More recently, the **European Union Artificial Intelligence Act (EU AI Act)** established the world's first legally binding risk-based regulatory framework governing AI applications according to their potential impact on health, safety, and fundamental rights. High-risk AI systems—including those used in criminal justice, employment, healthcare, education, and critical infrastructure—are subject to stringent compliance obligations, including human oversight, risk assessment, transparency, documentation, and post-market monitoring. Similarly, the **Council of Europe Framework Convention on Artificial Intelligence, Human Rights, Democracy and the Rule of Law (2024)** reinforces the principle that AI governance must remain consistent with constitutional values and internationally recognized human rights. (Burhanuddin et al., 2025)

Although these international instruments represent significant progress, they largely reflect secular legal traditions and rarely address the distinctive normative foundations of Islamic legal systems. Consequently, Muslim-majority jurisdictions face the dual challenge of complying with international AI governance standards while preserving constitutional commitments to Shariah principles. Integrating international regulatory frameworks with the ethical objectives of **Maqāṣid al-Shari'ah** offers a promising approach for developing AI governance models that simultaneously promote innovation, legal certainty, social justice, and responsible economic development. Such an integrated framework not only strengthens domestic governance within Islamic legal systems but also contributes to global discussions on ethical AI by demonstrating that religious legal traditions can provide valuable normative insights for the regulation of emerging technologies. Therefore, the theoretical and legal foundations of AI governance should be understood as an interdisciplinary synthesis of international law, comparative legal theory, technology regulation, and Islamic jurisprudence, collectively seeking to ensure that artificial intelligence serves humanity while respecting justice, accountability, and the public interest. (Bush, 2009)

## Artificial Intelligence and Criminal Justice in Islamic Legal Systems: Emerging Legal Challenges and Regulatory Responses

Artificial Intelligence (AI) is transforming criminal justice systems by enhancing the efficiency, accuracy, and speed of law enforcement, criminal investigations, forensic science, and judicial administration. AI-powered technologies such as facial recognition, predictive analytics, biometric identification, automated surveillance, digital forensics, and natural language processing are increasingly employed to detect criminal activities, identify suspects, analyze evidence, and support prosecutorial decision-making. These technological advancements promise significant improvements in public security and crime prevention. However, they also generate complex legal, ethical, and constitutional questions concerning individual rights, procedural fairness, accountability, privacy, and the legitimacy of algorithmic decision-making. For Islamic legal systems, these challenges are particularly significant because criminal justice is governed not only by statutory law but also by the ethical and jurisprudential principles of Shariah, which emphasize justice (*'adl*), human dignity (*karāmah*), evidentiary certainty (*yaqīn*), accountability (*mas'uliyah*), and the prevention of harm (*lā ḍarar*). Consequently, integrating AI into criminal justice requires governance frameworks that reconcile technological innovation with both international legal standards and the normative objectives of Islamic law. (Campanini, 2005)

One of the most significant applications of AI within criminal justice is its use in policing and criminal investigations. Modern law enforcement agencies increasingly rely on AI-driven surveillance systems, facial recognition software, automated license plate recognition, biometric identification, and machine learning algorithms to identify suspects, monitor public spaces, detect suspicious activities, and process vast quantities of digital evidence. AI also assists investigators in analyzing communication records, financial transactions, cybercrime patterns, and social media activities that would otherwise require extensive human resources. These technologies improve investigative efficiency and support proactive crime prevention. Nevertheless, their extensive deployment raises concerns regarding reliability, transparency, and proportionality. Incorrect facial recognition matches, biased training datasets, and inaccurate algorithmic classifications may result in wrongful investigations, discriminatory policing, or unjustified arrests. Islamic criminal jurisprudence requires that investigations respect the dignity and rights of individuals while avoiding arbitrary suspicion and unjust accusations. Therefore, AI-assisted investigations should remain subject to judicial supervision and rigorous evidentiary standards to prevent injustice. (Dahiyat, 2017)

Closely related to AI-assisted policing is the emergence of predictive policing, whereby machine learning algorithms analyze historical crime data, demographic information, and behavioral patterns to forecast the likelihood of future criminal activity or identify geographic areas at greater risk of crime. Supporters argue that predictive policing enables law enforcement agencies to allocate resources more efficiently, reduce crime rates, and strengthen public safety through preventive interventions. However, predictive algorithms frequently rely on historical datasets that may already reflect institutional biases, socioeconomic inequalities, or discriminatory policing practices. As a result, AI systems may inadvertently reinforce existing patterns of over-policing in disadvantaged communities while generating inaccurate assessments of criminal risk. From the perspective of Islamic law, justice requires that individuals be judged according to their actual conduct rather than statistical probabilities or speculative assumptions. The Qur'anic prohibition against suspicion and unjust accusation, together with the principle that legal responsibility arises only through proven conduct, challenges governance models that rely excessively on predictive algorithms without adequate procedural safeguards. Accordingly, predictive policing should function only as an investigative support tool rather than as an independent basis for criminal liability or coercive state action. (Duderija, 2014)

Another critical challenge concerns the increasing use of digital evidence and the need for algorithmic accountability within criminal proceedings. AI technologies are now capable of examining digital communications, financial records, surveillance footage, forensic images, biometric information, and electronic devices with remarkable speed and accuracy. Automated forensic tools assist investigators by identifying relevant evidence, detecting anomalies, and reconstructing criminal events. Despite these benefits, AI-generated evidence raises significant legal concerns regarding authenticity, explainability, chain of custody, and judicial reliability. (AL-Khalaileh et al., 2024) Many machine learning systems operate as "black-box" models whose reasoning processes cannot easily be understood or independently verified by judges, lawyers, or defendants. Such opacity may undermine the fundamental right to challenge evidence presented during criminal proceedings. Islamic criminal law traditionally places exceptional emphasis on evidentiary certainty, witness credibility, and procedural fairness, particularly in cases involving severe criminal sanctions. Consequently, AI-generated evidence should remain subject to independent judicial evaluation, expert verification, and transparent validation before it can be considered reliable within criminal adjudication. Algorithmic accountability therefore requires that developers, investigators, and public authorities remain legally responsible for the accuracy, integrity, and fairness of AI-assisted evidentiary processes. (Fadel, 2011)

The growing autonomy of AI systems also raises difficult questions regarding criminal liability when AI contributes directly or indirectly to unlawful conduct. Autonomous vehicles, intelligent robots, algorithmic trading systems, and AI-controlled industrial technologies may cause significant harm through software errors, defective design, cyberattacks, or unintended autonomous behavior. Determining legal responsibility in such cases is particularly challenging because AI lacks legal personality, moral agency, and criminal intent (*mens rea*), which constitute essential elements of criminal liability in most legal systems. Islamic jurisprudence similarly recognizes criminal responsibility as arising from intentional or negligent human conduct rather than from inanimate objects or autonomous technologies. Accordingly, liability for AI-related offenses should ordinarily remain attributable to identifiable human actors, including developers, manufacturers, operators, corporate entities, or public authorities whose negligence, recklessness, or intentional misconduct contributed to the unlawful outcome. Establishing clear legal rules concerning responsibility, foreseeability, and causation is therefore essential for maintaining accountability while encouraging responsible technological innovation. (Fatarib et al., 2025a)

Privacy, surveillance, and due process represent perhaps the most sensitive dimensions of AI governance in criminal justice. Governments increasingly employ AI-powered surveillance technologies to monitor public spaces, analyze communications, detect cybersecurity threats, and combat terrorism or organized crime. While such measures may strengthen national security, excessive surveillance threatens fundamental rights including privacy, freedom of expression, freedom of association, and personal autonomy. Islamic law recognizes the sanctity of private life and explicitly discourages unlawful intrusion, unwarranted surveillance, and suspicion without lawful justification. The Qur'anic injunction prohibiting espionage and unnecessary intrusion into private affairs establishes an important ethical limitation on state surveillance. Likewise, Islamic criminal procedure emphasizes due process, fairness, proportionality, and the presumption of innocence, ensuring that coercive measures remain justified, necessary, and subject to judicial oversight. Consequently, AI-enabled surveillance should be governed by clear statutory authorization, independent judicial review, necessity and proportionality requirements, and effective mechanisms for legal redress where individual rights have been violated. (Fatarib et al., 2025b)

## Artificial Intelligence and Islamic Economic Ethics: Transforming Islamic Finance through Responsible Innovation

Artificial Intelligence (AI) is reshaping the global financial landscape by transforming banking operations, investment management, regulatory compliance, digital payments, and financial decision-making. Within the Islamic financial sector, AI presents unprecedented opportunities to improve operational efficiency, enhance customer experiences, strengthen Shariah compliance, and expand financial inclusion. However, these technological advancements also raise significant legal and ethical questions concerning transparency, accountability, fairness, contractual certainty, and compliance with the principles of Islamic commercial law. Unlike conventional financial systems, Islamic economics is founded upon moral and legal values derived from the Qur'an and Sunnah, emphasizing justice (*'adl*), trustworthiness (*amānah*), public welfare (*maṣlaḥah*), and the prohibition of exploitation. Consequently, the governance of AI-driven financial technologies must ensure that innovation remains consistent with the objectives of **Maqāṣid al-Shari'ah** while promoting sustainable economic development and social justice. (Hallaq, 2009)

One of the most significant applications of AI within Islamic economics is its growing role in Islamic banking and finance. Islamic financial institutions increasingly employ AI-powered technologies to automate customer services, assess financing applications, detect fraud, manage financial risks, monitor regulatory compliance, and improve investment decision-making. Machine learning algorithms can rapidly analyze large datasets to evaluate customers' financial profiles while reducing operational costs and improving institutional efficiency. AI also assists Shariah supervisory boards by screening investment portfolios, identifying prohibited business activities, and monitoring compliance with Islamic financial principles. These technological capabilities enable Islamic banks to provide faster, more accurate, and more personalized financial services while maintaining adherence to Shariah requirements. Nevertheless, excessive reliance on opaque algorithms may undermine accountability if financial decisions cannot be adequately explained or independently reviewed. Therefore, AI should function as a decision-support mechanism rather than replacing human expertise, particularly in matters involving Shariah interpretation and ethical financial judgment. (Abdul Mustafa et al., 2025, Ehjelah, A., et., 2026.)

The integration of AI with smart contracts represents another important development in Islamic commercial law. Smart contracts are self-executing digital agreements that automatically perform contractual obligations once predetermined conditions have been satisfied. Combined with blockchain technology and AI, smart contracts have the potential to enhance contractual efficiency, reduce transaction costs, minimize fraud, and improve the transparency of commercial transactions. In Islamic commercial jurisprudence (*fiqh al-mu'amalat*), contractual relationships are governed by principles of mutual consent, certainty, honesty, fairness, and legal capacity. Contracts must clearly define the rights and obligations of the parties while avoiding ambiguity and deception. AI-enabled smart contracts can strengthen these objectives by maintaining accurate digital records, automatically verifying contractual conditions, and reducing opportunities for manipulation or breach. However, legal scholars continue to debate whether fully autonomous contractual execution adequately accommodates unforeseen circumstances, equitable adjustments, or human discretion, all of which remain important considerations within Islamic legal theory. Consequently, AI-supported smart contracts should remain subject to appropriate legal oversight and Shariah supervision to ensure their continued compliance with Islamic commercial principles. (Dr. Adam Amer Jihad, 2026)

A central concern within Islamic economic ethics is the relationship between AI, **ribā**, **gharar**, and financial transparency. The prohibition of **ribā** (usury or unjustified interest) constitutes one of the defining characteristics of Islamic finance, reflecting broader objectives of economic justice, equitable wealth distribution, and the prevention of financial exploitation. Similarly, **gharar**, referring to excessive uncertainty or ambiguity in contractual arrangements, is prohibited because it undermines fairness and informed consent between contracting parties. AI technologies possess considerable potential to strengthen compliance with these principles by improving financial transparency, enhancing risk assessment, detecting fraudulent transactions, and identifying prohibited contractual elements before transactions are executed. Intelligent compliance systems can continuously monitor financial products, identify interest-based structures, and evaluate investment portfolios according to Shariah screening criteria. At the same time, AI algorithms themselves may generate new forms of uncertainty if their decision-making processes remain opaque or if automated financial recommendations cannot be adequately explained. Therefore, algorithmic transparency and explainability are essential to ensure that AI contributes to reducing rather than increasing contractual uncertainty and financial injustice. (Mujiono et al., 2025)

Artificial Intelligence also offers transformative opportunities for Islamic social finance through the management of **zakat**, **waqf**, and charitable institutions. Zakat, as a compulsory form of wealth redistribution, and waqf, as an endowment dedicated

to public benefit, represent fundamental instruments for achieving social justice and reducing economic inequality within Islamic societies. AI-powered systems can significantly improve the collection, management, distribution, and monitoring of zakat funds by identifying eligible beneficiaries, detecting fraudulent claims, forecasting social needs, and optimizing resource allocation. Likewise, AI technologies can support the administration of waqf properties by improving asset management, predicting maintenance requirements, increasing investment efficiency, and enhancing financial sustainability. These innovations strengthen transparency, accountability, and public confidence in charitable institutions while ensuring that resources are distributed more effectively to vulnerable communities. Nevertheless, decisions concerning beneficiary eligibility and charitable distribution should not rely exclusively on automated systems. Human oversight remains indispensable to preserve compassion, contextual judgment, and procedural fairness, all of which are deeply embedded within the ethical objectives of Islamic social finance. (Prof. Dr. Abdulqader Mustafa Abdulrazaq, 2026)

The rapid expansion of AI-driven financial technologies (**FinTech**) further underscores the need for comprehensive ethical governance. AI-powered digital banking platforms, robo-advisors, algorithmic investment systems, decentralized finance applications, and digital payment infrastructures increasingly shape contemporary financial markets. While these innovations promote accessibility and efficiency, they also introduce new risks, including algorithmic bias, cybersecurity threats, financial exclusion, data privacy violations, and the concentration of technological power. Ethical governance of AI-driven financial technologies therefore requires regulatory frameworks that combine international standards of responsible AI with the normative principles of Islamic economics. Such governance should emphasize transparency, accountability, fairness, human oversight, consumer protection, cybersecurity, and Shariah compliance throughout the lifecycle of AI systems. Regulatory authorities, financial institutions, technology developers, and Shariah supervisory boards must collaborate to establish clear legal standards governing algorithmic decision-making, data governance, risk management, and institutional accountability. (Talib Adnan Abood et al., 2026)

## 5. Towards an Integrated Artificial Intelligence Governance Framework for Islamic Legal Systems: Harmonizing Global Standards with Shariah Principles

The rapid expansion of Artificial Intelligence (AI) has prompted governments and international organizations to develop regulatory frameworks that encourage innovation while safeguarding fundamental rights, public welfare, and legal accountability. Although significant progress has been achieved through international initiatives such as the **European Union Artificial Intelligence Act (EU AI Act)**, the **OECD Principles on Artificial Intelligence**, the **UNESCO Recommendation on the Ethics of Artificial Intelligence**, and emerging initiatives within the **Organization of Islamic Cooperation (OIC)**, these frameworks largely reflect secular legal traditions and provide limited guidance for jurisdictions whose constitutional and legal systems incorporate Islamic law. Consequently, Muslim-majority countries require an integrated AI governance framework that harmonizes internationally recognized regulatory standards with the ethical and jurisprudential principles of Shariah. Such a framework should facilitate technological innovation while preserving justice, accountability, human dignity, and the higher objectives of Islamic law (**Maqāṣid al-Sharīʿah**). (Abdul Mustafa Azhari et al., 2025)

International AI governance has evolved considerably during the past decade. The **OECD AI Principles**, adopted in 2019, established globally recognized standards emphasizing inclusive growth, human-centered values, transparency, robustness, accountability, and responsible innovation. These principles encourage governments to promote trustworthy AI while protecting democratic institutions and human rights. Building upon this foundation, **UNESCO's Recommendation on the Ethics of Artificial Intelligence (2021)** introduced the first universal ethical framework addressing AI governance through principles of human dignity, equality, environmental sustainability, cultural diversity, privacy protection, and social inclusion. ("Legal Protection from Artificial Intelligence Technology Used to Filter Visual Contents via the Internet," 2024) More recently, the **European Union Artificial Intelligence Act (EU AI Act)** established the world's first comprehensive legally binding regulatory regime governing AI according to a risk-based approach. The Act classifies AI systems into unacceptable-risk, high-risk, limited-risk, and minimal-risk categories, imposing progressively stricter compliance obligations on systems capable of significantly affecting health, safety, employment, education, criminal justice, and fundamental rights. Collectively, these instruments demonstrate an emerging international consensus that AI should remain transparent, accountable, explainable, safe, and subject to meaningful human oversight. (Bagus Khusfi Satyo, S.H., M.Kn. & Bagus Agung Yuda Prasetyo, S.H., M.Kn, 2026)

Within the Islamic world, AI governance remains at an early stage of institutional development. Several OIC member states, including Saudi Arabia, the United Arab Emirates, Malaysia, Indonesia, and Türkiye, have adopted national AI strategies aimed at promoting digital transformation, economic diversification, and technological competitiveness. Nevertheless, comprehensive AI legislation specifically grounded in Islamic legal principles remains limited. Existing national strategies generally prioritize innovation, investment, and economic modernization while providing comparatively less attention to the ethical dimensions of AI derived from Islamic jurisprudence. Although the OIC has consistently emphasized science, technology, digital transformation, and ethical development within broader policy frameworks, a unified AI governance framework reflecting shared Islamic legal values has yet to emerge. This institutional gap presents an important opportunity for developing governance models that integrate global regulatory standards with the distinctive normative traditions of Islamic law. (Lailatul Nur Hasanah et al., 2025)

Harmonizing Islamic legal principles with international AI governance requires identifying areas of substantive convergence rather than perceiving the two systems as competing regulatory models. Many of the ethical principles underlying contemporary AI regulation closely correspond with the objectives of Islamic jurisprudence. The international emphasis on fairness, accountability, transparency, privacy protection, and human dignity is consistent with the Islamic principles of **'adl** (justice), **amānah** (trustworthiness), **mas'ūliyyah** (accountability), **lā ḍarar** (prevention of harm), and **maṣlaḥah** (public welfare). Similarly, the doctrine of **Maqāṣid al-Sharī'ah**, which seeks to preserve religion, life, intellect, lineage, and property, provides a normative framework capable of evaluating AI technologies according to their societal benefits and potential harms. Rather than replacing international legal standards, Islamic jurisprudence can complement them by providing an ethical foundation that strengthens responsible innovation, social justice, and institutional legitimacy within Muslim-majority societies. (Azam, 2025)

Based on these converging principles, this study proposes an integrated AI governance model specifically designed for Islamic legal systems. The proposed framework rests upon five interrelated pillars. First, **human-centered governance** requires that AI remain under meaningful human supervision, particularly in criminal justice, healthcare, financial regulation, and public administration, ensuring that ultimate legal responsibility remains with identifiable human decision-makers. Second, **ethical and Shariah compliance** requires continuous evaluation of AI systems according to the principles of justice, transparency, accountability, public welfare, and the prohibition of exploitation, discrimination, and unjust enrichment. Third, **risk-based regulation** classifies AI applications according to their potential impact on fundamental rights, public safety, and economic stability, drawing upon the regulatory methodology of the EU AI Act while incorporating Islamic legal considerations relating to harm prevention and proportionality. Fourth, **institutional oversight** establishes independent regulatory authorities working collaboratively with judicial institutions, technology experts, data protection agencies, and Shariah supervisory boards to monitor AI deployment and ensure legal compliance. Finally, **continuous legal adaptation** encourages ongoing **ijtihād** (independent juristic reasoning) and legislative reform to address emerging technological developments through evidence-based policymaking and interdisciplinary collaboration. (Azam et al., 2025)

To operationalize this governance model, several regulatory recommendations are proposed for Muslim-majority countries. Governments should enact comprehensive AI legislation that clearly defines legal responsibilities for developers, deployers, public authorities, and corporate actors while establishing mandatory requirements for transparency, explainability, cybersecurity, data governance, and algorithmic accountability. Independent AI regulatory authorities should be created to supervise high-risk AI systems, conduct compliance assessments, and investigate algorithmic harms. Judicial institutions should receive specialized training regarding AI-generated evidence, algorithmic decision-making, and digital forensic technologies to strengthen procedural fairness within criminal justice systems. Financial regulators should collaborate with Shariah supervisory boards to establish standards governing AI applications in Islamic banking, fintech, smart contracts, and digital financial services. Universities, research institutions, and technology companies should also promote interdisciplinary research integrating law, computer science, Islamic jurisprudence, ethics, and public policy to support sustainable regulatory innovation. (Muhammad Azam et al., 2025)

The policy implications of this integrated governance framework extend beyond domestic legal reform. A harmonized AI governance model can strengthen public confidence in emerging technologies, improve investor certainty, facilitate international trade and digital commerce, and enhance cross-border regulatory cooperation among OIC member states. Moreover, by demonstrating that Islamic jurisprudence provides constructive ethical guidance for emerging technologies, Muslim-majority

countries can make a meaningful contribution to the global evolution of AI governance rather than merely adapting externally developed regulatory models. Such an approach encourages legal pluralism while reinforcing universal principles of justice, accountability, transparency, and respect for human dignity. (Muhammad Azam et al., 2026)

## 4. CONCLUSION

This study has examined the evolving landscape of Artificial Intelligence (AI) governance through the combined perspectives of international legal frameworks and Islamic jurisprudence. The analysis demonstrates that while AI offers transformative opportunities for improving criminal justice, Islamic banking, financial technologies, and public administration, it also introduces complex legal and ethical challenges relating to accountability, transparency, privacy, discrimination, and regulatory oversight. The study finds that contemporary international instruments—including the **EU AI Act**, **OECD AI Principles**, and **UNESCO Recommendation on the Ethics of Artificial Intelligence**—provide robust governance mechanisms for managing AI-related risks. However, these frameworks do not fully address the normative foundations of Islamic legal systems. By integrating the principles of **Maqāṣid al-Sharī‘ah**, justice (*‘adl*), public welfare (*maṣlaḥah*), accountability (*mas’ūliyyah*), trustworthiness (*amānah*), and the prevention of harm (*lā ḍarar*), this study proposes an integrated governance framework capable of harmonizing technological innovation with Islamic legal and ethical values.

The study contributes to legal scholarship by bridging the disciplines of AI governance, comparative law, Islamic jurisprudence, criminal justice, and Islamic economic ethics. It extends existing literature by demonstrating that Islamic legal principles are not merely compatible with contemporary AI regulation but can enrich global governance debates through a comprehensive ethical and normative framework. Furthermore, the proposed model provides a foundation for comparative legal analysis between international regulatory standards and Shariah-based legal systems.

From a practical perspective, the findings offer guidance for policymakers, legislators, judicial institutions, financial regulators, technology developers, and Shariah supervisory authorities in Muslim-majority countries. The proposed governance framework supports the development of AI legislation that promotes responsible innovation while safeguarding fundamental rights, legal certainty, financial integrity, and public trust.

This study is subject to certain limitations. It adopts a qualitative doctrinal methodology and does not include empirical evidence from regulatory institutions, judicial practice, or AI industry stakeholders. In addition, the comparative analysis focuses primarily on international governance frameworks and general principles of Islamic jurisprudence rather than conducting country-specific legal evaluations.

Future research should employ empirical and interdisciplinary methodologies to evaluate the practical implementation of AI governance across Muslim-majority jurisdictions. Comparative case studies examining national AI legislation, judicial decisions, regulatory institutions, and Shariah governance practices would further strengthen understanding of AI regulation in diverse legal systems. Additional research should also investigate emerging issues such as generative AI, autonomous systems, AI liability, cross-border digital governance, cybersecurity, blockchain-enabled Islamic finance, and the role of regional organizations such as the Organization of Islamic Cooperation (OIC) in developing harmonized AI governance standards. Such research will contribute to the continued evolution of ethical, inclusive, and legally resilient AI governance capable of addressing future technological developments while remaining consistent with both international legal norms and the higher objectives of Islamic law.

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## AUTHOR CONTRIBUTIONS

**Lorem A. Ipsum:** Conceptualization, Investigation.

**Dolor B. Sit:** Methodology, Laboratory Analysis.

**Amet C. Consectetur:** Data Curation, Formal Analysis.

**Adipiscing D. Elit:** Supervision, Writing—Review & Editing.

## CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

## ETHICS STATEMENT

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ethical approval was not required for this study.

## DATA AVAILABILITY STATEMENT

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Data supporting the findings of this study are available from the corresponding author upon reasonable request.

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