

ISLAMIC ETHICAL CONCERNS IN THE ERA OF ARTIFICIAL INTELLIGENCE: AN ANALYSIS OF ADAL, MASLAHAH, ZARAR AND AMANAH

Dr. Majid Rashid¹, Prof. Dr. Arshad Munir Laghari², Dr. Sajid Ali³,
Dr. Muhammad Anwar Farooq⁴, Waheed Shahzad⁵

^{1,4,*5} Institute of Humanities and Arts, Khwaja Fareed University of Engineering and Information Technology, Rahim Yar Khan

⁴Chairperson, Department of Islamic Studies and Director Academics, Ghazi University, Dera Ghazi Khan

⁵Associate Professor, Department of Information Sciences, University of Education Multan Campus

¹majid.rashid@kfueit.edu.pk, ²amunir@gudgk.edu.pk, ³sajid.ali@ue.edu.pk

⁴anwar.farooq@kfueit.edu.pk, ⁵waheed.shahzad@kfueit.edu.pk, ORCID: 0000-0002-2237-8237

DOI: <https://doi.org/10.5281/zenodo.22746180>

Keywords

Artificial Intelligence, Islamic Ethics, Maqasid-al-Shariah, Ethical Governance, Justice, Harm prevention

Article History

Received: 30 January 2026

Accepted: 15 March 2026

Published: 31 March 2026

Copyright @Author

Corresponding Author: *

Waheed Shahzad

Abstract

The fast proliferation of Artificial Intelligence (AI) has reshaped global industries, from healthcare diagnosed and personalized education to financial services and governance, while simultaneously increasing profound ethical concern including algorithm bias, privacy erosion, accountability deficits and potential harm to human dignity. The challenges demand Ethical framework that transcends Western secular paradigms and incorporates diverse culture and religious prospective. This paper explores AI through lens of Islamic ethics, focusing on Maqasid-al-sharaih the higher objective of Islamic law which safeguard faith (din), life (nafs), intellect (aqal), progeny(nasal) and wealth(mal). Employing a qualitative, interpretive and comparative methodology, the study draws on contemporary scholarship (2023-2025) and primary Islamic resources to map core principles for example justice (adal), public interest (maslahah), harm prevention (zarar) and trusteeship (amanah) onto real world AI application and dilemmas. By conducting a comparative analysis, it manifest synergies and tension among these principles, proposing a structured decision-making framework for ethical AI governance. Th key contribution is culturally resonant, pluralist approach that bridges Islamic jurisprudence with global AI ethics addressing critical gaps in existing literature and offering practical guidance for developers, policymakers and societies. This framework promotes responsible innovation that uphold human dignity, ensure justice and balance technological benefits with moral responsibility in increasingly diverse and interconnected Muslim majority contexts.

INTRODUCTION:

Artificial Intelligence (AI) has been one of the most radical technologies of the 21st century, revolutionizing the economy, society, and

everyday human interactions. Areas covered by the AI applications range from self-driving cars

and AI driven healthcare diagnostics to e learning and AI operated financial systems across almost

every industry (Hayat, Ahmed and Haider 2024; Saddique and Butt, 2025). Global investment in AI was projected to reach trillions of dollars by December 2025, with both developed and developing countries, including Muslim majority nations, witnessing a surge in the adoption of AI technologies for their integration in governance, e-commerce, and religious education (Morshidi et al, 2024; Kausar Leghari and Soomro, 2024). This rapid expansion is believed to bring in no less than a super duper fast and better solving problems in all areas, but on the other hand, it raises the issue of ethics and marks a change in the society, which have to be still acknowledged (Elamnhjub, 2023; Hemmet, 2023).

The problems of morality that AI brings are numerous and complicated. There are bias in algorithms, which often have their root in the non-representative training data, that discriminate against the underprivileged people and result in hiring, leading and criminal justice estimates that are not fair (waqar, Ibrahim and Khan, 2025; Siddiqi and Dallal, 2024). Privacy erosion occurs as AI system rely on vast datasets, frequently collected without meaningful consent, risking surveillance and misuse of personal information (Qayyum,2025; Al Giffari and Dermawan,2025). Accountability remains elusive in “black box” models where decision making processes are opaque, making it hard to assign responsibility for errors or harms (Bhutto, Aorangzaib and Ameer,2025; shah,Husain and Quadri,2025). Automation driven job replacement threaten livelihood, exacerbating socioeconomic inequalities, while potential for AI to manipulate information or generate deep fakes raises concern about truth, and integrity of faith-based discourse (Budimen et al,2025; Alrumayh et al,2025).

These challenges are not only technical but deeply moral and philosophical touching on human dignity, justice and purpose of technology in society (Habib,2025; Kannike and Fahm,2025). While dominant AI ethics framework for examples those from UNESCO the EU, or corporate guideline draw primarily from western secular tradition. They often overlook culturally specific perspective that could enrich global

disclosure (Abadalhady et al,2024; Waqas,2025). Islamic ethics, rooted in divine revelation and centuries of scholarly tradition, offers a complimentary and holistic lens. The principles of Islam have given up to date advice through their emphasis on human dignity, moral responsibility and the equality of benefit and harm in the course of technological advancement (Mustapha and Malkan, 2025; Muchtasor, 2025). Central to Islamic ethics is Maqasid al-shariah which seek to safe five essential values: protection of religion (din), life (nafs), intellect(aqal), progeny(nasal) and wealth (mal) (Habib,2025; Khan,2021). These objectives are supported by principles such as justice (adal), public interest (maslahah), harm prevention(darar), and trusteeship (amanah) (Taufikin et al,2025; Siddique and Butt,2025). In the context of AI, these principles can be applied to ensure that technological innovation serve humanity, upholds equity, prevent harm, and maintain accountability to both society and the Divine (Bukhari,2025; AI Zuraib,2025).

This paper addresses the growing need for culturally inclusive ethical framework by interpreting AI practices through Islamic ethics (Hayat, Ahmed and Haider,2024; Siddiqe and Dallal,2024). The study aims to bridge the gap between traditional Islamic jurisprudence and contemporary technological challenges, offering insight relevant to Muslim majority societies and the global community (Hemmet,2023; Elmahjub,2023).

To grab this, the research pursues two primary objectives: first to identify and elucidate the key Islamic ethical principles most relevant to the governance and development of artificial intelligence; and second, to conduct a comparative analysis of these principles in relation to prevalent AI ethical challenges, highlighting synergies, tensions and practices applications (Waqar,Ibrahim and Khan ,2025; Morshidi et at,2024). Guided by these objectives, the paper addresses the following research questions:

1. How can Islamic ethical principles, particularly Maqasid al-sharaih and associated

values, guide the ethical governance and responsible deployment of artificial intelligence?

2. In what ways do these principles address the societal risks and potential benefit of AI technologies?

By answering these questions, this paper contributes to the emerging field of Islamic AI ethics, providing a structured, comparative framework that can inform developers policymakers and ethicists in creating AI system that are just beneficial and aligned with human values in diverse cultural context (Kausar, Leghari and Soomro,2024; AI Giffari and Dermawan,2025; Mustapha and Malkan,2025).

2.Literature Review

2.1 AI Ethics: Global Overview

The global discourse on AI ethics has intensified in 2025, with a proliferation of guidelines, regulation and framework emphasizing core principles for examples fairness, transparency, accountability, privacy and bias mitigation. Over 200 AI ethics documents have appeared since 2017, driven by advancements in deep learning and public debate on algorithmic harms (Shah,husain and quadri ,205; Waqar, Ibrahim and Khan,2025). International bodies like UNESCO continue to promote human right centred approaches through its 2021 Recommendation on the Ethics of Artificial Intelligence, which retains a foundation global standard, while the EU AI Act fully in force in 2025 classifies system by risk and mandates transparency, danger assessments and accountability for high-risk application (European Parliament & Council of the European Union,2024; Siddiqi and Dallal,2024).

Bias in AI system often arises from flawed or unrepresentative training datasets, perpetuating discrimination in domains such as hiring, lending, policing and healthcare. For instance, algorithmic tools have shown higher error rates for darker skinned individual in facial recognition or gender-based biases in recruitment summaries (Bhutto, Aorangzaib and Ameer,2025; tungala,2025). Transparency challenges persist due to opacity of complex “black box” models, making decision making processes difficult to

understand and explain, which erodes trust and hinders oversight (Elmahjub, 2023; Hemmet ,2023). Accountability retains problematic in autonomous system, where distributed development complicates assigning responsibility for harms or error, leading to calls for robust governance framework (Habib,2025; Bukhari,2025).

AI's use of large datasets, which are often collected without sufficient consent, heightens the already significant privacy issues and also poses a threat of surveillance and misuse of data (Qayyum,2025; AI Giffari and Dermawan ,2025). In 2025, the regulations provide the EU AI Acts requirements for data summaries and risk mitigation as well as the new national laws that stress on the safety framework and whistle-blower protection as possible solutions to the problem (Waqar, Ibrahim and Khan,2025; Morshidi et al ,2024). Governments have made some steps forward, but there are still challenges regarding the implementation, the most important ones being the costs of compliance, the need to keep a balance between innovation and ethics, and the problem of global interoperability and fragmented regulation (Shah, Husain and Quadri ,2025; Siddiqi and Dallal,2024).

2.2 Islamic Ethical Principles

The Islamic morals, which come from the Quran, the Sunnah and the ijma, are a solid foundation for morality in human activities like the use of technology. The religious values of the Islamic law are the five essential values: Islam, life, intellect, children and wealth. The objectives above the human evils of preventing and eliminating harm and making society within human harmony through ethical decision-making (Hayat, Ahmed and Haider, 2024; Mustapha and Malkan, 2025).

Along with these are the key principles that give practical guidance such as Justice (adal): It is the embodiment of the concept of fairness, equity and non-discrimination in all human acts. In the technological aspect, the concept of adal demands that the systems should be highly transparent and non-biased so as not to promote societal inequalities (Habib, 2025; Elmahjub,

2023). Public interest (maslahah): It is mainly concerned with the actions that are good for the society and thus, the communal well-being is advanced. It also requires that the innovations be only those that are very good for the greater good and at the same time, the collective rights are protected (Kannike and Fahm, 2025; Mustapha and Malkan, 2025). Harm prevention (darar): It is a prohibition to do those actions that cause undue harm, which is based on the Prophetic saying “La darar wa la dirar” (no harm and no harm in return). This principle is necessary to prevent harm such as privacy intrusions or biased results in AI application (Waqar, Ibrahim and Khan, 2025). Trusteeship (amanah): it sees that humans are masters of the world and their creator and the society is what they are going to be judged for. It underscores moral responsibility, requiring developers and user to acts with integrity and accountability (Bukhari,2025; hemmet,2023). These principles form a holistic ethical lens for evaluating and guiding technological advancements. They emphasize balance between innovation and moral accountability, ensuring technology enhances human dignity without compromising spiritual or social values. In contemporary applications, such as AI they provide timeless tools to address modern challenges while promoting justice, welfare and divine stewardship (Siddiqi and Butt, 2025; Morshidi et al ,2024).

2.3 Prior Research and gaps

Recent scholarship (2023-2025) has increasingly applied Islamic ethics to AI, with a focus on Maqasid-al-sharaih for ethical governance and pluralist bench-marking. Elmahjub (2023) advocates for pluralist framework that integrate Islamic perspectives. Habib (2025) and Kannike and Fahm (2025) emphasize Maqasid as a tool for balancing innovation with harm prevention, especially in addressing bias, privacy and accountability. Other studies explore trusteeship (Amanah) for developer responsibility and maslahah for societal benefit (Mustapha and Malkan ,2025; Waqar, Ibrahim and Khan 2025). Despite these advancements significant gap persists. Practical mapping of Islamic principles

to specific AI scenarios such as algorithmic bias in healthcare or privacy in surveillance system remains limited. Comparative analysis prioritizing principles (e.g, maslahah, versus darar) in decision making framework are critical and interdisciplinary of Islamic jurisprudence with AI technology and societal impacts is underdeveloped (Elmahjub, 2023; habib, 2025). Moreover, empirical validation of these framework and cross culture comparison with international standards are largely absent, highlighting the need for more application orientated research to bridge theory and practice in culturally diverse context (Morshidi et al, 2024; Siddiqi and Butt, 2025).

3.Research Gap

While the emerging body of scholarship from 2023 to 2025 has made great strides in integrating Islamic ethics with artificial intelligence, substantial gaps remain in translating theoretical principles into practical, actionable application. Much of the existing literature remains conceptual, focusing a broad compatibility between Islamic values and AI development or advocacy for pluralist ethical bench marking (elmahjub, 2023; Siddiqi & Butt, 2025; Muchtasor, 2025; Hemmet, 2023). Studies such as habib (2025) and kannike &Fahm (2025) effectively highlight Maqasid al Shariah as a foundational framework for AI governance, while other explore specific principles like trusteeship (Amanah) or harm prevention (darar) in relation to technological impacts (Waqar, Ibrahim & Khan, 2025; Bukhari, 2025; Mustapha & Malkan, 2025).

However, few works offer application orientated mappings that systematically apply these principles to concrete AI scenarios. For example, there is limited analysis of how Islamic ethics can address real world challenges such as algorithmic bias in healthcare diagnostics, privacy violation in surveillance technology, or accountability in autonomous decision-making system (Mohadi & tarshany, 2023; Aiddiqi & Dallal. 2024; Tungalla ,2025). Even fewer studies provide decision making framework that prioritized competing principles such as weighing public

interest (maslahah) against harm prevention (darar) in ethical dilemmas arising from AI deployment (Bhutto, Aorangzaib & Ameer, 2025; Mustpha & Malkan, 2025).

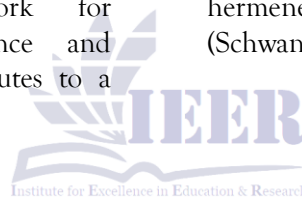
Moreover, the literature deficiency robust comparative analysis that juxtapose Islamic principles with dominant Western framework in a structured manner, or that evaluate tensions and synergies across diverse cultural context (Elmahjub, 2023; Hayat, Ahmed & Haider, 2024; AI Giffari & derwawan, 2025). Empirical validation of these ethical models through case studies and stakeholders' consultations is notably absent as is interdisciplinary integration that bridges Islamic jurisprudence, computer science and policy studies (Morsgidi et al, 2024; Shah, Husain & Quadri, 2025; Waqas, 2025).

This paper addresses these gaps by offering a structured, comparative analysis that maps key Islamic ethical principles to prevent AI challenges, identifies synergies and tensions and proposes a practical decision-making framework for prioritizing principles in governance and development. In doing so, it contributes to a

more applied and interdisciplinary approach within the growing field of Islamic AI ethics, fostering culturally resonant solutions for global technological advancement (Habib, 2025; Waqar, Ibrahim & Khan, 2025).

4. Methodology

This research utilizes a qualitative, interpretive, and conceptual research design, which is appropriate for investigating the overlap between Islamic ethics and modern-day AI (Figure 1). The qualitative and interpretive approaches provide in depth comprehension of the ethical meanings, values, and implications through interpretation, while the conceptual one allows for theoretical synthesis without the necessity of empirical data collection, like surveys or experiments. This methodology aligns with interdisciplinary interpretive scholarship that bridge tradition religious jurisprudence with modern technological challenges, emphasizing hermeneutic engagement with text and concepts (Schwandt, 2015; Auda, 2008; Elmahjub, 2023).



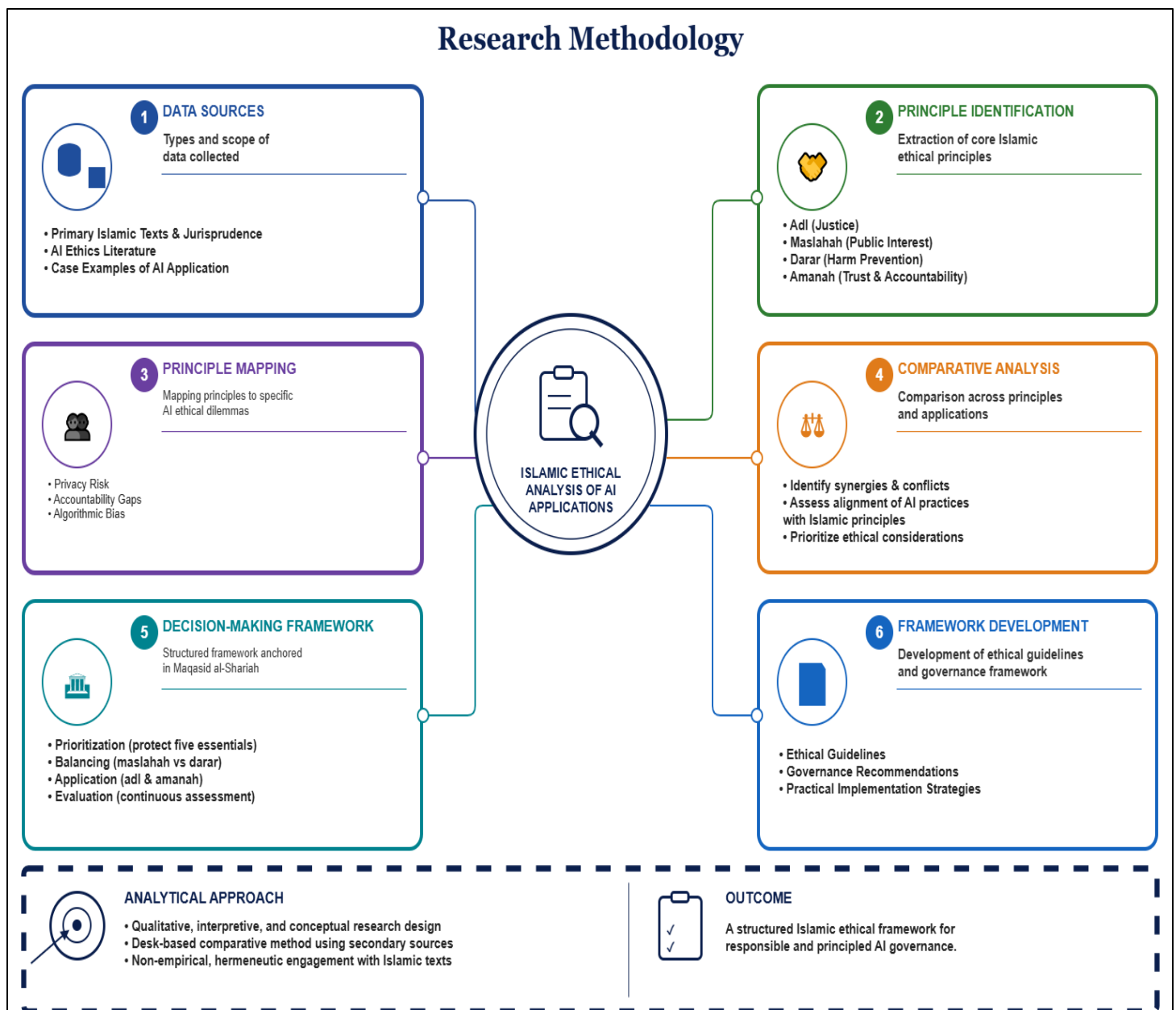


Figure 1: Overview of the Qualitative, Interpretive, and Conceptual Research Methodology

4.1 Research Design

The study is non empirical and desk based relying on secondary sources and analytical reasoning. It employs a comparative method to examine how Islamic ethical principles can inform AI governance. This design facilitates the identification of conceptual alignments, tensions and potential applications, consistent with the interpretive tradition in ethics and religious

studies (Ricoeur, 1976; Habib, 2025; Siddiqi & Butt 2025).

4.2 Data sources

The analysis draws on three main categories of sources:

4.2.1 Primary Islamic Texts and Jurisprudence

The Quran and authentic Hadith collections (e.g, Sahih al-Bukhari and Sahih Muslim)

Serve as a foundational source for ethical principles. Classical and contemporary works on Maqasid al shariah (e.g, al-Shatibi, Ibn Ashur, jesser Auda) provide interpretive framework for higher objective of Islamic law (Auda, 2008; Mustapha & Malkan, 2025). Scholarly commentaries and fatwas related to technology and ethics (e.g, from contemporary Islamic jurists and institutions) are consulted to contextualize principle in modern applications (Waqar, Ibrahim & Khan, 2025; Bukhari, 2025).

4.2.2 AI Ethics Literature

Academic articles, books and reports from international bodies (e.g, UNESCO, 2021; European Parliament & Council of the European Union, 2024). Recent peer reviewed publications on AI ethics, bias, transparency and accountability (Floridi et al, 2018; Elmahjub, 2023; Siddiqi & Dallal, 2024). Emerging scholarship on Islamic perspective of AI (Habib, 2025; Kannike & Fahm, 2025; Morshidi et al. 2024).

4.2.3 Case Example of AI Application

Real world illustration is drawn from AI deployment in key sector such as Healthcare (e.g, diagnostic algorithm and predictive analytic)

(Bhutto, Aorangzaib & Ameer,2025). Education (e.g, personalized learning platform and automated assessment tools) (AI Giffari and Dermawan,2025). Governance (e.g, smart city system, surveillance technologies and automated decision making in public administration) (Shah, Husain, Quadri, 2025; Qayyum, 2025). These cases serve as illustrative scenarios to ground the conceptual analysis in practical context.

4.3Analytical Context

The analysis proceeds in three interconnected steps:

4.3.1 Identification & Categorization of Islamic Ethical Principles

Key principles (e.g, Maqasid al Shariah, adl, maslahah, darar, amanah) are systematically extracted from primary sources and scholarly interpretations, then categorized according to their relevance to AI related ethical problems (Habib, 2025; Ellmanhjub, 2023; Siddique & Butt.2025).

4.3.2 Mapping Principles to AI challenges

Table 1 shows each Islamic principles is mapped to specific AI ethical dilemmas. This step involves conceptual bridging between Islamic ethics and modern AI concerns (Waqar, Ibrahim & Khana. 2025; Bukhari.2025).

Table 1: Islamic principles is mapped to specific AI ethical dilemmas.

Mapped Islamic Principle(s)	AI Ethical Dilemma	Rationale for Mapping
Privacy Risk	Harm Prevention (darar) & Protection of Intellect (aql)	Darar prohibits undue harm from data exploitation or surveillance; 'aql safeguards intellectual integrity and personal autonomy against invasive monitoring or misinformation (Mohadi & Tarshany, 2023; Habib, 2025).
Accountability Gaps	Trusteeship (amanah)	Amanah holds developers and stakeholders morally responsible as stewards, ensuring liability for errors or harms in opaque "black-box" systems (Bukhari, 2025; Hemmet, 2023).

Algorithmic Bias	Justice ('adl)	'Adl demands fairness and equity, requiring unbiased datasets, transparent audits, and equitable outcomes to prevent discrimination in hiring, policing, or healthcare (Elmahjub, 2023; Waqar et al., 2025).
------------------	----------------	--

4.3.3 Comparative Analysis

A comparative interpretive lens is applied to reveal such as Synergies (e.g, maslahah and transparency both promote societal benefits). Tension (e.g, innovation vs harm prevention). Prioritization strategies (e.g, when maslahah may outweigh darar in specific context) (Mustapha & Malkan ,2025; Kannike & Fahm ,2025). This phase result in the development of a structured decision-making framework for ethical AI governance rooted in Islamic principles (Morshidi et al, 2024; Habib, 2025).

This methodological approach guarantees the same level of rigor, transparency and faithfulness in both Islamic sources and the interdisciplinary nature of AI ethics. Additionally, it avoids empirical positivism and rather goes for interpretive depth, making it suitable for a conceptual and normative study in the emerging field of Islamic AI ethics (Elmanhjub, 2023; Siddique & Butt,2025).

5. Analysis and discussion

This part of the paper uses the Islamic ethical principles that were looked at earlier to tackle the modern-day AI concerns following the conceptual mapping outlines in the methodology. The examination is built up through the primary features of Maqasid al sharaih and its supportive principles, showing how they are significant to the regulation and use of AI.

5.1 AI and Maqasid al Shariah

This gives a basic structure to judge AI's influence on human welfare by emphasizing the safeguarding of the five core values: religion (din), life (nafs), reason (aql), offspring (nasal), and property (mal) which has been illustrated in Figure 2 (Auda, 2008; Habib, 2025).

Protection of life (nafs):

The use of AI in health care diagnostics and predictive analytics is a remarkable opportunity for saving lives, one such instance being the possibility of detecting diseases at an early stage. However biased algorithms often trained in dataset under representing certain ethnic or socioeconomic groups can lead to misdiagnosis or unequal treatment directly endangering vulnerable patient (Crescendo AI 2025; Standford Institute for human-centered AI,2025). At the level of objectives, all AI systems that violate life should be adjusted to advance these goals (Mustapha and Malkan, 2025).

Protection of intellect (aql):

AI in education, particularly through the use of adaptive learning platforms, would support accessibility and provide personalized experience. However, the implementation of those tools could lead to an increase of inequalities since users with better data representation would be favored, thus putting others at a disadvantage and blocking the intelligence development (UNISCO, 2021; Siqqique & Butt,2025). Furthermore, the very existence of AI created lies or deep fakes could lead to a dramatic decline in critical thinking, and moral standards being questioned, thus posing a serious threat to aql (Bhutto, Aorangzaib & Ameer,2025).

Protection of religion (din):

The use of AI generated content, such as synthetic religion texts, images or sermons, could possibly affect or alter the original faith-based stories. This issue, then, turns to the question of reliabilities of religions knowledge and the likelihood of belief system manipulation (Qayyum, 2025; AI Giffari & Dermawan,2025).

Protection of progeny (nasl) and wealth (mal):

The threats posed by AI in cybersecurity such as advanced phishing or frauds that are carried out automatically greatly ruin personal security and the stability of finances. Society could be affected in a major way by the long-term impacts caused by such technology, like for instance, people losing their jobs or the splitting of societies which in turn could affect the structure of families and

thus, the overall economic security (Gartner, 2025; Mohadi & Tarshany, 2023). Maqasid al Shariah, therefore, acts as a protective barrier by calling upon the AI to consider human's welfare and respect their dignity first thus keeping the technology to the good side of the values that are most essential, that is, the opposite of pulling them down (Mustapha & Malkan, 2025).

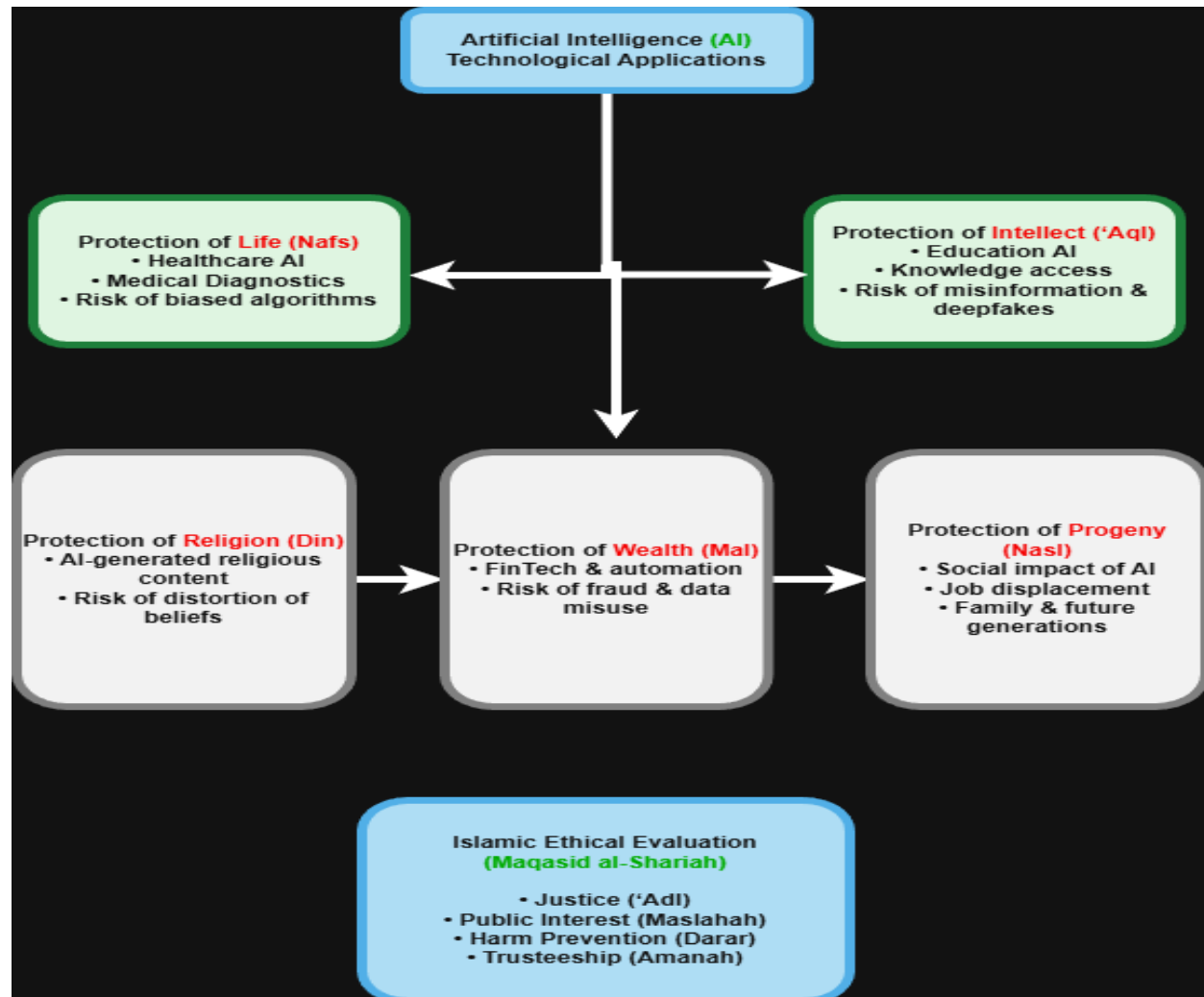


Figure 2: Maqasid al Shariah framework applied to AI impacts.

5.1 Justice and Accountability

Justice (adl) necessitates fairness, equity, and nondiscrimination. In AI situations, adl re implies the stopping of algorithmic bias through audits that are clear, use of diverse datasets, and continuous monitoring to ensure the results are

fair (Elmahjub, 2023; Waqar, Ibrahim & Khan, 2025). The use of biased hiring algorithms that affect women's and minoritie's chances of getting hired is a direct violation of the rule of adl since it is a case of injustice being perpetuated (Habib,

2025). Accountability (amanah) regards individuals and organizations as morally responsible for their deeds. Developers, companies, and policymakers are to be made accountable for the ethical ramifications of AI systems. Amanah requires honesty and a

willingness to accept responsibility for any negative consequences that result from AI deployment (Bukhari, 2025; Hemmet, 2023). The figure 3 depicts a flowchart for the implementation of adl and amanah in AI systems.



Figure 3: Flowchart for implementing adl and amanah in AI systems.

5.3 Public Interest and Harm Prevention

The public interest (maslahah) is a big factor in the positive use of AI, like making the government more efficient, better public services, and giving health care access to the areas that need it the most. According to maslahah, innovations are permissible if they are collective welfare and human flourishing compliant (Kannike & Fahm, 2025). The prohibition of harming (darar) covers actions that lead to the infliction of damage that is not justified. One of

the principles that deal with the risks of AI is this one, which includes privacy violation, data theft, and unintended harms to society. Darar compels the adoption of certain protection measures like, for instance, data reduction, obtaining consent, and performing risk evaluations, in order to action that harm is eliminated (Mohadi & Tarshany, 2023; Waqar, Ibrahim & Khan, 2025). It is imperative to weigh Maslahah and darar, as it requires Ethical Judgment, the innovation being allowable only when the benefits are greater

than the disadvantages, and in the meanwhile, there is a small amount of harm done. Figure 4

illustrates the balancing of *maslahah* and *darar* in deploying AI.

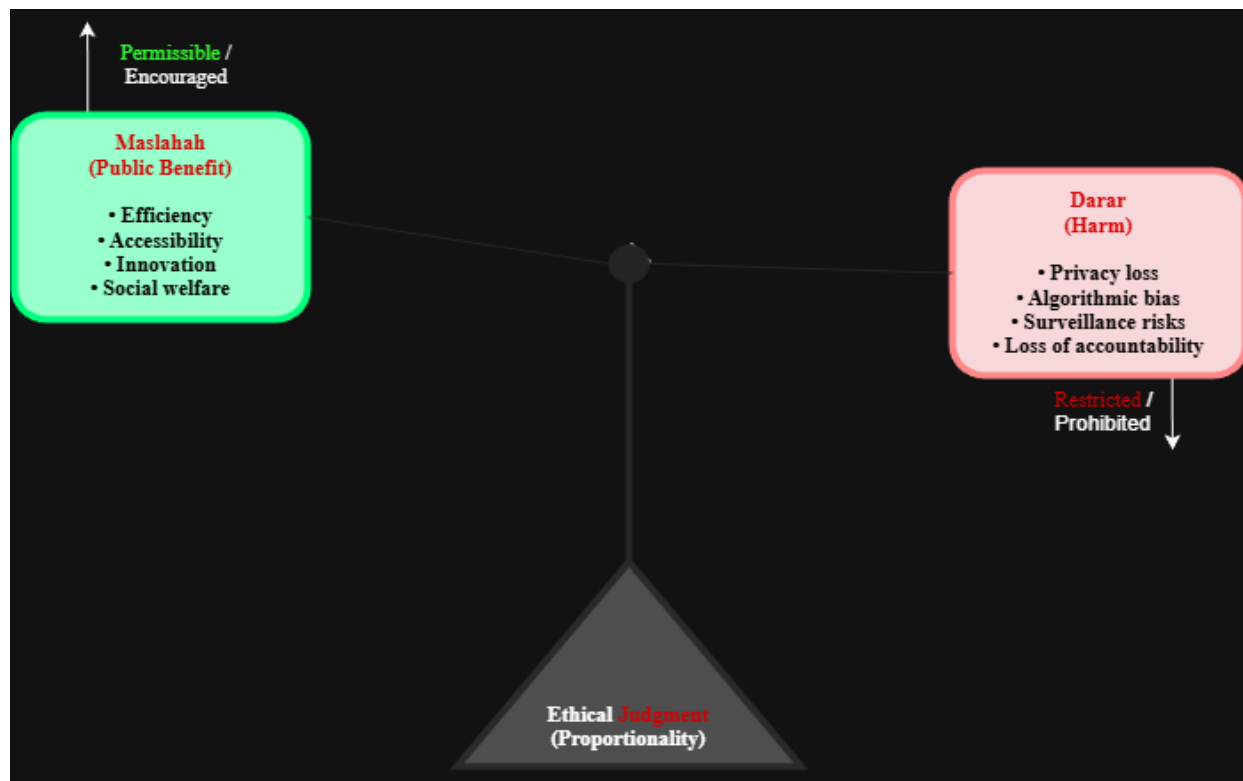


Figure 4: Balancing *maslahah* and *darar* in AI deployment

Institute for Excellence in Education & Research

5.4 Trusteeship and Moral Responsibility

The various stakeholders of AI like developers, companies, governments, and users need to be accountable to God and society, which is the basic requirement of the trusteeship (*amanah*). *Amanah* advocates taking ethical monitoring as a part of the AI life cycle, right from design to deployment, thereby encouraging the practice of giving the Customer the benefit of the doubt, transparency, and being committed to the good use of technology (Siddique & Butt, 2025; Bukhari, 2025).

5.5 Comparative Insights

The comparative analysis indicates that both synergies and tensions are present among these principles. The synergies encompass the congruence of *adl* with transparency and fairness, and the supportive role of *maslahah* and *amanah* in nurturing responsible innovation. On the other hand, tensions arise when integrating

efficiency (*maslahah* driven) with harm prevention (*darar*), for instance, the rapid deployment of surveillance AI versus privacy concerns as depicted in Figure 5 (Habib, 2025; Elmahjub, 2023). In order to deal with these, the research suggests a decision-making framework anchored in *Maqasid al-Shariah*:

Prioritization: Protect the five requirements (the *nafs* and *aql* are very important) at all costs.

Balancing: Two opposite goals and methods are based on the situation of wounding and harming in the *maslahah* counter-position and *darar*-based obstinacy.

Application: Ensure justice and accountability by applying *Adl* and *Amanah*.

Evaluation: Continue to assess the impacts and to adapt the policies and designs concerning it.

A structured, culturally resonant approach to ethical AI governance is provided by this framework which connects Islamic principles



Figure 5: Proposed Islamic ethical decision-making framework for AI governance

6. Societal and Policy Implications

Islamic ethical principles integration into artificial intelligence (AI) governance is a major step for society and policy at the same time, as it paves the way for the development of technology that is fair, culturally inclusive and morally grounded. This approach by planting AI policies in Maqasid al Shariah and the accompanying values like justice (adl), public interest (maslahah), harm prevention (darar), and trusteeship (amanah) makes it imperative that the AI stays human and at the same time, respects divine accountability and human dignity (Habib, 2025; Elmahjub, 2023).

6.1 Guiding Principles for AI Governance

Islamic ethics can guide the creation of national and international AI policies by incorporating principles that consider human welfare as the main concern instead of unrestricted innovation as illustrated in Figure 6. For example:

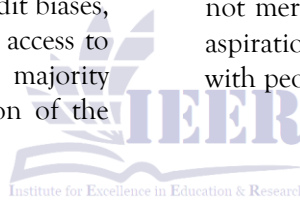
Justice (adl) and fairness policies that audit biases, require diverse datasets, and give equal access to AI benefits, especially in Muslim majority countries where the underrepresentation of the

population in global datasets could make inequalities worse, are all necessary (Elmahjub, 2023; Waqar, Ibrahim & Khan, 2025).

Harm prevention (darar) and trusteeship (amanah) Support the regulations regarding data privacy, as well as those for algorithmic transparency and mechanisms of accountability, which will not only align with the emerging global standards like the EU AI Act but also add a moral dimension that emphasizes divine stewardship (European Parliament & Council of the European Union, 2024; Bukhari, 2025).

Public interest (maslahah) the use of AI for social good is promoted in these areas including healthcare diagnostics, education personalized to the needs of the learner, and the development of sustainability in the poor regions, thus making sure that the underprivileged receive the advantages (Kannike & Fahm, 2025; Mustapha & Malkan, 2025).

By advocating for such policies, the principles are not merely regulatory in nature but also ethically aspirational, which, in turn, build trust in AI with people from various backgrounds.



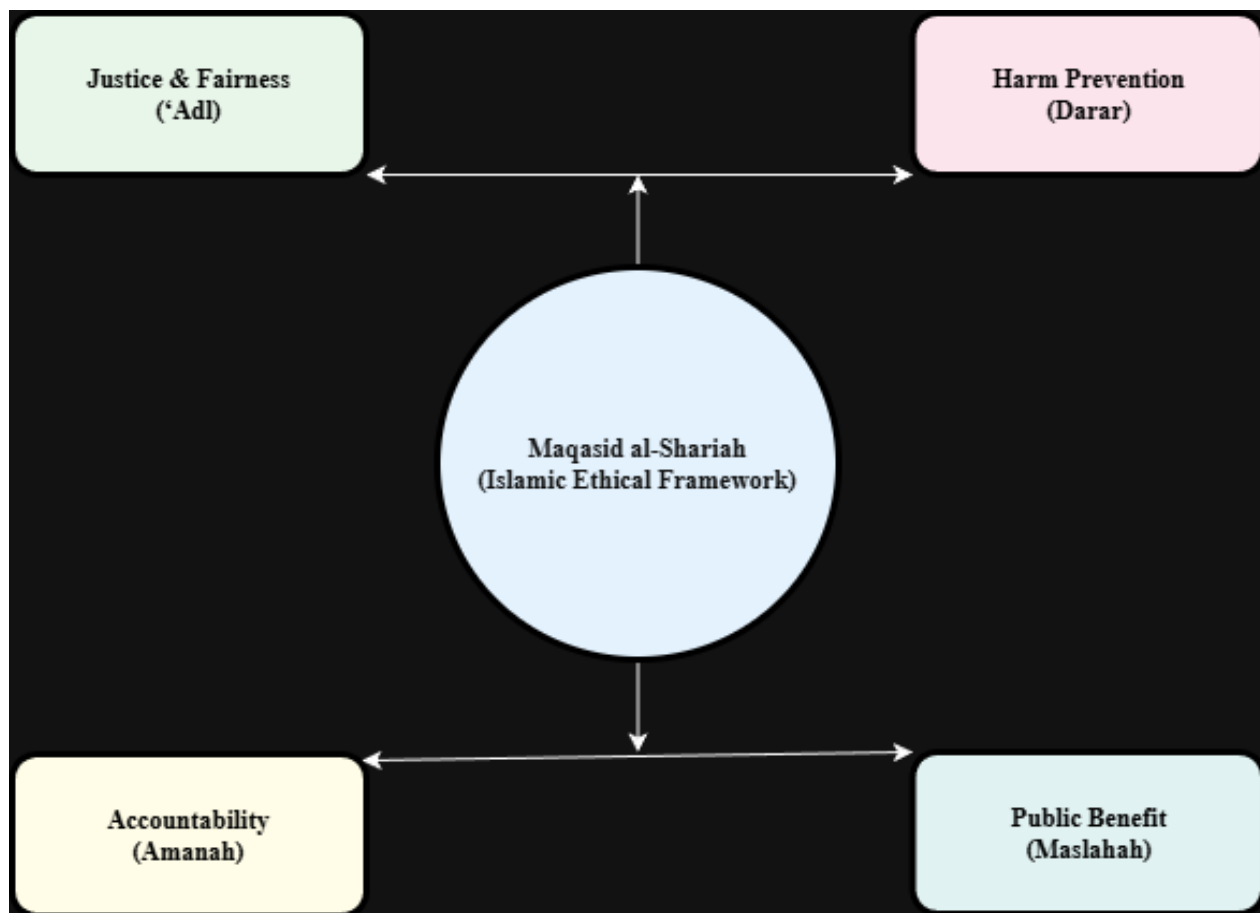


Figure 6: Islamic ethical principles informing AI policy domains

6.2 Encouraging Interdisciplinary Collaboration

The application of Islamic ethics to AI brings to the fore the pressing need for comprehensive inter-disciplinary collaboration among the scholars of Islamic jurisprudence, computer scientists, ethicists, policymakers, and technologists. Not only will such cooperation help bridge the divide between traditional fiqh and modern AI development, but it also opens the door to the establishment of ethical guidelines that are specific to the particular context (Habib, 2025; Mohadi & Tarshany, 2023). Boost communication between Islamic viewpoints and international legislation, thus, helping to pluralist global AI ethics that inhibits cultural imposition (Elmahjub, 2023; Muchtasor, 2025). Assist in building up capabilities by means of training courses for Muslim developers and policymakers on ethical AI design grounded in

Islamic values (Siddique & Butt, 2025; Bhutto, Aorangzaib & Ameer, 2025). Such a collaborative approach not only enriches the global debate but also guarantees that AI governance is reflective of the different cultural and religious contexts.

6.3 Culturally Resonant Frameworks for Diverse Societies

Islamic ethical principles provide a culturally resonant framework that is very applicable in Muslim majority societies and multicultural situations. The approach by focusing on human dignity, moral responsibility, and the equilibrium between benefit and harm not only panders to the cultural sensitivities but also protects religious content from manipulation in the case of AI applications, and family and community values for instance (Qayyum, 2025; Al Giffari & Dermawan, 2025). It is bringing about effective

AI deployment that is inclusive, and at the same time, it is cutting down on the Western-centric biases and building social cohesion in the diverse societies (Hayat, Ahmed & Haider, 2024). It is establishing a moral basis for the advocacy of policy that is encouraging the governments and organizations to take up the frameworks that synchronize technological advancements with the ethical and spiritual goals (Morshidi et al., 2024; Tungala, 2025).

In conclusion, Islamic morality could steer the course of AI regulations in the direction of justice, responsibility, and the good of society, whilst promoting the cooperation of different fields and the use of culture appropriate frameworks. This method is not only a damage control measure but also a way to tap into the potential of AI in the development of human beings in agreement with the values of Islam (Waqar, Ibrahim & Khan, 2025; Habib, 2025).

7. Conclusion

The present paper is a comparative analysis of AI with respect to Islamic ethics, one which fills an important theological gap in Western moral considerations. The mapping of Islamic ruling and conception that is so difficult to understand through the higher objectives of Islamic law or Maqasid al Shariah and the rules of justice (adl), public interest (maslahah), harm prevention (darar), and trusteeship (amanah) over issues of present day AI, established the connection and steeliness of Islamic ethics in pointing out the correct ways of technological developments in the laboratory, production, and eventually daily life.

The analysis reveals that Maqasid al Shariah is the only one that proclaims a complete safeguard for human welfare, so to speak, and the AI systems are to be given the values life, intellect, religion, progeny, and wealth guaranteed under protective cover. The principles of adl and amanah deal with the problems of bias and accountability directly and the interplay of maslahah and darar severs the case for both innovation and damage controls. The decision-making framework draft based on the essentials of the Maqasid is prioritization, proportionality in weighing benefits against harms, and

continuous evaluation, it is representing a structured tool for ethical AI governance that is theoretically founded and practically applicable at the same time. This research is a step forward in the burgeoning area of Islamic AI ethics by presenting a methodical comparative framework that merges classical Islamic jurisprudence with contemporary technological dilemmas. It has turned the traditional account given in terms of mere description into one characterized by analytical depth, thus pointing to the presence of both synergies and tensions in between the principles, as well as among them, in real world AI contexts. The recommendations of the framework and policy are to provide developers, policymakers, and regulators particularly in Muslim majority and multicultural societies with guidelines for AI deployment that are very much in line with the culture's values of being fair, accountable, and beneficial. The framework places a significant emphasis on moral responsibility and human dignity which, in turn, ensures that technologically advanced societies are built upon the bases of trust and inclusiveness.

Directions for Future Research

The suggested framework could still be validated empirically in the future studies by using case studies in particular industries (such as healthcare AI in countries with a Muslim majority) or by stakeholder consultations. The juxtaposition of various cultures with other religious ethical traditions (for example, Christian, Buddhist, or Jewish viewpoints) would additionally provide a better understanding of the paths to establishing truly global AI ethics. Besides, the collaboration between different fields is possible when one looks into the integration of these principles into the technical standards for instance through algorithmic design protocols or regulatory compliance tools.

In the end, the present paper reinforces the idea that Islamic ethics are not only a response to the challenges posed by AI but also a guiding force that leads justice, dignity, and the common good to the right place, and all this in accordance with divine wisdom and human accountability.

References

- Abdalhady, A., Hassan, R. and Mahmoud, S. (2024) *Cultural perspectives in global AI ethics frameworks*. *Journal of Ethics and Information Technology*, 26(2), 145–160.
- Al Giffari, M. and Dermawan, A. (2025) Artificial intelligence, religious authority, and digital ethics in Muslim societies. *Journal of Islamic Ethics*, 9(1), 33–52.
- Alrumayh, S., Alharbi, M. and Alotaibi, F. (2025) Deepfakes, misinformation and ethical risks of generative AI. *AI & Society*, 40(1), 89–103.
- Auda, J. (2008) *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach*. London: International Institute of Islamic Thought.
- Bhutto, A., Aorangzaib, M. and Ameer, S. (2025) Ethical accountability in AI-driven decision-making systems. *Journal of Responsible Technology*, 6, 100089.
- Bukhari, S. (2025) Amanah and accountability in artificial intelligence governance. *Islamic Law Review*, 21(1), 77–95.
- Budimen, A., Rasyid, H. and Santoso, D. (2025) Automation, labour displacement and ethical governance of AI. *Technology in Society*, 72, 102234.
- Crescendo AI (2025) *Bias in AI-driven healthcare diagnostics: Risks and mitigation strategies*. White Paper. Boston: Crescendo AI Research Lab.
- Elmahjub, E. (2023) Islamic ethics and pluralist approaches to artificial intelligence governance. *AI & Ethics*, 3(4), 905–918.
- European Parliament & Council of the European Union (2024) *Regulation (EU) 2024/1689: Artificial Intelligence Act*. Brussels: Official Journal of the European Union.
- Floridi, L., Cowls, J., Beltrametti, M. et al. (2018) AI4People—An ethical framework for a good AI society. *Minds and Machines*, 28(4), 689–707.
- Gartner (2025) *Top strategic technology trends: AI security and workforce transformation*. Stamford, CT: Gartner Research.
- Habib, M. (2025) Maqasid al-Shariah and ethical governance of artificial intelligence. *Journal of Islamic Thought and Civilization*, 15(1), 1–20.
- Hayat, A., Ahmed, S. and Haider, M. (2024) Artificial intelligence ethics: An Islamic and global comparative analysis. *Journal of Religion, Media and Digital Culture*, 13(2), 211–229.
- Hemmet, J. (2023) Responsibility gaps and moral agency in autonomous systems. *Ethics and Information Technology*, 25(3), 275–288.
- Kannike, K. and Fahm, A. (2025) Public interest and harm prevention in AI ethics: An Islamic perspective. *Journal of Applied Ethics*, 18(1), 58–74.
- Kauser, R., Leghari, F. and Soomro, A. (2024) Artificial intelligence adoption in Muslim-majority countries. *Information Development*, 40(1), 44–59.
- Khan, M. (2021) *Islamic Law and the Objectives of Shariah*. Karachi: Oxford University Press.
- Mohadi, M. and Tarshany, Y. (2023) Surveillance technologies and ethical risk management in AI systems. *Technology and Society Review*, 5(2), 101–117.
- Morshidi, S., Rahman, A., Abdullah, M. et al. (2024) Integrating Islamic jurisprudence into AI ethics research. *Journal of Interdisciplinary Ethics*, 12(3), 201–220.
- Mustapha, N. and Malkan, S. (2025) Ethical governance of artificial intelligence through Maqasid al-Shariah. *Journal of Islamic Governance*, 7(1), 25–43.
- Muchtasor, A. (2025) Islamic ethics and global AI governance: A pluralist approach. *Asian Journal of Ethics*, 10(2), 130–148.
- Qayyum, A. (2025) AI, surveillance and religious freedom: Ethical challenges in Muslim societies. *Journal of Law and Religion*, 40(1), 92–109.
- Ricoeur, P. (1976) *Interpretation Theory: Discourse and the Surplus of Meaning*. Fort Worth, TX: Texas Christian University Press.
- Schwandt, T. (2015) *The SAGE Dictionary of Qualitative Inquiry*. 4th edn. Thousand Oaks, CA: SAGE.

- Shah, N., Husain, T. and Quadri, S. (2025) Governance challenges in autonomous AI systems. *Government Information Quarterly*, 42(1), 101812.
- Siddiqi, R. and Butt, S. (2025) Ethical benchmarking of artificial intelligence: An Islamic perspective. *Journal of Islamic Ethics*, 9(2), 145–164.
- Siddiqi, R. and Dallal, M. (2024) Algorithmic accountability and legal responsibility in AI systems. *Computer Law & Security Review*, 52, 105857.
- Stanford Institute for Human-Centered AI (2025) *AI Index Report 2025*. Stanford, CA: Stanford University.
- Taufikin, A., Rahman, H. and Zainal, R. (2025) Ethical principles of harm prevention in Islamic law and AI applications. *Islamic Ethics Quarterly*, 6(1), 41–60.
- Tunggala, R. (2025) Western bias in global AI systems: Cultural and ethical implications. *AI & Society*, 40(2), 321–336.
- UNESCO (2021) *Recommendation on the Ethics of Artificial Intelligence*. Paris: UNESCO.
- Waqar, M., Ibrahim, S. and Khan, R. (2025) Algorithmic bias, justice and Islamic ethical responses. *Journal of Information Ethics*, 34(1), 65–82.
- Waqas, M. (2025) Cross-cultural ethical governance of artificial intelligence. *International Review of Ethics*, 14(1), 99–116.

Funding: This research was supported by research funding from the Higher Education Commission (HEC) of Pakistan under the National Research Program for Universities (NRPU).