

Islamic Ethics in the Age of Artificial Intelligence: Exploring Human Values, Digital Responsibility, and Contemporary Challenges

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ABSTRACT

Artificial Intelligence (AI) is rapidly developing both as a technology and a transformation of social, economic and institutional practices, and, at the same time, it poses many ethical issues of human dignity, privacy, accountability, algorithmic bias and proper utilization of digital technologies. Even though there has been an increase in international ethics guidelines over the last few years, they are mostly influenced by secular normative perspectives and the ethical aspect of religious traditions has been little studied and little explored, particularly Islam (Jobin et al., 2020; UNESCO, 2021). This paper discusses how Islamic values fit into the governance of AI in today's world, specifically the interplay between human values, digital responsibility and new technological challenges. This study uses a qualitative research design that includes a thematic analysis of classical Islamic literature including the Qur'an and the Sunnah, along with the interdisciplinary literature on the ethics of AI for the past seven years (2020-2026). This analysis highlights four related themes: the importance of human dignity (karāmah) in the development of AI; the role of justice ('adl), trustworthiness (amānah), and accountability (mas'ūliyyah) as normative principles for algorithmic decision-making; the application of Maqāṣid al-Sharī'ah to issues of digital privacy, misinformation, and surveillance; and the need for interdisciplinary discourse among Islamic scholars, AI researchers, AI policy-makers, and AI technology developers. These findings show that Islamic ethics is a holistic and humanistic perspective that is parallel to the modern ethic of AI, including the concepts of innovation, moral accountability, social justice, and public good (maṣlaḥah). This study adds to the debate on culturally inclusive AI governance and provides valuable practical lessons in creating ethically responsible AI in pluralistic and diverse societies.

Keywords: *Artificial Intelligence, Islamic Ethics, Maqāṣid al-Sharī'ah, Digital Responsibility, Human Dignity, AI Governance, Qualitative Research.*

INTRODUCTION

Artificial Intelligence (AI) has come a long way from being a niche computational technique to becoming a transformative force for contemporary societies in recent years. The development of machine learning, generative AI, natural language processing, robotics, and predictive analytics have spurred advancements for incorporating AI into healthcare, education, finance, public administration, legal issues and digital communication. The developments will result in major improvements in efficiency, innovation and decision making. Meanwhile, they have raised complicated moral issues on autonomy, privacy, transparency, accountability, algorithmic bias and misinformation, surveillance, and redistribution of social and economic powers (Jobin et al., 2020; UNESCO, 2021). AI therefore is no longer considered as a mere technological innovation but a socio-technical phenomenon with significant impacts for individuals, communities and global governance.

The discussion on ethical guidelines and responsible innovation has been gaining momentum among countries as AI increasingly defines humanity's future. The discussion on ethics in AI and responsible innovation has become a global cacophony, especially as AI gains significance in shaping the future of human existence. Ethical approaches have been proposed by governments, international organisations, academic institutions and technology companies to foster fairness, transparency, explainability, accountability, and respect for human rights (UNESCO, 2021; Meskó & Topol, 2023). But, despite such progress, there is an increasing discussion on the dominant regulatory frameworks of AI ethics being more related to secular philosophy and western regulatory frameworks. They can be helpful, but can fail to consider moral pluralism and the moral orientations of pluralistic societies, or even religious orientations that still shape the moral landscape for billions of people, globally (Jobin et al., 2020). Cultural and religious inclusiveness with ethical frameworks is crucial for the advancement of AI, as it is a global technology and needs to be developed according to various ethical worldviews and not one.

In this wider discourse of ethics, Islam provides a well rounded moral structure comprising of individual responsibility, social justice and service to the common good. Islamic ethics is not limited to what is done in ritual but it is also related to ethics of human behavior and governance, economic transactions and practices, scientific research and technology application. The principles of *tawhīd* (the unity of God), *khilāfah* (human stewardship), *karāmah* (human dignity), *‘adl* (justice), *amānah* (trust), *ihsān* (moral excellence) and *maṣlahah* (public interest) offer a timeless ethical framework for assessing new technologies. These are also reflected in the *Maqāṣid al-Sharī‘ah* (objectives of Islamic law) which seek to protect the preservation of religion, life, intellect, genealogy, property and, for the greater part of the modern scholars, human dignity and social welfare. Islamic ethical thinking does not rule out innovation, but rather it assumes development of technology in as far as it does not cause harm (*ḍarar*) and the loss of important moral values. This has prompted research on how these principles can be applied in the creation of responsible AI, digital governance and the ethical application of generative AI in recent years.

Beyond the debate on how to manage technical challenges, there are also profound ethical questions raised by AI, extending beyond the realm of issues to human values. These are just some examples of the ways algorithmic discrimination can further magnify social inequalities, automated decision-making can reduce transparency and accountability, collection of a large volume of data raises informational privacy concerns, and with the emergence of generative AI, there has been a concern regarding misinformation, intellectual property, academic integrity and digital manipulation. Indeed, the problems are more pertinent in the Muslim societies, where technological innovation should be accompanied with Islamic moral education and at the same time be a part of social and economic development of a sustainable society. In this light, there is a need for ethical governance of AI that take into account universal human rights and culturally-situated moral traditions.

Since 2020, several publications have been released on AI ethics, but not many studies have taken an Islamic ethical philosophy approach to AI. Previous research has tended to be on one of the four above themes, and more comprehensive research on normative questions, including those related to human dignity, digital responsibility, moral agency and ethical governance has been limited. Furthermore, many studies take a secondary perspective to Islamic ethics, considering it as a component of the whole and not a comprehensive and complete ethical system that can contribute to the debate on global AI ethics. Over the last few years, there has been some work to consider *Maqāṣid al-Sharī‘ah* and Prophetic ethical principles in the context of AI governance, but there is scant work that has begun to integrate qualitative analysis of the classical Islamic literature with the current discourse of AI ethics.

To close this gap, this research aims to do a qualitative investigation into Islamic ethics and AI. The study is conducted by thematic analysis of classical Islamic sources including the Qur'an and Sunnah, together with the current Islamic knowledge and recent literature of AI ethics from 2020 till present, which is peer

reviewed. The research explores ethical principles to be used in the design, implementation and governance of AI systems, rather than technical performance. The purpose of this approach is to identify moments for the Islamic ethical legacy to intersect with the contemporary discourse on responsible AI, to influence it and to make a contribution to building more inclusive models of digital governance.

For this reason, the following objectives are setting the course for the study:

To explore the ethical issues of modern development and use of Artificial Intelligence.

To discuss the value of Islamic ethical principles for the problems of human values, digital responsibility, and governance of AI.

To grasp the role Maqāṣid al-Sharī'ah can play in AI ethics

To develop a qualitative conceptual understanding of the relationship between Islamic ethics and the current issues over the governance of AI.

These goals are approached by answering the following research questions:

What are the main ethical issues to consider in today's AI technologies?

How can Islamic values contribute to the responsible development and management of AI?

How can Maqāṣid al-Sharī'ah help to address issues of privacy, justice, accountability and human dignity in AI systems?

4. What are the implications of an Islamic ethical approach for the future policy, research and practice of AI?

This study has theoretical and practical implications. In theory, it adds to the growing interdisciplinary body of knowledge on Islamic ethics, digital ethics, and AI governance by showing that Islamic moral philosophy is a coherent and comprehensive ethical framework, as opposed to simply a body of religious injunctions. It also furthers the discussion on culturally responsive and inclusive AI Ethics by including voices from the religious community in a predominantly secular one. These results can be practically applied on shaping policy frameworks, designing and developing AI, approach to education, and the ethical guidelines for Islamic scholars, as a guide on how to design and regulate AI technologies responsibly. The study also helps to develop governance mechanisms that will incorporate technological innovation and human dignity, social justice, accountability and the public good.

LITERATURE REVIEW

From Technical Governance to Human-Centered Values aims to close this gap

Due to the growing use of AI in the healthcare, education, finance, governance, security, and digital communication sectors, artificial intelligence (AI) ethics has become one of the most dynamic and interdisciplinary research areas. Ethics with AI systems are not only about performance, but also about justice and accountability, and social good, with implications for human rights, economic opportunities, social inclusion, etc. (Jobin et al., 2020; UNESCO, 2021). In the past two years, the scholarship focus moved from a largely regulatory focus to an awareness that AI ethics is an issue with multiple layers – legal, philosophical, social and cultural. Bibliometric analyses also show that the field of AI ethics has

matured beyond a discussion about AI intelligence into an ethics-centric path, where human governance principles such as transparency, explainability, fairness and responsible innovation are emphasized.

This is improvement but existing moral frameworks are mostly western liberal moral thinking and international human rights terminology. These approaches have had a profound impact on international governance of AI but tend to lack in terms of interaction with religious and culturally bound ethical traditions. AI technologies are spread across a number of societies with differing norms, so the lack of balance is increasingly perceived as a constraint. Therefore, with globalisation and the importance of respecting cultural and ethical differences, there is a pressing need to create a more pluralistic moral framework that would enable culturally and theologically different philosophies and belief systems to be integrated without compromising the universal moral principles of human dignity and justice (Jobin et al., 2020; UNESCO, 2021).

An additional restriction relates to implementation. Some principles, such as "fairness, accountability and transparency" are well recognised and accepted but are not easily implemented when designing and governing AI. There are tricky machine-learning algorithms, and algorithmic decision making can mirror historical inequities that have been hardwired into the tools in which they can be embedded. The field of AI ethics is now becoming multi-disciplinary, involving computer scientists, ethicists, lawyers, social scientists, and religious scholars to create beyond-the-technical governance structures. In today's context, AI ethics is increasingly promoting the need for interdisciplinary collaboration in developing governance models that are not purely technical, but also include computer scientists, ethicists, lawyers, social scientists, and religious scholars.

Islamic Principles of Ethics as a Governance Framework for AI. Ethics framework for AI governance

Islamic ethics offers a complete normative framework, based on revelation, the guidance of the prophet and centuries of juristic reasoning. Islamic ethics is different from separation of morality and spirituality as it is a teaching that has elements of both theological and social responsibility which says that whatever is scientific and technological should help man to flourish and benefit, not harm the man. Social and technological aspects are understood in the context of ethical decision-making by the core concepts that are interwoven: *tawḥīd* (the unity of God), *khilāfah* (human stewardship), *karāmah* (human dignity), *‘adl* (justice), *amānah* (trust), *iḥsān* (moral excellence), and *maṣlaḥah* (public welfare).

Throughout the Qur'an, the dignity of man is affirmed, with God saying, "God has honored the children of Adam" (Qur'an 17:70), and justifies excellence and giving to relatives as "an essential moral duty" (Qur'an 16:90). Likewise, the Prophet Muhammad (peace be upon him) made it his goal to be truthful and trustworthy, just and non-harming to people and societies. These are fundamental documents that are not focused specifically on AI but they have principles that will cause an analogical extrapolation and interpretation with the new technology.

Recently, Islamic teachings have focused on these moral principles to analyse and interpret the implications of AI. Drawing on the Sunnah, Al Kubaisi (2024) has come to the conclusion that AI must be used in a manner that is based on moral principles and as a means to benefit the human race, and not as a replacement for humans' moral judgment. The study reveals that Prophetic ethics provide guidance on problems related to honesty, accountability, responsibility and prevent harm; therefore, provide a normative basis for assessing the applications of the AI beyond the scope of legal permissibility.

Similarly, in conceptual approaches to the governance of AI in recent years, Islamic legal principles stated under the broad concept of 'Maqāṣid al-Sharī'ah' have been referenced and the legal goals have

been found to be flexible enough to adapt to the challenges of contemporary technology without violating human dignity, justice, and the welfare of society. The studies are not only against technology, but demand responsible innovation for the development of AI, respecting people and society.

Human values in the digital age and the maqāṣid al-Sharī'ah

In modern Islamic ethics, the approach of protection of essential human interests is one of the most influential approaches, apart from legal rules, that is called the Maqāṣid al-Sharī'ah. It is possible to look at new technologies through the lens of the classic aims of learning: protection of religion (ḥifẓ al-dīn), protection of life (ḥifẓ al-nafs), protection of intellect (ḥifẓ al-ʿaql), protection of lineage (ḥifẓ al-nasl), and protection of property (ḥifẓ al-māl). A number of current scholars also assert that the objectives of human dignity, privacy, environmental sustainability and social welfare are complementary objectives that are applicable to digital societies.

In terms of AI ethics, Maqāṣid al-Sharī'ah provides a comprehensive framework that considers the impact that technologies will have on human welfare and wellbeing, not just as technologies. The consideration of the impact that technologies will have on human welfare and wellbeing as technologies – and not merely technological capability – is a key aspect of the fact that Maqāṣid al-Sharī'ah is an AI ethics framework. Any system that can serve a public good: education, healthcare, accessibility and economics and opportunity, can be considered as supporting public interest (maṣlaḥah), while any system that can enable discrimination, misinformation, exploitation, or mass surveillance may be in conflict with the Islamic ethical values of justice and social harm.

Empirical and conceptual research on generative AI in Islamic education also reaches the same conclusion that AI can be used ethically, responsibly and as per the purpose of Islamic law. But it is crucial to understand that the critical thinking abilities of humans, moral responsibility, and scholarly supervision remain paramount as AI cannot make judgments.

The three key values are Human Values, Digital Responsibility and Moral Agency

In the era of AI ethics, the notion of using technology for good, not bad, when it comes to maintaining key values has gained traction. Human-centred AI prioritises the principles of dignity, autonomy, inclusion, compassion and responsibility. However, issues of over-automation, loss of human control and over-reliance on algorithmic decision-making have not gone away.

This worry is supported by Islamic ethics that views humans as moral agents of accountability (mukallaf) to whom knowledge and technology is to be delegated. The responsibility of the digital is not just about conforming to the rules, but also about being deliberate, honest, responsible and accountable before the society and God. Ethical technology use is thus understood not just as 'legal' usage, but also as 'moral' usage towards individuals, communities and future generations.

This is a perspective other than many existing understandings of governance, which are based on the responsibility of institutions. Beyond regulation, Islamic ethics can contribute to developing the moral responsibility, ethical character and ethical decision-making of the AI developer, policy maker, educator, and user communities.

Algorithmic bias, privacy, and Accountability

Another frequent concern regarding AI and ethics is algorithmic bias – when the biases embedded in historical inequities are captured in the data that algorithms are used to train. Algorithms can have adverse

effects on marginalised groups in areas such as recruitment, health services, police and finance, and public services. Not only does the results signal lack of procedural justice, but it also calls into question the objectivity of AI, as it is less objective than it ought to be.

Similarly, the advent of big data has led to increased concerns regarding information privacy, surveillance and data misuse. Protection of IP rights, digital content consent and ownership are also additional challenges with the use of generative AI systems. The developments support the notion that governance systems should be beefed up to ensure that they are explainable, transparent and human-centred (UNESCO, 2021).

Islamic ethics principles also provide more answers to these concerns. Responsible handling of personal information has obligations of trust (amānah) and equal and fair treatment without discrimination has duties of justice (‘adl). The prohibition of harm (lā ḍarar wa lā dirār) also offers additional justification for restricting technologies that can be used to harm others, technologies that can be manipulated, and technologies that can be used to unjust surveillance. So in Islamic ethics, a moral obligation exists on the part of the individual, besides the institutional one, for the selection of technology; and its impact on the society.

To create transparency and uphold justice and ethical governance

In the era of opaque algorithmic systems, transparency (or openness) has become a central guiding principle of modern AI governance that helps restore public trust and accountability. With Explainable AI, the goal is to ensure that there's transparency, accountability, and human oversight in automated decision-making. However, it is not possible to solve more general ethical issues related to values that are contained in the design of algorithms by explaining the technical aspects of the algorithms.

Islamic ethics enrich the discussion by linking transparency to the notions of truthfulness (ṣidq), consultation (shūrā), justice (‘adl), and public accountability. Such governance should be open and transparent, clearly defining the objectives, constraints, risks, and impacts of AI on society. AI governance has recently been conceptualized with reference to the Maqāṣid al-Sharī‘ah; transparency should be a technical standard, but also a moral obligation to ensure there is no injustice and maintain public trust.

Contemporary Ethical Challenges

New challenges have emerged for the Ethics of AI that go beyond automation. There are new challenges to the Ethics of AI beyond simply automation. The risk of democratic institutions, academic integrity, and social cohesion is being posed by deepfakes, synthetic media, misinformation, cyber manipulation, academic misconduct, autonomous decision-making, and concentration of technological power. As AI governance develops, there is a broader discussion that needs to be had regarding the issues of truth, trust, human flourishing, and technical risks.

These challenges are now subject to a debate in Islamic scholarship that is emerging from the fold. These challenges are becoming a subject of discussion in Islamic scholarship, and the debate is one that is ethical, based on principles of verification (tabayyun), protecting human honour, preventing harm and maintaining social trust. These models are not just about punishment for problematic use and misuse but, also, about preventative, moral education, and responsible digital citizenship, grounded in moral orientation and governance of institutions.

Research Gap

While the literature reviewed shows significant advances in the field of AI ethics research, there are still significant gaps that need to be addressed. First, the ethics of AI are largely secular, philosophy and regulatory based and Islam has not yet been taken up into the mainstream of governing ethics. Secondly, there is not much Islamic ethical and moral theory that is commonly used in the field of AI ethical and moral theory. Secondly, there is little reference to the Islamic perspective on ethics and moral theory in the field of AI ethics. Second, the studies on the legality of Islam and AI have been limited in scope, whether in terms of the permissibility or the specific context such as in education or Islamic finance, and have not given any more comprehensive guidelines for ethics in technologies. Thirdly, empirical and conceptual studies often examine only certain ethical principles without a systematic compilation of the ethics that can be drawn from the Qur'an, Prophetic ethics, the concept of Maqāṣid al-Sharī'ah, and the current literature on AI governance. Finally, there is a lack of qualitative integrative studies which critically analyse Islamic ethical principles with the present ethics of AI and explore the areas of sameness, complementariness, and differences.

To address these limitations, the present study, which is qualitative in nature, is justified as the goal is to develop a meaningful conceptual view of the potential role of Islamic ethics in the responsible governance of AI by combining classical Islamic principles with the existing interdisciplinary literature on AI ethics.

Conceptual Framework

This study's theoretical framework takes Islamic ethics as its reference in interpreting challenges in the era of technology, namely AI. The framework starts with the sources of Islamic ethics: The Qur'an and Sunnah, which are the basis for the higher goals of Islamic law (Maqāṣid al-Sharī'ah). These goals result in the core values of human beings – human dignity (karāmah), justice ('adl), trust (amānah), accountability (mas'ūliyyah), public welfare (maṣlaḥah), and stewardship (khilāfah). The principles provide frameworks for thought-provoking and research-driven conversations on major ethical challenges and opportunities of AI, such as algorithmic bias, privacy, transparency, surveillance, misinformation, explainability, and digital responsibility. The ethical principles connect with some of the current technology challenges as they continue to drive the development of responsible, human-centred and culturally inclusive AI governance. Thematic analysis is employed in this qualitative study to identify these relationships and to synthesize an overall ethical approach that bridges classical Islamic ethics and the current study on AI ethics.

This paper is organized as follows: The next section summarizes the latest literature on the ethical issues of AI, Islamic ethical philosophy, and the Maqāṣid al-Sharī'ah framework. The research methodology section describes the qualitative research design, data sources, and thematic analysis process. The findings section summarizes the chief themes that surfaced during the analysis, and the discussion section relates the findings in a critical way to the existing scholarship. The study ends with a summary of the contributions that have been made, limitations of the study, and suggestions for future interdisciplinary research on Islamic ethics and artificial intelligence.

RESEARCH METHODOLOGY

Research Design

This study adopts a qualitative research design because the study aimed to discuss the importance of the ethical aspects of Islamic ethical principles in the discussion of artificial intelligence (AI) ethics, digital responsibility and human values in the modern era which demanded the application of qualitative research. The purpose of this study is to interpret meaning, ethical understanding and value, which makes qualitative methodology the most appropriate in the study. (Creswell & Poth, 2024). Ethical, philosophical and theological issues around AI are complex and quantitative methods find it difficult to convey these issues in as detailed a way as qualitative methods can.

This study is conceptual and interpretive based on documentary evidence and an exploration of the convergence of classical Islamic ethical traditions and the AI ethics literature. The study is not empirical on AI technologies but looks at how Islamic moral principles can play a role in the responsible governance in increasingly digital societies.

Interpretive Research Paradigm

The study is located in the interpretivist paradigm that posits social reality is created through human interpretation, cultural values and experiences (Lincoln et al., 2021). In this way, ethical principles are not viewed as immutable commandments, but as flexible and flexible norms that evolve and change in meaning and application according to interpretations of scholars and their context.

For this study, the use of an interpretive paradigm is suitable because Islamic ethics is based on the revealed texts, on juristic reasoning and moral philosophy, while the ethics of AI is based on interdisciplinary discussions on public policy, technology, sociology, law and moral philosophy. It is not statistical inference but interpretive analysis that is needed in order to integrate the knowledge in these bodies. In view of this, the research seeks to examine the issue of the ethics of governing AI in the modern era in general along with the ethics of justice ('adl), trust (amānah), stewardship (khilāfah), human dignity (karāmah), public welfare (maṣlaḥah), etc., and to look at the possibility of applying them in this regard.

Qualitative Approach

The study is conducted by using a qualitative document analysis method as its main method. Document analysis is a very common qualitative approach to analysing policy documents, religious texts, scholarly publications and conceptual literature and involves a systematic approach to analysing written documents in their social and intellectual context (Bowen, 2009; Morgan, 2022).

Qualitative document analysis can be used to both synthesize the empirical data from a set of documents and provide an interpretation of the concepts, ethical themes that emerge from the documents, and to compare and analyze conflicting perspectives and to develop conceptual frameworks. This is important for the study to integrate and draw upon the contemporary ethics of Artificial Intelligence (AI) with Islamic ethical research, rather than to provide original empirical data.

Document Analysis Method: Data Collection

The main data collection technique used was document analysis. Documentary sources were selected using purposive sampling as they are authoritative documents in the field of Islamic ethical thinking and

are the authoritative documents in the field of modern AI ethical thinking. The documents were grouped according to diversity of concepts and the interdisciplinary nature of the fields.

The first category being primary Islamic sources include the verses in the Qur'an that concern Justice, Human Dignity, Stewardship, Accountability, Consultation, Knowledge, Trust, Privacy and Prevention of harm. The first were the primary Islamic sources, namely the relevant verses in the Qur'an and the authentic Hadith surrounding the themes of justice, human dignity, stewardship, accountability, consultation, knowledge, trust, privacy and prevention of harm. The normative elements of Islamic ethical reasoning are based on these texts.

The second type were classical Islamic scripts, which spoke about moral philosophy and Maqāṣid al-Sharī'ah. Review of classical juristic texts for the purpose of analyzing principles of ethics of enduring relevance to technological innovation and wellbeing in society.

The third category was contemporary Islamic scholarship (2020-2026) which concerned, in particular, the ethics of AI, digital technologies, Islamic jurisprudence and responsible innovation. The examples of studies that are included here are just some of the ways the classical Islamic ethics are interpreted in today's technological environment.

The fourth category included peer reviewed interdisciplinary academic literature on AI ethics from 2020 to 2026. The sources included journal articles, international policy documents, as well as scholarly reports on algorithmic fairness, explainable AI, human-centered AI, algorithmic transparency, algorithmic accountability, algorithmic privacy, and digital governance. In view of the importance of the Recommendation on the Ethics of Artificial Intelligence (UNESCO, 2021) in the current international debate on the governance of AI, it was added.

The inclusion and exclusion criteria follow:

The selection of documents was purposive sampling so that all the documents answered the aims of the study.

Inclusion criteria

Documents included were those that:

- included a considerable amount of these works, including some foundational texts of Islam that were published between 2020 and 2026, as well as some major traditional scholarly works;
- were partial to work that was produced by professionals in the field; and
- Discussed the ethical aspects of AI, digital ethics, AI governance, algorithmic accountability, privacy, transparency or any other ethical issues;
- examined Islamic ethics, Maqāṣid al-Sharī'ah, Qur'anic ethics, Prophetic traditions, or Islamic moral philosophy as it relates to new technologies;

Are written in English or in trustworthy English translations.

Exclusion criteria

Documents not included were those that:

- ignored ethical considerations;

Did not use a scholarly and peer-reviewed format;

Only comprised opinion pieces, commercial reports, blogs or non-academic media;

- reported results from other people's experiments;

Demonstrated some connection to ethical issues in AI or Islamic ethical theory.

These criteria helped to ensure consistency in concepts and transparency in methodology in document selection.

Data Sources

Multiple and complementary documentary sources were used for the study.

Primary Islamic sources were the Qur'an, and reliable collections of Hadith. Analytical tools were derived from classical Islamic works on the subject of Maqāsid al-Sharī'ah (Islamic objectives), Islamic jurisprudence (fiqh) and ethics (akhlaq).

Peer-reviewed databases like Scopus, Web of Science, SpringerLink, ScienceDirect, Taylor & Francis Online, Wiley online library, MDPI and Google Scholar were used to collect current scientific literature. Further authoritative documents were gained from international organisations working in the field of AI governance, such as UNESCO.

The search terms used were: Artificial Intelligence, AI Ethics, Islamic Ethics, Digital Responsibility, Maqasid al-Shariah, Algorithmic Bias, Human Dignity, Privacy, Transparency, Accountability, Responsible AI and Islam and Artificial Intelligence.

DATA ANALYSIS

Reflexive thematic analysis based on the principles of Braun and Clarke (2022) was used to analyse the collected documents. This was selected to encourage systematic identification, interpretation and synthesis of themes that can be found throughout a range of documentary sources and to honour the part played by the researcher as interpreter.

The analysis was conducted based on six steps in an iterative fashion.

All the documents were read several times for conceptual familiarization and the preliminary ethical patterns were identified.

Second, the key text segments were coded according to the themes and topics that were present in the text, such as human dignity, justice, stewardship, transparency, accountability, privacy, digital responsibility, bias, and public welfare.

Thirdly, the related codes were classified into larger conceptually with similar ethical issues.

Fourth, these categories were subsequently broken down into themes and these were compared with the literature regarding ethics in the field of AI.

Fifth, themes were also critically analysed to ensure for conceptual coherence, internal consistency and match with the research questions of the study.

Finally, the themes have been examined through the prism of Islamic ethics and the Maqāsid al-Sharī'ah, to develop a comprehensive conceptual model that leads to responsible governance of AI.

The analytical process involved a constant comparison with the literature on current studies on AI ethics, which allowed a balance between description and interpretation, not to mention summarizing the previous knowledge.

The study's reliability or validity

Lincoln and Guba criteria for qualitative trustworthiness (Lincoln et al., 2021) was used to determine the rigor of the research.

In-depth engagement with authoritative Islamic references, contemporary, peer-reviewed literature, and internationally recognised AI ethics frameworks increased the credibility and ensured the text was relevant. A triangulation process across religions, interpretations, and interdisciplinary AI literature further reinforced interpretations.

The dependability was ensured through maintaining open methodological process, such as clearly formulated search strategies, document selection criteria, coding and stages of analysis. This audit trail helps future researchers to understand and assess the analytical choices made.

Reflexivity was encouraged and multiple school viewpoints were compared through systematics discussion. Interpretations were based on the document evidence and contradictory views were critically analysed during the analysis.

The transferability was dealt with by describing the context of the research, data sources used, data analysis and conceptual development. This openness will allow readers to evaluate the value of the results in similar debates on religious ethics, technology control, and digital responsibility.

Ethical Considerations

This research did not involve human subjects, interviews, surveys, or personal data collection as the information used in this study are all public domain documentary materials. In this regard, a person is not a subject of research for purposes of institutional ethical approval in accordance with the conventional research ethics rules.

However, the study adhered to the principles of academic integrity by fairly representing scholarly arguments, citing all original sources according to APA 7th edition, avoiding plagiarism and interpreting both Islamic texts and contemporary scholarship respectfully and responsibly. The text was carefully written to ensure that it does not give the impression of selective interpretation, with multiple scholarly perspectives from the fields of Islamic studies and AI ethics considered.

Study Limitations

There are a handful of caveats to keep in mind. The first, it is conceptual and document-based, hence it does not contain empirical evidence gathered from interviews, focus groups or field observations with AI developers, policy makers, religious scholars or technology users. Second, the analysis focuses predominantly on publications from an English-language perspective, and on translated Islamic publications, which may not provide a comprehensive reflection of all scholarship in Arabic, Persian, Turkish, Malay, Urdu or other languages. Thirdly, the ethical issues associated with AI technologies will continue to shift as they develop and new ones might arise in the future which are outside of the scope of the literature from the study period (2020-2026). Finally, while rich conceptual insights can be gained from qualitative interpretation, there are other interpretations of Islamic ethical principles because of the differences in Islamic jurisprudence (its schools and methodological traditions).

In spite of all these limitations, the qualitative document analysis provides a solid and systematic foundation to comprehend the implications of Islamic ethical principles for the governance of AI in the current context. The research brings together the classical Islamic tradition and modern interdisciplinary literature on the ethics of AI, creating a coherent and comprehensive conceptual framework that adds depth to the ongoing scholarly discourse on AI ethics and its impact on human-centered, culturally inclusive, and ethical practices.

FINDINGS AND DISCUSSION

Six interrelated themes were identified in a thematic analysis of the selected documentary sources that can be used to understand how the Islamic ethics can contribute to the responsible artificial intelligence (AI) governance: Ethical Rules in Human Rights and Islamic Law, Responsible Use of Technology, Ethics and Human Rights, Ethics as a Core Value in Technology, Responsible AI Governance and Rights, and Artificial Intelligence and Muslim World's Values. These are not only ethical principles, but are also a unified set of principles of respect for human dignity, moral responsibility, justice and the common good. In addition, the analysis shows that there are significant overlaps between current AI ethics and Islamic ethical principles, and it also identifies areas where Islamic ethical principles can contribute unique insights and solutions.

Theme 1: Human Dignity (Karāmah) as the foundational principle of AI governance

The study identified a general theme of human dignity (karāmah) as a normative principles for the development and governance of AI. Addressing human dignity is a core value and a principle of the design and rollout of intelligent systems (UNESCO, 2021). Similarly, Islamic ethics considers human dignity a value granted to them by God, not as a result of their technological skills or social status. The concept of dignity is clearly stated in the Qur'an: "We have certainly honoured the children of Adam" (Qur'an 17:70), implying that dignity belongs to each and every human being and is inherent to them.

With the evidence on the table, it is plain AI ought to be a force for human flourishing, not for human deprivation. Any technology that reduces freedom, facilitates discrimination, and makes people objects of data is not in line with principles and ethics of modern AI and Islamic principles. On the other hand, the Islamic goal of 'maṣlaḥah' (public interest) can be achieved through the use of AI applications that can improve healthcare, education, accessibility and social welfare.

This finding resonates with UNESCO's (2021) call for always human centredness of AI and the importance of theological discussion in scholarship of extension, with a focus on human dignity. Islamic ethics is not based on universal human rights as is secular ethics but rather Islamic ethics is based upon

dignity in the divinely given mandate of humanity as khalīfah (steward). This theological perspective involves moral responsibility to society and moral responsibility to God as part of technology decision making process not only ethical responsibility towards the individual (Al Kubaisi 2024).

The real-world takeaway is that AI governance should consider technological innovations from a perspective that goes beyond efficiency, productivity, or commercialization to one rooted in human well-being.

Theme 2: Justice (‘Adl) and Algorithmic Fairness

The second theme is the moral principle to address algorithmic bias and discrimination and is called justice (‘adl). AI systems are making more decisions than ever before that impact people's lives, including in their work, education, finances, health, and criminal records. But many studies have shown that biased datasets and opaque algorithms can perpetuate rather than eradicate existing social inequities (Jobin et al., 2020).

Islamic ethics places the concept of justice not only as a legal obligation but also a moral obligation. It is Allah's command to maintain justice at all times even when it goes against one's self interest (Qur'an 4:135). This appears to be an extension of the impacts that AI systems have on human rights and social opportunities, as reported.

The results indicate a high level of agreement with the results of the previous studies regarding the importance of fairness in the governance of AI. But Islamic scholarship brings an additional normative dimension to the concept in which there is no separation between justice and moral accountability and public accountability. Islamic ethics encourages ethical consideration, not only during bias mitigation efforts, but throughout the entire lifecycle of AI, from data collection through model design, implementation and oversight.

These results highlight the need to see algorithmic fairness as a technical and moral goal. It is therefore the duty of the developer, policy makers and institutions themselves to ensure that the use of AI systems has equitable effects.

Theme 3: Trust (Amānah) and Accountability (Mas’ūliyyah) and Responsible Innovation

The third theme that emerges from the analysis is the importance of principles for responsible AI governance, such as trust and accountability. The need to build trust in automated decision-making (AI) is so widely recognised in AI ethics literature today that there is a strong consensus on the importance of accountability (OECD, 2024; UNESCO, 2021). The analysis shows that Islamic ethics, on the other hand, is a broader notion of accountability that incorporates the concept of institutional accountability and individual responsibility.

The concept of amānah is that knowledge, authority and technological ability must be used responsibly. Similarly, mas’ūliyyah holds that people are still responsible for actions they take using AI systems even though these processes may seem to be independent.

The recent Islamic Scholarship on AI emphasizes that its use should complement rather than replace moral agency in the process of decision making, and that moral agency cannot be completely replaced by machines (Al Kubaisi, 2024). This perspective enhances governance frameworks around AI on a global level by introducing the dimension of ethical responsibility in a spiritually enriched manner.

In practice, this translates to having clear institutional accountability in governance frameworks, documenting the AI decision-making process and maintaining constant supervision of high-risk applications. The responsibility for the ethical aspect should not be passed on to the autonomous technologies, but on designers, organizations and public institutions.

Theme 4: Digital Responsibility, Privacy & Ethical Information Practices

Another theme that was prevalent in the documentary analysis was that of digital responsibility. The new advancements in generative AI, predictive analytics, and large language models have sparked new worries around privacy, surveillance, disinformation, intellectual property, and unauthorized data usage. In digital technologies, privacy is seen as an ethical value at the core of AI ethics, given the volume of personal information gathered in these technologies. As mentioned, privacy is considered as an ethical value in the current framework of AI ethics, especially due to the amount of personal information collected in digital technology. (UNESCO, 2021)

Islamic moral values add emphasis to these concerns: acknowledging privacy, safeguarding personal honor, and refraining from any intrusion on one's personal matters. The Qur'an has given us the injunction to not be snoopers and to respect the dignity of the individual (Qur'an 49:12); the Prophetic traditions have taught us that we must be honest, trustworthy, and have the right to communicate (act responsibly).

Unlike legalistic aspects of most forms of regulation, Islamic ethics views digital responsibility as a moral obligation, grounded in moral character. Ethical aims of the technology developers, institutions, teachers and users are required in addition to robust data governance to achieve responsible AI.

This finding brings the discussion of ethics of AI into a new realm of the moral aspect as well as the regulatory aspect. Schools and technoliterate institutions should, therefore, collaborate with technological governance in the education of children and young people to make them technoliterate, honest and truthful, and morally responsible in the digital world.

The theme in the past was directed at the ethical problems of AI. In this theme, however, it will be a comprehensive moral approach, that of the Maqāṣid al-Sharī'ah.

The most well-developed Islamic framework for assessing the AI technologies in the thematic analysis is found in the concept of Maqāṣid al-Sharī'ah. This system is not about particular technologies, but how they play a part in maintaining religion, life, intellect, lineage, property and larger public good.

This shows there is a lot of commonality when it comes to considerations of human well-being, sustainability, and responsible innovation in comparison to contemporary AI ethics. The issues raised earlier, however, are taken to a higher level with the concept of Maqāṣid al-Sharī'ah which incorporates moral, spiritual and social matters in one single term 'normative goals'.

Likewise, there is a scholarship based on the concept of Maqāṣid, which started in recent years and concluded that the new technologies should be evaluated according to their ultimate effect on the society and not only their present technical capability (Mukmin Hakim & Shamsuddin, 2024). The following is analyzed from the documentary evidence, which also indicate that Maqāṣid presents a methodology that is flexible and can be used to tackle the rapidly developing technological advancements.

The application is that policy makers and AI governance institutions in Muslim majority societies can use Maqāṣid al-Sharī'ah as another ethical guidance along with internationally recognised principles of AI ethics.

Theme 5: Towards a Culturally Inclusive and Human-Centered AI Ethics

The last theme is about the need for culturally inclusive AI governance. Recent developments in AI ethics guidelines have taken great strides in the creation of cross-border principles regarding fairness, transparency, explainability and accountability. But focusing on alternative ethical traditions in the study of the documentary evidence could have a beneficial impact on making international regulation of AI more ethical in scope.

Islamic ethics introduces a unique quality of stewardship, communal welfare, moral intentionality and ethical self accountability. These principles complement and do not replace internationally recognised standards of human rights in secular systems of government. Rather, they seek to demonstrate the value of culturally-specific ethical traditions for enriching global AI governance by adding to the aspects of moral responsibility that are traditionally under-addressed in the technical regulatory debates.

The outcome of the results is in line with recent calls by AI researchers, policymakers, ethicists, legal scholars and Islamic scholars for interdisciplinary collaboration and the formation of governance frameworks that are suitable for the world but respect cultural and religious difference. The partnership is particularly relevant in today's era of increasing penetration of AI technologies into societies with different moral cultures and social values.

In conclusion, Islamic ethics stands out as a coherent normative framework that not only guides Muslim communities in their religious practices but also can make meaningful and significant contributions to global discussions on responsible AI. Islamic ethical thinking is in line with the current ethical thinking of AI, which can be applied to create a technologically and ethically sound governance of AI.

CONCLUSION

In the era where artificial intelligence (AI) continues to play a pivotal role in the social, economic, educational, and governmental processes, a call for ethical principles to direct the development and application of AI that upholds human values has been growing. The study is qualitative in nature and is based on a thematic analysis of the textual evidence from the Qur'ān and the authentic Sunnah, classical Islamic knowledge, more recent Islamic studies literature, and latest literature from diverse disciplines regarding the ethics of AI from 2020-2026. The analysis demonstrates the consistency and the comprehensiveness of Islamic ethics in addressing ethical challenges of AI use, and enhances the existing international initiatives for responsible AI governance (UNESCO, 2021).

The results showed that there are six interrelated themes in total, which collectively can form an Islamic ethical approach to AI. First, the concept of human dignity (karāmah) shifted to the core of the ethical development and application of AI, emphasizing that technological progress should be used to enhance human well-being and not undermine it. The term human dignity (karāmah) was introduced as the foundation of moral cultivation and application of AI ensuring its use to bring about human flourishing. Second, justice (ʿadl) was used as one of the main factors to mitigate algorithmic bias and ensure fairness in decision-making using AI. Third, the principles of trust (amānah) and accountability (mas'ūliyyah) highlighted the need to always consider the morality of people and institutions, and the necessity of human accountability for the results of AI systems. Fourth, digital responsibility was demonstrated to be more than a legal requirement, it also encompassed ethical responsibilities in the areas of privacy, honesty, responsible communication and promotion of human dignity. Fifth, Maqāṣid al-Sharī'ah now evolved into a flexible and comprehensive framework of measuring the value added to the public good (maṣlaḥah) and the upkeep of fundamental human interests in relation to the use of AI. Finally, the study highlighted the need to incorporate culturally and religiously deeply rooted ethical considerations on

fairness, transparency, explainability, and accountability in AI governance with the existing international AI norms (Jobin et al., 2020; UNESCO, 2021).

From a theoretical perspective, this study is in line with a vast amount of emerging interdisciplinary research that seeks to connect the principles of Islamic ethics and AI governance, in that Islamic moral philosophy offers more to Muslims than religious injunctions alone. Rather, it is an ethical framework that needs to be applied to the ongoing discourse on digital ethics, human-centred AI and responsible technological innovation. The study aims to offer a culturally sensitive perspective on the governance of AI, integrating the principles of the Qur'ān, the Prophetic teachings, and the Maqāṣid al-Sharī'ah with the current research on AI ethics. It does so by raising new challenges from the academic community, such as more diversity in AI ethics, and extending the conversation which has been monopolized by the secular philosophical frameworks (Jobin et al., 2020).

The study has also some practical implications. The results highlight the need for policymakers to create AI governance models that uphold human dignity, foster justice, maintain privacy, and hold institutions accountable while being mindful of ethical values in culturally diverse societies. The analysis highlights the need to incorporate ethical considerations into the AI lifecycle, from data collection to model creation, deployment, monitoring, evaluation, and beyond, making sure that AI technology is created, deployed, and used transparently, with accountability and robust human oversight. The results provide guidance for educators and academic institutions to tackle the issues of AI ethics and introduce the concept of digital responsibility into interdisciplinary education that emphasizes technology skills and ethical practices. The results offer insights for teachers and educational institutions on how to incorporate AI ethics into interdisciplinary teaching incorporating technology skills and digital responsibility. The study highlights the potential of extending the use of AI technologies in Muslim societies with Muslim moral values to support social good, increase public confidence, and ensure moral responsibility without preventing the scientific and technological development.

The study still recognizes that it is based on qualitative document analysis and thus does not feature any empirical evidence from AI practitioners, policy makers, religious scholars or technology users. The conceptual framework has to be further refined and enriched with empirical qualitative research such as interview, focus groups and case studies in different institutional and cultural contexts. These comparative analyses of Islamic ethics against the backdrop of other religions and philosophies, including Christian, Jewish, Buddhist, Hindu and Confucian values, would further enrich the world-wide debates on culturally inclusive AI governance. Moreover, the promotion of Islamic ethics in specific sectors such as health care, educational systems, financial technology, autonomous systems, and generative artificial intelligence, are areas that could be studied in the future. Mixed methods and cross-national studies might also be employed to better understand the influence of the ethical frameworks on the process of AI policy-making, institutional arrangements, and the public perception of AI in various settings.

Last but not least, the ethical challenges of AI can be addressed not only through regulation or compliance, but also through innovative solutions and a combination of approaches. For sustainable governance of AI, norms should be technology that has durability. The findings of the study demonstrate that Islamic ethics, rooted in the concept of the dignity of human beings and justice, is suitable and coherent for the responsible governance of AI, which is based on trust, accountability, and stewardship (khilāfah), and caring for the public good (maṣlahah). Islamic ethics does not contradict with the current ethical issues facing AI, but on the contrary, it supports the internationally-centered governance system with its own perspectives on the issue, which also help to understand the importance of institutions in the field of ethics and the moral duties of the individual. As AI's impact on human societies continues to grow in the future, global governance systems will require a diversity of ethical traditions to support the development of technology that will continue to advance human dignity, social justice, etc.

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