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Islamic Values in Artificial Intelligence: Benefits, Challenges, Mechanisms, and Comparative Governance, A Scoping Review

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Abstract
Purpose: The rapid diffusion of artificial intelligence (AI) necessitates culturally and ethically grounded governance, particularly in Muslim-majority contexts. This scoping review examines the potential benefits, challenges, and comparative mechanisms of developing AI systems that incorporate Islamic principles and values, addressing critical knowledge gaps regarding the operationalisation of these values and their comparative efficacy against secular frameworks. **Design/methodology/approach:** Guided by the PRISMA-ScR framework, a scoping review was conducted. A comprehensive search yielded 309 records, supplemented by 41 records through citation chaining, totalling 350 candidate papers. Following relevance scoring, 127 highly relevant studies were included. Data were analysed using evidence charting, descriptive mapping, and thematic synthesis. **Findings:** The review identifies a paradigm shift from normative aspirations to mechanism-first governance. Dominant themes include Maqāṣid al-Sharīʿah-based ethical grounding, the operationalisation of justice and privacy, and the imperative of human-in-the-loop oversight. While benefits such as enhanced transparency and compliance are evident in Islamic finance and public services, significant challenges persist, notably algorithmic bias, privacy erosion, and epistemic authority displacement in religious guidance. Comparative analysis reveals that Islamic frameworks offer distinctive spiritual accountability (amānah) but require stronger operational metrics to integrate with global risk-based approaches. **Originality/value:** This review provides a comprehensive mapping of Islamic AI ethics, transitioning the discourse from philosophical alignment to enforceable, mechanism-level governance. It offers an integrated conceptual framework for practitioners and policymakers to operationalise Islamic values into auditable AI design constraints.

Keywords: Artificial Intelligence, Islamic Ethics, Maqāṣid al-Sharīʿah, AI Governance, Algorithmic Bias, Amānah, Scoping Review.
Paper type: Review paper.

1. Introduction

The exponential diffusion of artificial intelligence (AI) across finance, governance, education, and religious knowledge practices has transformed it from a mere technological tool into a profound socio-ethical phenomenon. As AI systems increasingly mediate high-stakes decisions, the assumption that AI design and data are value-neutral has been robustly challenged. Evidence increasingly demonstrates that unchecked AI deployment can produce severe harms, including surveillance capitalism, algorithmic bias, and critical accountability gaps (Ramlan, 2025; Waseem & Rahim, 2025; Gunawan et al., 2025). In response, the global discourse on AI ethics has accelerated, yet it remains heavily dominated by Western, secular, and utilitarian paradigms. This dominance has prompted critical inquiries within Muslim-majority contexts regarding the cultural and religious alignment of AI governance, highlighting a pressing need for frameworks anchored in Islamic jurisprudence and moral philosophy (Paiman et al., 2025; Osmanov et al., 2025). Islamic ethics research increasingly treats AI governance not merely as a technical compliance issue, but as a moral and jurisprudential design requirement anchored in concepts such as maṣlaḥa (public welfare), ‘adl (justice), and amānah (trust/custodianship) (Muchtasor, 2025; Bennouna, 2026). Conceptually, Islamic governance frameworks define AI ethics through the lens of maqāṣid al-sharīʿah, the protection of religion, life, intellect, lineage, and wealth, alongside relational duties that mandate the prevention of predictable routes to protected harms (Bennouna, 2026; Elmahjub, 2023). However, a central knowledge problem persists: it remains unclear whether and how specific Islamic principles can be operationalised into AI architectures, decision pipelines, and accountability mechanisms without being reduced to symbolic “ethics-washing” (Sudirman et al., 2025; Zulkifli et al., 2025). Despite a growing body of literature proposing maqāṣid-based evaluations and Shariah-aligned governance, the field exhibits significant fragmentation. There is a noticeable dissonance between high-level normative aspirations and practical implementation guidance. Furthermore, contested views remain regarding AI’s epistemic authority in religious domains, such as fatwā issuance and tafsīr (exegesis), where the risks of hallucination and authority displacement are paramount (Wahid, 2025; Latifi, 2024; Saputra & Afandi, 2025). Controversies also persist concerning the comparative performance and legitimacy of Islamic ethical

frameworks versus globally dominant secular approaches, particularly concerning privacy, algorithmic bias, and institutional responsibility (Muchtasor, 2025; Waseem & Rahim, 2025). These gaps carry profound consequences for trust, legal liability, and social welfare in high-stakes AI deployments (Yaralı, 2026). Given the heterogeneous nature of the existing literature, spanning conceptual mappings, normative fiqh analyses, empirical surveys, and prototype technical frameworks, a systematic literature review or meta-analysis is inappropriate, as the primary goal is not to aggregate effect sizes but to map the breadth and depth of a nascent, complex field. Therefore, a scoping review is the most rigorous methodological choice. Unlike systematic reviews that seek to answer highly specific questions about intervention efficacy, scoping reviews are designed to clarify working definitions, examine the extent and nature of research evidence, and identify gaps that hinder progress (Arksey & O'Malley, 2005; Levac et al., 2010; Tricco et al., 2018). This scoping review aims to systematically examine the potential benefits and challenges of developing AI systems that explicitly incorporate Islamic principles and values. By synthesising findings across domains such as Islamic finance, public services, religious guidance, and education, this review seeks to articulate theoretical implications for governance and accountability. To guide this investigation, the following research questions are formulated:

RQ1. What are the dominant concepts, variables, technologies, mechanisms, or applications identified in the literature regarding Islamic values in AI?

RQ2. What benefits, outcomes, or contributions are associated with the integration of Islamic values in AI systems?

RQ3. What challenges, barriers, risks, or limitations are reported in the development and deployment of Islamic-aligned AI?

RQ4. How do findings differ across countries, industries, populations, regions, or institutional contexts?

RQ5. What theoretical, methodological, practical, or policy gaps remain in the current literature?

2. Conceptual And Theoretical Foundations

The conceptual foundation of Islamic AI ethics is predominantly anchored in Maqāṣid al-Sharīʿah (the higher objectives of Islamic law), which serves as a teleological framework for evaluating the benefits and harms of technology. Ramlan (2025) and Muchtasor (2025) posit that Maqāṣid provides an integrative scaffold spanning the core protections of faith (dīn), life (nafs), intellect ('aql), lineage (nasl), and wealth (māl). Within this framework, AI is not judged merely by its output, but by its alignment with maṣlaḥa (welfare) and its adherence to the prohibition of harm (ḍarar). Complementing Maqāṣid is the concept of amānah (trust/custodianship), which introduces a dimension of spiritual accountability absent in secular frameworks. Waseem and Rahim (2025) and Bennouna (2026) argue that amānah transforms AI governance from a procedural compliance exercise into a duty-bound moral stewardship. This is further operationalised through values such as 'adl (justice), ṣidq (truthfulness), and ḥurma (privacy/dignity). For instance, privacy in Islamic AI ethics is not merely a legal right but a moral boundary that dictates data minimisation and prohibits surveillance (Gorian & Osman, 2024; Farid et al., 2025). Theoretically, the literature reveals a fragmentation between normative jurisprudence and computational mechanism design. On one hand, scholars like Elmahjub (2023) and Raquib et al. (2022) utilise virtue ethics and pluralist benchmarking to critique Western utilitarian assumptions, advocating for an ontological grounding of AI ethics. On the other hand, emerging computational approaches, such as those proposed by Al-Mousawi (2026) and Bennouna (2026), attempt to translate Islamic legal maxims (qawāʿid fiqhiyyah) into multi-objective optimisation constraints and policy-as-code architectures. This theoretical divergence highlights a field in transition: moving from philosophical value semantics toward enforceable, engineering-grade governance logic. The conceptual framework underpinning this review therefore integrates these strands, viewing Islamic values as antecedent moral constraints that must be mediated through technical mechanisms to achieve legitimate and just AI outcomes.

3. Methodology

3.1 Review Design

This study employs a scoping review methodology to map the broad and heterogeneous literature on Islamic values in AI. The design and reporting strictly follow the Preferred Reporting Items for Systematic Reviews and Meta-Analyses extension for Scoping Reviews (PRISMA-ScR) guidelines (Tricco et al., 2018). This approach was selected because it allows for the systematic identification, charting, and synthesis of diverse evidence types, including conceptual, empirical, and policy-oriented studies, without restricting the analysis to specific empirical outcomes.

3.2 Protocol and Registration

No formal review protocol or registration number (e.g., OSF or PROSPERO) was reported in the source material prior to the commencement of this review. The methodology was developed iteratively in accordance with the Arksey and O'Malley (2005) framework and refined by Levac et al. (2010).

3.3 PCC Framework

The Population, Concept, and Context (PCC) framework was utilised to define the scope of the review and guide the search strategy, as recommended by Peters et al. (2015). Table 1 details the PCC operational definitions.

Table 1. PCC Framework

Element	Operational Definition	Examples
Population	AI systems, algorithms, developers, users, and governing bodies.	Machine learning models, generative AI, AI developers, Muslim end-users, regulatory bodies.
Concept	Integration, operationalisation, and evaluation of Islamic ethical principles and values in AI.	Maqāṣid al-Sharīʿah, amānah, ʻadl, ḥurma, Shariah-compliance, Islamic AI governance.
Context	Global applications, with a specific focus on Muslim-majority contexts and Islamic institutional settings.	Islamic finance, public administration, religious guidance (fatwā/tafsīr), Islamic education, healthcare.

3.4 Eligibility Criteria

Inclusion and exclusion criteria were established to ensure the relevance and rigour of the selected studies. Table 2 outlines these criteria.

Table 2. Inclusion and Exclusion Criteria

Criterion	Inclusion Criteria	Exclusion Criteria
Topic/Concept	Directly addresses Islamic values, ethics, or Shariah principles in AI development, governance, or application.	Focuses solely on general AI ethics without Islamic contextualisation, or focuses on Islamic ethics in non-AI technologies.
Context/Population	Applies to AI systems, developers, users, or policymakers in any global context, particularly Muslim-majority regions.	Irrelevant to AI or Islamic ethical frameworks.
Publication Type	Peer-reviewed journal articles, conference proceedings, scholarly books, and comprehensive reviews.	Editorials, opinion pieces, non-academic articles, unpublished working papers.
Language	English and Malay/Indonesian/Arabic (if translated or accessible).	Languages not accessible to the research team.
Publication Period	Published between 2010 and 2026.	Published before 2010.
Study Design	Conceptual, empirical (qualitative, quantitative, mixed), bibliometric, and systematic reviews.	Studies lacking sufficient methodological information or theoretical grounding.

3.5 Information Sources

The literature search was conducted across major academic databases, primarily Scopus and Web of Science, supplemented by IEEE Xplore and SpringerLink to capture technical AI literature. Additionally, citation chaining (backward and forward) was employed to identify foundational and emerging works. The final search was updated in early 2026.

3.6 Search Strategy

The search strategy was developed by transforming the broad research question into specific, targeted queries using Boolean operators, truncation, and subject headings. A representative search string utilised for Scopus and Web of Science is as follows:

("Artificial Intelligence" OR "AI" OR "Machine Learning" OR "Deep Learning" OR "Generative AI") AND ("Islamic ethics" OR "Islamic values" OR "Maqasid" OR "Maqāṣid al-Sharīʿah" OR "Shariah compliance" OR "Amanah" OR "Islamic governance" OR "Islamic finance AI") AND ("governance" OR "ethics" OR "bias" OR "privacy" OR "accountability" OR "alignment")

3.7 Study Selection Process

The initial search yielded 309 papers. To ensure foundational and emerging works were not overlooked, backward and forward citation chaining was applied to the core papers, identifying an additional 41 papers. This resulted in a total pool of 350 candidate papers. After removing duplicates and applying the eligibility criteria through title and abstract screening, 349 papers were deemed relevant. A full-text relevance scoring and sorting process was then conducted, resulting in the inclusion of 127 highly relevant studies for the final evidence charting and thematic synthesis.

3.8 Data Charting Process

Data were extracted and charted using a standardised form capturing: author and year, country, research context, population/sample, research design, theoretical framework, key variables/technologies, main findings, documented benefits, reported challenges, and future research directions.

3.9 Quality Appraisal

Consistent with scoping review methodology, a formal quality appraisal or risk of bias assessment was not conducted. The objective of this review is evidence mapping and thematic synthesis rather than evaluating the methodological rigour of individual studies for the purpose of exclusion (Peters et al., 2015).

3.10 Synthesis Method

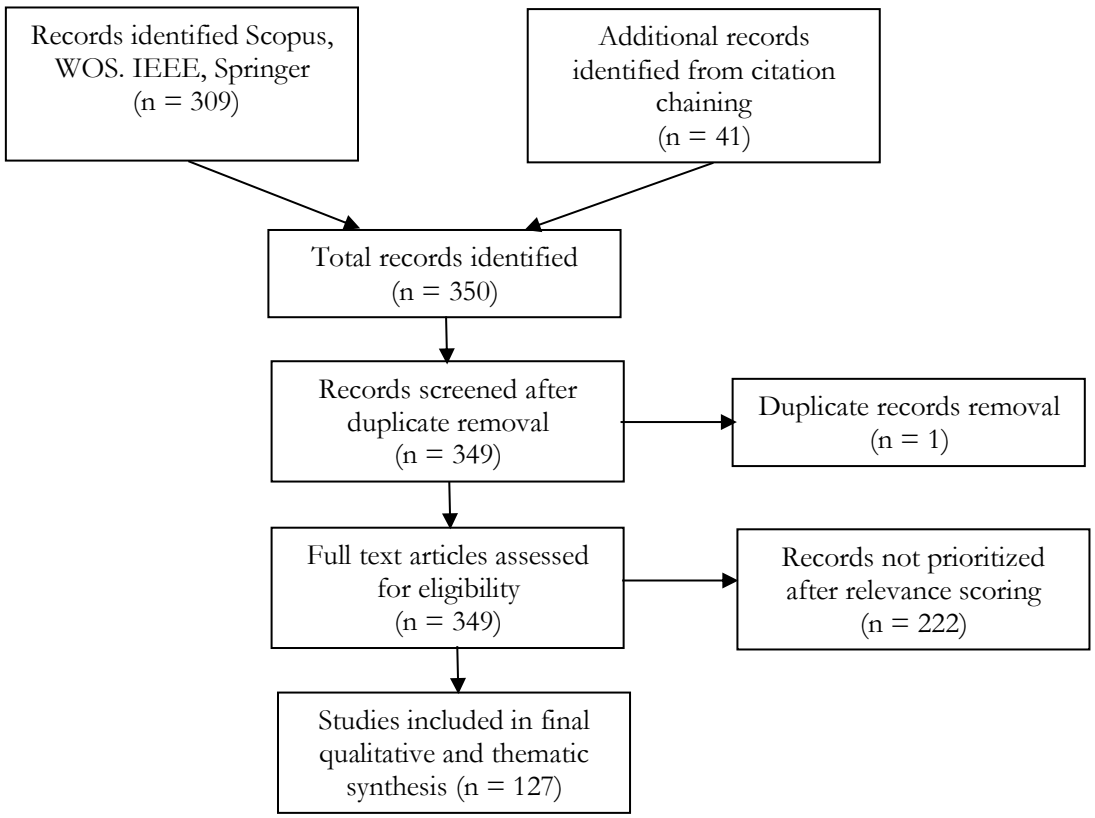
The charted data were analysed using a multi-layered synthesis approach. Descriptive analysis was used to map publication trends, geographic distribution, and methodological approaches. Thematic synthesis was employed to identify recurring patterns, mechanisms, and conceptual categories. Finally, comparative and chronological analyses were conducted to trace the evolution of the field and highlight areas of agreement and divergence across studies.

4. Results

4.1 Study Selection

The study selection process followed the PRISMA-ScR guidelines. The initial database search identified 309 records. Citation chaining added 41 records, bringing the total to 350. After screening titles and abstracts, 349 records were retained for full-text assessment. Following rigorous relevance scoring, 127 studies were included in the final synthesis.

Figure 1. PRISMA-ScR Flow Diagram



4.2 Descriptive Characteristics of Included Studies

The 127 included studies encompass a wide array of contexts, methodologies, and theoretical underpinnings. The literature is heavily concentrated in Islamic governance domains, with 38 studies focusing on Islamic finance, 33 on religious guidance and fiqh, 22 on Islamic education, and 16 on public services. Methodologically, the field is predominantly qualitative and conceptual, intermixed with bibliometric studies and systematic literature reviews. The theoretical landscape is dominated by Maqāṣid al-Sharīʿah (56 studies), followed by the operationalisation of privacy and dignity (34 studies), and justice and fairness (29 studies).

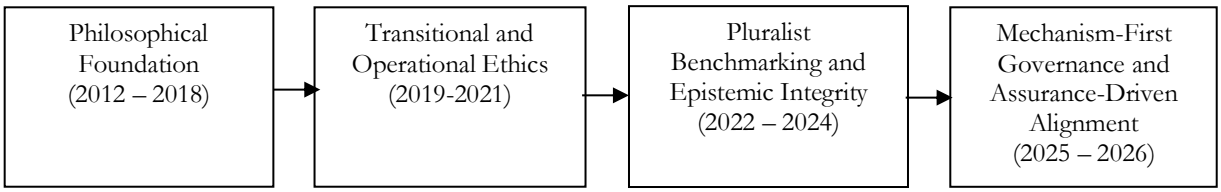
Table 3. Summary Characteristics of Included Studies

No	Characteristic	Distribution / Key Findings
1	Primary Domains	Islamic Finance (38), Religious Guidance/Fiqh (33), Education (22), Public Services (16), Cross-domain threats (13).
2	Dominant Principles	Maqāṣid al-Sharīʿah (56), Privacy/Satr/Dignity (34), Justice/ʻAdl (29), Human Accountability (24).
3	Methodological Design	Predominantly conceptual, normative fiqh analysis, and qualitative; limited empirical/quantitative evaluation.
4	Geographic Focus	Malaysia, Indonesia, Pakistan, UAE, Saudi Arabia, Turkey, Nigeria, and broader global Muslim contexts.

4.3 Publication Trends

The chronological analysis reveals a distinct evolution in the field. The early stage (2012–2018) was characterised by philosophical foundations, value semantics, and ethics education. A transitional period (2019–2021) saw a shift towards addressing misinformation and operational ethics. The expansion stage (2022–2024) marked the emergence of virtue-based normative governance, pluralist benchmarking, and domain-specific challenges, particularly concerning epistemic integrity in religious guidance. The current stage (2025–2026) represents a surge in governance models across public services and finance, culminating in mechanism-first, assurance-driven computational value-alignment advances.

Figure 2. Chronological Development of the Field



4.4 Geographic Distribution

The literature exhibits a strong concentration in Muslim-majority countries, reflecting the contextual necessity for culturally grounded AI governance. Malaysia and Indonesia feature prominently, particularly in studies related to Islamic finance, public services, and education. The Gulf Cooperation Council (GCC) countries, specifically the UAE and Saudi Arabia, are frequently analysed in the context of digital governance, privacy, and state-level AI adoption. Studies from Pakistan and Turkey often focus on gender justice, decolonial alignment, and digital public projects. However, there is a noticeable lack of comparative studies bridging these distinct regional regulatory environments.

4.5 Methodological Distribution

The methodological landscape is heavily skewed towards conceptual and normative analyses. The majority of the 127 studies utilise qualitative methods, including thematic analysis, fiqh methodology, and conceptual framework development. Bibliometric analyses and systematic literature reviews are also common, used to map the broader field. Quantitative empirical studies, experimental designs, and longitudinal evaluations are notably scarce, limiting the ability to draw causal inferences regarding the actual impact of Islamic-aligned AI interventions.

4.6 Theoretical Distribution

Maqāṣid al-Sharīʿah is the undisputed dominant theoretical framework, utilised as an integrative evaluative scaffold across diverse domains. Virtue ethics and duty-based frameworks (focusing on amānah and niyyah) form the second major theoretical cluster. However, there is a distinct emergence of "mechanism-first" theories, which attempt to translate theological concepts into policy-as-code and computational constraints. The field remains theoretically fragmented, with ongoing debates regarding whether Maqāṣid is sufficient for technical operationalisation or if deeper mechanism-level constraints are required.

4.7 Thematic Findings

The thematic synthesis yielded six major themes, capturing the core mechanisms, benefits, and challenges of Islamic AI ethics.

Theme 1: Maqāṣid al-Sharīʿah-based Ethical Grounding for AI Governance

Appearing in 92 of the 127 studies, this theme establishes Maqāṣid al-Sharīʿah as the primary teleological guardrail for AI. Studies argue that evaluating AI through the preservation of faith, life, intellect, lineage, and wealth provides a holistic lens to balance innovation with harm prevention (Ramlan, 2025; Muchtasor, 2025; Mohadi & Tarshany, 2023). While there is broad agreement on its normative utility, divergence exists regarding its operationalisation; some scholars treat

it as a procedural checklist, while others advocate for its use as a dynamic balancing mechanism for ethical trade-offs (Alamsyah et al., 2025; Elmahjub, 2023).

Theme 2: Operationalisation of Justice, Privacy, Trust, and Truthfulness

This theme, present in 88 studies, focuses on translating abstract values into concrete AI requirements. Algorithmic justice (‘adl) is linked to fairness-aware design to prevent discriminatory outcomes (Yaralı, 2026; Zulkifli et al., 2025). Privacy (ḥurma/satr) is conceptualised not just as data protection, but as a dignity-preserving moral boundary that restricts surveillance and extractive data pipelines (Gorian & Osman, 2024; Farid et al., 2025; Bennouna, 2026). Trust (amānah) and truthfulness (ṣidq) are positioned as critical countermeasures against AI hallucinations and misinformation (Mustofa et al., 2025; Ahmad et al., 2025).

Theme 3: Human Accountability, Oversight, and Authority Preservation

A critical consensus across 84 studies is the imperative of human-in-the-loop oversight and the non-substitution of human authority. AI is strictly positioned as a decision-support tool, particularly in epistemically sensitive areas like fatwā issuance and ijtihād (Saputra & Afandi, 2025; Wahid, 2025; Latifi, 2024). The literature insists that epistemic legitimacy requires human scholarly verification and that governance systems must preserve human responsibility (taklīf) for harms arising from opaque model behaviour (Sya’diyah et al., 2025). Divergence arises in how this oversight is enforced, with some advocating for institutional scholarly supervision and others pushing for runtime mechanism controls (Bennouna, 2026).

Theme 4: Epistemic Risks in Religious Guidance and Knowledge Services

Comprising 63 studies, this theme highlights the profound risks of deploying AI in religious domains. While benefits include improved accessibility and efficiency in evidence searching (Khatimah et al., 2025; Umar et al., 2025), the challenges are severe. Studies repeatedly warn of epistemic authority displacement, where AI reduces fiqh complexity, generates hallucinated legal-religious content, and undermines the scholarly chain of transmission (isnād) (Saputra & Afandi, 2025; Wahid, 2025; Latifi, 2024). There is a strong consensus that generative AI is currently unsuitable for autonomous ijtihād due to transparency and inexplicability limitations (Soehardin et al., 2025).

Theme 5: Islamic Value-Alignment in Finance, Fintech, and Public Services

This theme covers 60 studies in finance and 49 in public services. In Islamic finance, AI is evaluated for its ability to enhance Shariah compliance, automate auditing, and detect fraud, thereby improving transparency and operational governance (Shalhoob, 2025; Najib et al., 2025; Kismawadi et al., 2024). In public services, the application of fiqh siyāsah (Islamic political jurisprudence) is used to constrain surveillance-capable systems and protect citizens' rights (Ardiansyah et al., 2025). However, challenges such as the lack of structured Shariah datasets, high integration costs, and regulatory fragmentation are consistently reported (Paiman et al., 2025; Osmanov et al., 2025).

Theme 6: Mechanism-First Custodial Governance and Comparative Benchmarking

An emerging but highly significant theme (present in 44 comparative studies and 9 mechanism-first studies) argues that Islamic ethics must become executable at the mechanism level. This involves formalising amānah and the prohibition of illicit means (ḥarām al-wasīlah) into policy-as-code constraints, harm budgets, and assurance cases (Bennouna, 2026). Comparative studies frame Islamic ethics as both convergent with global principles (fairness, privacy) and distinct through spiritual accountability, proposing Maqāṣid as an overlay atop mainstream risk governance structures like the NIST RMF (Muchtasor, 2025; Waseem & Rahim, 2025).

Table 4. Thematic Evidence Synthesis

Theme	Studies (n)	Core Mechanism	Key Benefits	Primary Challenges
Maqāṣid Grounding	92	Teleological evaluation of AI impacts on 5 protections.	Holistic balancing of innovation and harm prevention.	Operationalisation remains largely conceptual.
Operationalised Values	88	Translating ‘adl, ḥurma, amānah into design constraints.	Mitigation of bias, surveillance, and misinformation.	Lack of standardised measurable metrics.
Human Oversight	84	Human-in-the-loop; AI as non-binding decision-support.	Preservation of epistemic legitimacy and moral agency.	Defining enforcement boundaries for model uncertainty.
Religious Guidance Risks	63	Epistemic guardrails; isnād verification.	Enhanced accessibility to religious knowledge.	Hallucination, authority displacement, decontextualisation.

Finance & Public Services	109	Shariah-compliance automation; fiqh siyāsah rights protection.	Transparency, fraud detection, efficient public service delivery.	Data scarcity, integration costs, regulatory fragmentation.
Mechanism-First Governance	53	Policy-as-code, harm budgets, Maqāṣid overlays on NIST.	Enforceable, auditable controls; reduction of ethics-washing.	Requires advanced technical translation of fiqh concepts.

4.8 Comparative Evidence Matrix

Table 5 synthesizes comparative evidence across three core themes. Regarding Maqāṣid and values, the literature provides a unifying ethical scaffold but lacks empirical testing protocols, creating implementation gaps. In epistemic authority, AI aids evidence mapping but cannot replace scholarly oversight due to hallucination risks, highlighting a need for formal safety regimes. Finally, in finance and governance, AI improves transparency and auditing, yet structural barriers like data scarcity persist, necessitating cross-sector control reuse studies to ensure scalable, Shariah-compliant adoption.

Table 5. Comparative Evidence Matrix

Theme	**Maqāṣid & Values**	**Epistemic Authority**	**Finance & Governance**
Representative Studies	Ramlan (2025); Bennouna (2026)	Saputra & Afandi (2025); Wahid (2025)	Shalhoob (2025); Paiman et al. (2025)
Main Evidence	Maqāṣid provides a unifying scaffold, but lacks standardised testing protocols.	AI cannot substitute scholarly authority in fatwā/ijtihād.	AI enhances compliance but faces structural adoption barriers.
Benefits	Justifies AI design rationales across domains.	Improves evidence searching and mapping.	Transparency, Shariah auditing, fraud prevention.
Challenges	Implementation gaps; interpretive variability.	Hallucinations, misattribution, oversimplification.	Cost, lack of structured datasets, expertise barriers.
Contextual Conditions	Muslim-majority regulatory environments.	Religious guidance, Islamic scholarship.	Islamic banking, public administration.
Research Gaps	Lack of empirical validation of Maqāṣid overlays.	Absence of formal epistemic safety regimes.	Need for cross-sector control reuse studies.

4.9 Chronological Development

The field has evolved from abstract philosophical debates regarding the semantic representation of halal and haram in early computational systems (Ziaee, 2012; Al-aaidroos et al., 2016) to highly specific, domain-ready governance blueprints. The period from 2022 to 2024 was critical in establishing Islamic ethics as a pluralist benchmark capable of critiquing Eurocentric AI ethics monocultures (Elmahjub, 2023; FIRINCI, 2024). The most recent literature (2025–2026) marks a definitive shift toward engineering-grade governance, proposing computational value-alignment architectures and mechanism-first executability (Al-Mousawi, 2026; Bennouna, 2026).

4.10 Agreement and Divergence Across Studies

There is broad consensus that Islamic value integration yields meaningful benefits in justice, welfare, and trust when AI is treated as a tool under human oversight. Furthermore, studies agree that practical risks like bias and surveillance are not merely technical, but epistemological and institutional. However, significant divergence exists regarding operationalisation. While some scholars advocate for Maqāṣid-based evaluative checklists, others argue for mechanism-first policy-as-code constraints, asserting that principle-checklists fail in executability (Bennouna, 2026). Divergence is also evident in the conceptualisation of bias; some treat it as a technical model issue, while others frame it as an epistemic and decolonial authority problem (FIRINCI, 2024; Wahid, 2025). These differences stem from disciplinary divides between normative jurisprudence, qualitative governance studies, and computational mechanism design.

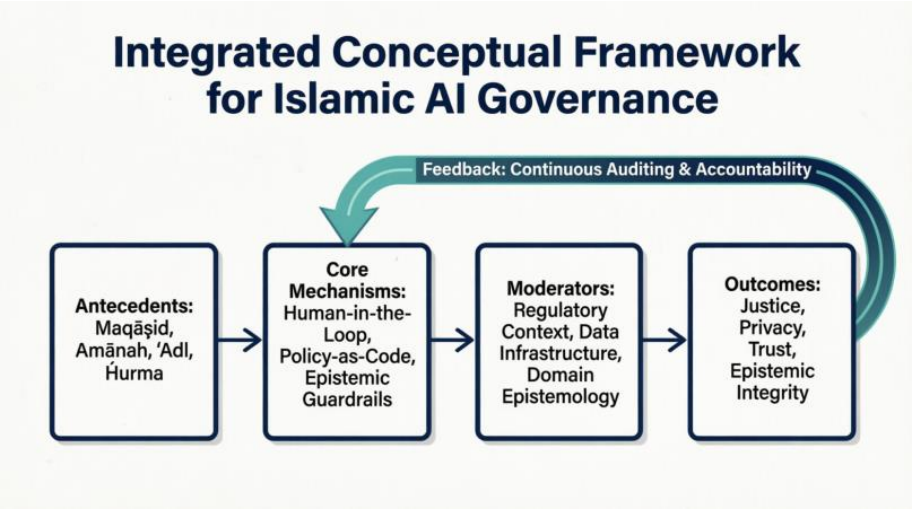
5. Discussion

5.1 Integrated Conceptual Framework

Based on the thematic synthesis, this review proposes an Integrated Conceptual Framework for Islamic AI Governance (Figure 4). The framework posits that Islamic moral antecedents (Maqāṣid, Amānah, ‘Adl) act as foundational constraints

that must be mediated through technical and institutional mechanisms (human-in-the-loop oversight, policy-as-code, epistemic guardrails). These mechanisms are moderated by contextual factors (regulatory environment, data infrastructure, domain-specific epistemology) to produce governance outcomes (transparency, justice, privacy preservation, epistemic integrity). Feedback loops ensure continuous alignment and accountability.

Figure 4. Integrated Conceptual Framework for Islamic AI Governance



5.2 Discussion based on Research Questions

RQ1. What are the dominant concepts, variables, technologies, mechanisms, or applications identified in the literature regarding Islamic values in AI?

The literature reveals a sophisticated taxonomization of Islamic ethical concepts, transitioning from abstract theological principles to concrete governance variables and technical mechanisms. The dominant conceptual framework is undeniably Maqāṣid al-Sharīʿah (the higher objectives of Islamic law), which operationalises AI evaluation through the protection of faith (dīn), life (nafs), intellect (ʻaql), lineage (nasl), and wealth (māl) (Ramlan, 2025; Muchtasor, 2025; Najib et al., 2025). Complementing this teleological scaffold are relational duties and moral variables such as amānah (trust/custodianship), ʻadl (justice), ḥurma or satr (privacy/dignity), ṣidq (truthfulness), and wasatiyyah (moderation) (Waseem & Rahim, 2025; Yaralı, 2026; Gorian & Osman, 2024; Mustofa et al., 2025; Zulkifli et al., 2025).

Mechanistically, the literature identifies a strong consensus on the necessity of "human-in-the-loop" oversight, particularly in epistemically sensitive domains, ensuring that AI functions as a non-binding decision-support tool rather than an autonomous authority-substitute (Saputra & Afandi, 2025; Wahid, 2025; Sya'diyah et al., 2025). Concurrently, an emerging "mechanism-first" paradigm advocates for translating duties like the prohibition of illicit means (ḥarām al-wasīlah) into policy-as-code architectures, harm budgets, and computational optimisation constraints (Bennouna, 2026; Al-Mousawi, 2026).

In terms of applications, the evidence is heavily concentrated in Islamic finance (utilising AI for Shariah compliance, fraud detection, and robo-advisory) (Shalhoob, 2025; Najib et al., 2025; Kismawadi et al., 2024), religious guidance and scholarship (deploying NLP and generative AI for fatwā, tafsīr, and hadith mapping) (Saputra & Afandi, 2025; Umar et al., 2025; Kıranşal, 2025), public services (applying fiqh siyāsah to constrain surveillance and chatbot deployments) (Ardiansyah et al., 2025; Paiman et al., 2025), and education (utilising intelligent tutoring systems grounded in ta'dīb and character building) (Shehab et al., 2025; Hakim et al., 2025; Abdullah et al., 2025).

RQ2. What benefits, outcomes, or contributions are associated with the integration of Islamic values in AI systems?

The integration of Islamic values into AI systems yields significant instrumental and normative benefits, though the literature consistently emphasises that these outcomes are strictly contingent upon robust human oversight and epistemic validation. In Islamic finance and public administration, the primary documented benefits include enhanced transparency, automated Shariah compliance monitoring, and improved operational efficiency in fraud detection and zakat management (Shalhoob, 2025; Khoualed et al., 2025; Ramli, 2025; Wahyudi et al., 2024). By anchoring AI deployment in maṣlaḥa (public welfare), systems can be designed to promote economic inclusion, ecological stewardship, and social justice without compromising ethical integrity (Ramlan, 2025; Zahid et al., 2025; Yunos & Hamdan, 2024).

In the domains of education and religious knowledge, AI integration democratises access to information, offering personalised learning pathways, remote counseling, and scalable evidence-retrieval tools for scholars (Hemmet, 2023; Arif et al., 2025; Rosmaini & Rosmaini, 2025). For instance, NLP applications in tafsīr and hadith studies significantly improve the scalability of corpus analysis and pattern detection (Umar et al., 2025; Kıranşal, 2025). However, a critical interpretation of the evidence reveals that these benefits are highly conditional. In religious guidance, accessibility gains

are only realised when outputs are epistemically validated by qualified scholars; otherwise, the "benefit" of rapid information retrieval is negated by the risk of propagating invalid jurisprudential outputs (Saputra & Afandi, 2025; Wahid, 2025). Thus, the ultimate contribution of Islamic value-alignment is not merely operational efficiency, but the establishment of a governance legitimacy that preserves human moral agency (taklīf) and spiritual accountability (amānah) (Waseem & Rahim, 2025; Bennouna, 2026).

RQ3. What challenges, barriers, risks, or limitations are reported in the development and deployment of Islamic-aligned AI?

The challenges identified in the literature are multifaceted, spanning technical, epistemic, and structural dimensions. The most profound risks are epistemic, particularly in religious domains. Studies repeatedly warn of epistemic authority displacement, where generative AI models hallucinate, misattribute sources, or decontextualise complex fiqh rulings, thereby undermining the scholarly chain of transmission (isnād) and threatening the legitimacy of religious guidance (Saputra & Afandi, 2025; Wahid, 2025; Latifi, 2024; Umar et al., 2025).

Technically and morally, algorithmic bias and privacy erosion represent severe threats to the Islamic principles of ‘adl (justice) and ḥurma (dignity). Bias is frequently traced to Western-centric training datasets and representational imbalances, which distort fairness in both secular and Islamic applications (Yaralı, 2026; FIRINCI, 2024; Kıranşal, 2025). Concurrently, the deployment of AI in public services and digital governance raises acute concerns regarding surveillance capitalism and the erosion of privacy boundaries, necessitating strict data minimisation and purpose limitation (Gorian & Osman, 2024; Farid et al., 2025; Ardiansyah et al., 2025). Furthermore, the opacity of "black-box" models creates accountability gaps, making it difficult to assign liability or demonstrate duty fulfillment when AI systems cause harm (Latifi, 2024; Bennouna, 2026; "Qualitative Study on Rethinking Liabilit...", 2025). Structurally, the literature highlights severe implementation barriers. These include the scarcity of structured, Shariah-compliant labelled datasets, high integration costs, regulatory fragmentation across jurisdictions, and a lack of interdisciplinary expertise bridging Islamic jurisprudence and computational science (Shalhoob, 2025; Paiman et al., 2025; Osmanov et al., 2025; Sudirman et al., 2025).

RQ4. How do findings differ across countries, industries, populations, regions, or institutional contexts?

The application and evaluation of Islamic AI ethics vary significantly across institutional and geographic contexts, driven by differing domain epistemologies and regulatory environments. Within industries, the divergence is stark. In Islamic finance, the focus is predominantly on data structuring, algorithmic auditing, and the development of regulatory sandboxes to ensure compliance with ribā, gharar, and maysir prohibitions (Shalhoob, 2025; Kismawadi et al., 2024; Osmanov et al., 2025). Conversely, in religious guidance and scholarship, the primary concern is not financial compliance, but epistemic verification, the preservation of scholarly authority, and the mitigation of generative hallucinations (Saputra & Afandi, 2025; Wahid, 2025; Latifi, 2024). In public services, the discourse is heavily shaped by fiqh siyāsah (Islamic political jurisprudence), emphasising the tension between state security imperatives (e.g., predictive policing, facial recognition) and the Islamic mandate to protect citizens' privacy and rights from authoritarian drift (Ardiansyah et al., 2025; Jibril et al., 2025).

Geographically and regionally, studies from Malaysia and Indonesia frequently concentrate on public service adoption models (e.g., the TOEM framework), Islamic education, and halal auditing, reflecting a strong institutional push for structured, value-centric technology integration (Paiman et al., 2025; Bakar et al., 2025; Irawan, 2025). Research situated in the Gulf Cooperation Council (GCC) countries, such as the UAE and Saudi Arabia, often focuses on digital governance, state-level privacy norms, and the dissemination of fatwās via AI channels (Gorian & Osman, 2024; Tsourlaki, n.d.). Meanwhile, contexts like Pakistan and Turkey highlight decolonial alignment, gender justice, and the critique of Eurocentric AI monocultures, framing Islamic ethics as a tool for societal equity and thick data representation (Zahra, 2025; FIRINCI, 2024; Yaralı, 2026). In Nigeria, the discourse centres on hybrid accountability models and legal liability for AI systems under local jurisprudence ("Qualitative Study on Rethinking Liabilit...", 2025).

RQ5. What theoretical, methodological, practical, or policy gaps remain in the current literature?

Despite the rapid expansion of the field, the review identifies critical gaps that hinder the transition from normative aspiration to engineering-grade governance. Theoretically, there is a distinct lack of measurable operational metrics for Islamic values. While principles like ‘adl and amānah are well-defined jurisprudentially, they remain difficult to audit as technical acceptance criteria for machine learning models (Gorian & Osman, 2024; Zulkifli et al., 2025; Bennouna, 2026). Furthermore, the literature lacks robust frameworks for resolving multi-objective value conflicts (e.g., trading off privacy against security) using Islamic legal maxims, leaving a gap in computational value-alignment theory (Elmahjub, 2023; Al-Mousawi, 2026). There is also an urgent need for formal "epistemic safety protocols" that define refusal thresholds and provenance requirements for religious AI (Wahid, 2025; Latifi, 2024).

Methodologically, the field is heavily skewed towards qualitative, normative, and descriptive-analytical designs. There is a profound absence of longitudinal empirical evidence, causal inference studies, and side-by-side comparative benchmarks that test whether Islamic overlays actually reduce bias or enhance accountability compared to secular baselines like the NIST RMF (Ramlan, 2025; Sudirman et al., 2025; Muchtasor, 2025).

Practically, the literature lacks executable assurance cases. Proposed governance frameworks often remain at the level of policy checklists rather than verifiable, policy-as-code artifacts that can be enforced within CI/CD pipelines and runtime environments (Bennouna, 2026). Additionally, the scarcity of high-quality, consented, and continuously audited Shariah-labeled datasets remains a critical bottleneck for training and validating aligned models (Shalhoob, 2025; "Towards Intelligent Knowledge Engineering...", 2026).

In terms of **policy and regulation**, there is significant fragmentation. The literature calls for globally coherent, Sharia-compliant regulatory architectures, but current proposals fail to clearly allocate liability across the complex developer-operator-scholar-user chain when AI systems fail or cause harm (Osmanov et al., 2025; "Qualitative Study on Rethinking Liabilit...", 2025; Sudirman et al., 2025). Addressing these gaps is imperative to prevent "ethics-washing" and to ensure that Islamic AI governance delivers verifiable, enforceable, and socially beneficial outcomes.

5.3 Theoretical Implications

The findings offer significant theoretical contributions to the broader field of AI ethics and information systems. Table 6 outlines four key theoretical contributions. First, it extends "responsible AI" from technocratic risk management to moral stewardship (*amānah*). Second, it integrates epistemology with ethics, framing truthfulness as an epistemic governance issue rather than mere interpretability. Third, it shifts focus toward mechanism-first, duty-based constraints to ensure accountability amid model opacity. Finally, it positions Islamic legal reasoning as a pluralist alternative to utilitarianism, offering a robust framework for resolving multi-objective value conflicts in AI alignment.

Table 6. Theoretical Implications

Implication	Description
Extension of Responsible AI Theory	Expands mainstream "responsible AI" from risk management to moral stewardship and spiritual accountability (amānah), challenging purely technocratic models.
Integration of Epistemology and Ethics	Establishes that in religious and moral domains, AI ethics cannot be separated from epistemic authority; truthfulness is an epistemic governance issue, not just an interpretability metric.
Shift to Mechanism-First Theory	Theorises a shift from outcome-based ethical evaluation to duty-based, mechanism-first constraints, explaining accountability under partial human control and model opacity.
Pluralist Value Alignment	Positions Islamic legal reasoning (e.g., ijtihād, epistemic humility) as a reconciliation tool for multi-objective value conflicts, offering an alternative to utilitarian maximisation.

5.4 Practical and Policy Implications

The review yields critical implications for practitioners and policymakers navigating the deployment of AI in Muslim-majority contexts and Islamic institutions. Table 7 outlines actionable implications for key stakeholders to operationalize Islamic AI ethics. Developers must design decision-support systems with strict privacy constraints, while Islamic financial institutions require measurable bias controls and Shariah-compliant datasets. Religious scholars should establish epistemic safety protocols to prevent invalid jurisprudential outputs. Regulators must integrate Maqāṣid principles into public procurement, and educators should foster interdisciplinary governance by combining AI literacy with Islamic jurisprudence to cultivate moral agency in future technologists.

Table 7. Practical and Policy Implications

Stakeholder	Implications
AI Developers & Technologists	Design systems as "decision-support with authority boundaries" rather than autonomous adjudicators. Embed privacy and data "sanctity" as hard constraints to reduce surveillance harms.
Islamic Financial Institutions	Operationalise justice through measurable bias controls. Invest in building structured, Shariah-compliant labelled corpora to overcome data scarcity and integration bottlenecks.
Religious Scholars & Muftīs	Establish "epistemic safety protocols" for AI assistants, including refusal thresholds and citation integrity checks, to prevent the propagation of invalid jurisprudential outputs.
Government & Regulators	Create sector-specific adoption models that integrate Maqāṣid with conventional technology readiness constructs. Implement Maqāṣid-based "gates" in public sector AI procurement.

Educators & Universities	Develop interdisciplinary governance capabilities, combining AI literacy with Islamic ethical jurisprudence, to foster moral agency in future technologists.

5.5 Future Research Agenda

To advance the field from normative aspiration to empirical rigour, the following research agenda is proposed. Table 8 outlines a future research agenda transitioning Islamic AI ethics from conceptual aspirations to enforceable governance. It prioritizes operationalizing core values via measurable metrics, fairness objectives, and privacy frameworks. To validate these, it calls for longitudinal empirical studies and comparative benchmarking against secular models. Furthermore, it emphasizes structural and technical execution by proposing accountability matrices, epistemic safety protocols, executable code integration, and standardized Shariah data governance. Ultimately, this agenda ensures scalable, auditable, and ethically robust AI deployment across sectors.

Table 8. Future Research Agenda

Research Priority	Current Limitation	Recommended Design	Expected Contribution
Measurement of Islamic Values	Principles remain conceptual; hard to audit.	Develop an "Islamic Value Operationalization Kit" with measurable properties (e.g., privacy loss bounds).	Enables repeatable evaluations and cross-institution benchmarking.
Empirical Longitudinal Evidence	Reliance on normative analysis; lack of causal inference.	Multi-site longitudinal pilots tracking bias incidents and trust metrics pre/post-deployment.	Validates the durability of benefits and identifies delayed harms.
Accountability Matrix	Ambiguity in liability allocation across the AI lifecycle.	Build and validate an "Islamic accountability matrix" via legal/organizational case studies.	Clarifies redress mechanisms and duty fulfillment (amānah) in audits.
Epistemic Safety Protocols	Hallucination risks in fatwā/tafsīr lack formal safety regimes.	Adversarial prompt testing of refusal thresholds and provenance requirements in religious AI.	Ensures epistemic guarantees in high-stakes religious domains.
Comparative Benchmarking	Lack of side-by-side empirical comparison with secular frameworks.	Structured comparative audits implementing the same AI under Islamic vs. EU/NIST constraints.	Provides evidence-based policy selection and validates distinctiveness.
Maqāṣid-'adl Fairness Objectives	Standard fairness metrics may not capture Islamic justice.	Develop ML fairness objectives linked to harm-avoidance constraints using religiously-relevant ground truth.	Aligns technical mitigation with the ethical meaning of justice.
Privacy-by-ṣabr Frameworks	Tensions between satr norms and surveillance AI are under-specified.	Design data minimisation schedules and context-bounded retention policies based on fiqh uncertainty reasoning.	Prevents deployment drift toward over-surveillance.
Governance-by-Code Executability	Frameworks lack executable assurance cases in CI/CD pipelines.	Translate Maqāṣid into policy-as-code artifacts and test executability in real deployments.	Reduces ethics-washing by ensuring principles are technically enforceable.

Sharia-Compliant Governance	Data	Lack of structured, consented Shariah datasets.	Establish an open data governance model with standardized annotation and periodic fairness audits.	Removes implementation bottlenecks and enables consistent learning.
Cross-Sector Reuse	Control	Fragmented across domains; principles-to-controls rarely demonstrated.	Conduct cross-sector studies to identify generalizable Maqāṣid→control mappings	Accelerates adoption and reduces redundant governance design.

5.6 Limitations

This scoping review is subject to several limitations. First, the rapid pace of technological advancement means that some proposed governance controls may become outdated quickly, necessitating continuous updating. Second, the literature exhibits geographic and institutional confinement; findings derived from specific country contexts (e.g., Malaysia or the UAE) may overfit local governance arrangements, limiting external validity across diverse regulatory regimes. Third, there is a heavy reliance on qualitative and descriptive evidence, which constrains causal inference and systematic comparison regarding the actual effectiveness of proposed controls. Fourth, limited operational validation means that many frameworks remain under-tested in real-world deployments, weakening the construct validity of "Islam-aligned" outcomes. Finally, the absence of a formal quality appraisal, inherent to the scoping review methodology, means that the methodological rigour of the included studies was not systematically evaluated.

6. Conclusion

This scoping review has systematically mapped the benefits, challenges, and comparative mechanisms of integrating Islamic values into artificial intelligence systems. The literature demonstrates that Islamicly grounded AI can deliver significant instrumental benefits and distinctive governance legitimacy by linking system behaviour to higher purposes (Maqāṣid al-Sharīʿah) and moral duties (amānah). Across domains such as Islamic finance, healthcare, public services, and religious guidance, recurring opportunities include improved compliance, operational transparency, and enhanced access to knowledge. However, the review critically establishes that Islamic integration is not equivalent to generic ethical add-ons. Major challenges cluster around epistemic authority displacement, privacy erosion, algorithmic bias, and profound accountability gaps. Theoretically, this review contributes to the global AI ethics discourse by expanding the paradigm from risk management to moral stewardship, introducing spiritual accountability as a distinct governance layer. Practically, it provides an integrated conceptual framework and a comprehensive future research agenda to guide developers, scholars, and policymakers. The proposed framework emphasises that human-in-the-loop oversight is not merely a temporary safeguard, but an epistemic and moral requirement for domains involving interpretive authority. Ultimately, the corpus of literature indicates a vital transition from normative alignment narratives to engineering-grade governance. To sustain trust and prevent ethical regression, future research must prioritise the development of enforceable, auditable governance architectures. This requires moving beyond conceptual checklists to establish measurable operational metrics, robust privacy safeguards, and formal epistemic safety protocols. Only through rigorous longitudinal, comparative, and mechanism-first research can the promise of Islamic value-based AI be fully realised, ensuring that technological innovation remains firmly anchored in the preservation of human dignity, justice, and moral responsibility.

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