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Artificial Intelligence and Islamic Law: Ethical Implications and Fiqh Fatwas in the Digital Age

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Abstract

Advances in Artificial Intelligence (AI) in the digital age have significantly impacted various fields, including healthcare, education, and the legal system. While AI offers potential benefits, it also presents complex ethical and legal challenges, particularly in the context of Islamic law, which is based on the Qur'an, Hadith, and the fiqh tradition. This research analyzes how key principles of Islamic law—such as maslahah mursalah (public good), qiyas (analogy), and dhaman (accountability)—can be applied to address these challenges. For instance, the principle of maslahah emphasizes ensuring that the use of AI provides the greatest benefit to society, such as by reducing algorithmic bias and protecting data privacy. Additionally, the study evaluates the role of fatwas in providing legal guidance that adapts to modern technological developments. Through a document analysis approach, the research identifies that Islamic law possesses the normative flexibility to respond to issues like algorithmic bias, accountability for autonomous decisions, and data privacy. However, the analysis reveals that existing fatwas are often general and do not provide detailed guidance regarding the complexities of AI. Therefore, a holistic approach is needed—one that integrates classical Islamic principles with the demands of modern technology. This research contributes by proposing a more comprehensive ethical and legal framework for the development and application of AI in accordance with Islamic values. Recommendations include the development of more specific fatwas and empirical research involving scholars, policymakers, and technology developers to ensure responsible and beneficial use of AI in the digital era..

Keywords: *Artificial Intelligence; Islamic law; maslahah mursalah; qiyas; dhaman; technology ethics*

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Introduction

The development of digital technology in recent decades has brought significant impacts in various aspects of human life. One of the most prominent innovations is the advancement in Artificial Intelligence (AI), which has been widely used in various sectors, such as health, education, transportation, and law. (Muvid, 2023). AI has great potential to change the way humans work and interact with the environment, especially with its ability to process large amounts of data, make predictions, and even make decisions independently. (Purwaningsih & Islami, 2023). However, this development also poses various challenges (Khoirunisa, 2023)This is especially true in the areas of ethics and law. In the context of Muslim societies, these challenges become more complex as the use of technology must be in line with the principles of Islamic law that are based on the Qur'an, Hadith, and fiqh traditions. (Track, 2024). Therefore, there is an urgent need to understand how Islamic law can provide a relevant ethical and legal framework in dealing with the challenges posed by AI.

Studies on the relationship between Islamic law and modern technology have increased in recent years. (Elmahjub, 2023). Previous studies have focused on issues such as the use of technology in worship, the application of Shariah-based fintech, and ethical challenges in the development of biomedical technology (Amrullah & Hasan, 2021). For example, research by (Firmansyah & Rusydi, 2024) shows how the principles of Islamic law can be applied in the development of financial technology to ensure its compliance with sharia values. On the other hand, a study by (Rompegading & Putra, 2023) underlines the importance of ethical analysis in the development of biomedical technology from the perspective of Islamic law. However, research that specifically addresses the impact of AI on Islamic ethical principles and fiqh is still relatively limited (Elmahjub, 2023). Most of the existing literature focuses on the implications of the technology in general without considering in depth the unique characteristics of AI. (Raffi, 2024)Such as its ability to make autonomous decisions and the potential for algorithmic bias. This creates a gap in the literature that requires further attention.

One of the key issues faced in this context is how Islamic law can respond to the ethical challenges posed by AI. Some aspects of AI technology, such as data privacy, algorithmic decision-making, and the use of AI in the legal system, have raised questions of fairness, accountability, and responsibility. For example, AI algorithms often display inherent biases in the data used to train them, which can result in unfair or discriminatory decisions. In Islamic law, justice ('adl) is a key principle that must be applied in all aspects of life, including in the application of technology. (Fridawati, 2024).

There is a pressing need to explore how Islamic legal principles—such as maslahah mursalah (public good), qiyas (analogy), and dhaman (accountability)—can be applied to mitigate the risks of bias and injustice in AI technologies (Khoirunisa et al, 2023). Maslahah mursalah emphasizes the importance of maximizing societal benefits while

minimizing harms, such as discriminatory algorithmic bias (Chin et al, 2023). Qiyas allows for the evaluation of new technologies by drawing analogies with established Islamic legal precedents, ensuring that their application remains aligned with Sharia (Raquib et al, 2022). Meanwhile, dhaman underscores the necessity of human accountability for the consequences of AI decisions or actions, especially in autonomous systems.

In addition, AI also poses challenges in terms of responsibility, especially when decisions taken by AI result in harm to individuals or groups. In Islamic law, the concepts of responsibility (dhaman) and accountability play an important role in determining the relationship between actions and their consequences, which raises new questions in the context of autonomous technology. (Djamil, 2023).

The literature suggests that a multidisciplinary approach, which combines the principles of Islamic law with modern technology, can effectively address the challenges faced in implementing AI. One significant challenge is algorithmic bias, which can lead to unfair decisions. These biases often occur due to unrepresentative training data or inherent preferences within the algorithm itself. In the context of Islamic law, such biases contradict the principle of justice ('adl), which is a fundamental value in sharia. Therefore, it is essential to adopt an ethical approach that ensures the use of AI aligns with Islamic principles of justice.

One effective approach in technology-related decision-making is the principle of maslahah mursalah, which emphasizes the concept of public good. This principle allows for a degree of flexibility in Islamic law, enabling it to adapt to new situations that may not be explicitly addressed in classical texts. For instance, research by (Saleh et al, 2020) illustrates how the principle of maslahah can be utilized to ensure that technology serves to provide the greatest benefit to society. Additionally, (Musanna, 2022) demonstrates that e-commerce offers numerous advantages to both sellers and buyers, helping them meet their daily needs in alignment with the principle of maslahah in Islam.

Ethical challenges in AI technology extend beyond algorithmic bias. A significant concern is the responsibility for the consequences of autonomous decisions made by AI. One approach to address these challenges is qiyas (analogy), which evaluates new technological applications based on established Islamic legal precedents (Fiqh, 2024). In this context, AI can be seen as a “tool” used to achieve specific goals. According to this analogy, the moral and legal responsibility lies with the humans who design, use, or control these technologies, as long as their application does not contradict the principles of sharia.

Previous studies have also shown that the role of fatwas is crucial in bridging the gap between classical Islamic law and modern technological challenges. (Muhajir, 2023). Fatwas provide legal guidance that is flexible and responsive to contemporary issues. (Zuhroni, 2019) and (Rozi, 2023). For example, fatwas issued by institutions such as the Indonesian Ulema Council (MUI) and Dar al-Ifta in Egypt have provided legal guidance for various

technological issues, including the use of sharia-based social media and fintech applications. However, the application of fatwas in the context of AI is still in its infancy and is often general in nature, without going into depth on specific ethical and legal implications.

Despite the significant contributions of previous studies, there is a clear gap in the literature regarding the relationship between AI and Islamic law. Most studies focus on either the ethical or legal aspects separately, without attempting to integrate the two in a holistic framework. In addition, existing studies tend to be descriptive in nature and lack practical guidance that can be used by decision-makers, scholars, or technology developers. This research seeks to fill that gap by providing a more comprehensive and applicable analysis of how Islamic law can provide an ethical and legal framework for dealing with the challenges posed by AI. As such, this research not only makes a theoretical contribution but also has significant practical implications.

The purpose of this research is to analyze how Islamic legal principles can be applied to address the ethical and legal challenges posed by AI. It also aims to explore the role of fatwas in providing relevant and responsive legal guidance to modern technological developments. The novelty of this research lies in its holistic approach, which integrates ethical and legal analysis within one comprehensive framework. In addition, this research makes a significant contribution to the literature by proposing a new approach that can be used to address issues such as algorithmic bias, data privacy, and liability in the context of AI. With this approach, this research is expected to provide deep and relevant insights for scholars, policy makers, and technology developers in dealing with ethical and legal challenges in the digital age.

Research Method

This research employs a qualitative approach aimed at gaining an in-depth understanding of phenomena within their social, cultural, and normative contexts. Specifically, it examines Islamic law and ethics as an evolving value system that addresses technological challenges, particularly those related to artificial intelligence (AI). This approach facilitates the interaction and alignment of fundamental fiqh values with Islamic ethical principles, particularly in tackling novel issues that lack historical precedents, such as algorithmic bias, data privacy, and moral responsibility in AI-based decision-making.

The primary reason for selecting this approach is the exploratory and normative nature of the research, which cannot be addressed quantitatively. A qualitative approach offers the flexibility needed to analyze complex phenomena, including how Islamic legal principles can be adapted to address ethical and legal challenges posed by modern technology. Document analysis was chosen as the main method because it aligns with the research's focus on understanding the textual and theoretical principles of Islamic law and applying them in a contemporary context.

This research employs a document analysis design, which is an effective method for exploring the normative framework of Islamic law and its adaptation to modern issues (Bowen,

2009). This approach enables researchers to systematically review classical Islamic legal texts, official fatwas, and contemporary literature to identify relevant patterns and theoretical frameworks (Creswell, 2014). The analysis includes primary sources such as Imam Malik's Al-Muwatta', which discusses maslahah mursalah, and Imam Shafi'i's Al-Umm, which is relevant to qiyas. Additionally, fatwas from Islamic institutions, including MUI Fatwa No. 24 of 2017 and the fatwa from Dar al-Ifta in Egypt, as well as contemporary literature by (Raffi et al, 2024) and (Saleh et al, 2020), are also part of this analysis.

The document analysis stage involved gathering data from various sources and classifying documents according to key themes: maslahah mursalah, qiyas, and dhaman. A thematic analysis was conducted to identify significant patterns related to the application of Islamic legal principles in the context of artificial intelligence. Additionally, data triangulation was performed to enhance the reliability of the findings. This approach was selected because it aligns with the research's objective of understanding Islamic legal principles both textually and theoretically, and applying them to address the ethical and legal challenges posed by modern technology.

Results and Discussion

Relevant Principles of Islamic Law

Islamic law provides a solid normative framework to answer new challenges that arise due to developments in the digital era (Supriatna, 2023), this includes modern technologies such as Artificial Intelligence (AI). Some key principles in Islamic law, such as *maslahah mursalah* (public good), *qiyas* (analogy), and *dhaman* (accountability), offer flexibility in dealing with contemporary issues that have not been explicitly regulated in classical texts. These principles can be adapted to ensure that AI is used ethically, responsibly, and brings benefits to society at large.

1. Maslahah Mursalah

In Islamic law, maslahah mursalah refers to a principle that aims to promote benefits and prevent harm when making legal decisions. This concept is often discussed in classical usul fiqh (the science of Islamic jurisprudence) by traditional scholars, such as Imam Ash-Syatibi in his work, Al-Muwafaqat fi Usul al-Shari'ah (Asy-Syatibi, 1997). This principle is particularly relevant in dealing with issues that are not listed in classical texts but have a major impact on the welfare of society. For example, AI technology, which is used in various applications such as labor recruitment, weather prediction, and medical analysis, can bring significant benefits if designed and used correctly. For example, AI algorithms used in recruitment processes may unintentionally perpetuate gender or ethnic bias due to flaws in the training data. If left unregulated, this can lead to unfair treatment and discrimination. Similarly, in healthcare, the use of AI in patient data analysis poses risks to privacy if proper safeguards are not implemented. These examples highlight the need for ethical governance to prevent harm.

Study (Iib Hibaturohman, 2024) highlights that maslahah mursalah can inform technology policy-making that focuses on social justice. For example, AI algorithms used in the hiring process should be designed to

eliminate gender or ethnic bias that could discriminate against certain candidates. From an Islamic perspective, ensuring fairness in algorithms is part of maslahah, as discriminatory algorithms would violate the principle of 'adl (justice) and cause mafsadah for certain groups.

In addition, maslahah is also relevant in regulating the use of big data, which is the basis of AI. (Mafiah & Hidayati, 2023).. For example, in healthcare, the use of AI to analyze patient data can improve diagnosis and treatment. However, patient data must be managed securely to protect privacy, which also falls under the maslahah principle.

2. *Qiyas*

Qiyas is a method of analogy used in Islamic law to find legal solutions for new issues that are not explicitly addressed in the Qur'an or Hadith. This principle is discussed in detail in Imam Al-Ghazali's work, Al-Mustasfa. It explains that qiyas involves relating a new case to an existing case with a clear legal precedent, based on the 'illat (legal reason) (Al-Ghazali, 1993). This principle allows scholars to evaluate new situations by comparing them with similar cases that already have legal precedents. In the context of AI technology, qiyas can be applied to assess how new technologies such as *machine learning* algorithms can be analogized to traditional tools or mechanisms in Islamic law.

For example, artificial intelligence (AI) can be analogized as a tool used to achieve a specific goal. For example, machine learning algorithms implemented in recommendation systems in e-commerce help users find products based on their preferences. In the context of Islamic law, this can be compared to traditional tools such as scales in trade transactions that are used to ensure fairness in the measurement of goods. Just like scales, AI itself has no moral responsibility; the responsibility remains with the humans who design, operate or use the technology. This approach is in line with the principle of qiyas, where the law of an action or tool is determined by analogy to a case that has precedent in the Islamic legal tradition.

In Islamic fiqh, a tool used in an action has no moral responsibility; the responsibility lies entirely with the user of the tool. By this analogy, the decisions generated by AI algorithms should be considered the result of the actions of the developers or users of the technology, making them responsible for the legal implications of those decisions.

However, qiyas also has limitations in dealing with highly complex technologies like AI. In some cases, AI technologies have a high degree of autonomy that makes it difficult to compare with traditional tools. Therefore, while qiyas offers a useful starting approach, it needs to be combined with other approaches to address AI's unique challenges.

3. Dhaman

In Islamic law, dhaman or accountability refers to the principle that every action has legal consequences, and the individual responsible for the action must bear the consequences. This principle is particularly relevant in AI technology settings, where decision-making is often done by algorithms designed to operate autonomously. When AI decisions have a negative impact, for example in a wrong medical diagnosis or an autonomous vehicle accident, a

key question is who is liable: the technology developer, the user, or the system itself?

Research (Dinarti, 2024) discusses the application of the dhaman principle in the context of modern technology, highlighting that accountability should remain with the humans who develop or use the technology. In the case of autonomous vehicles, for example, in the event of an accident caused by an algorithm error, the software developer and vehicle manufacturer should be held responsible for the impact. This principle is in line with the view of Islamic law which emphasizes the responsibility of individuals for their actions, whether directly or indirectly. However, the application of the dhaman principle becomes more complex when AI technology has machine learning capabilities, which means the system can make decisions that are not fully programmed by humans. In this situation, responsibility may be shared between developers, users, and other parties involved in the AI decision-making process. Therefore, more specific legal guidance is needed to ensure accountability in cases involving AI technology.

Artificial Intelligence in the Perspective of Islamic Law

Artificial Intelligence (AI) is a technology that is increasingly being used in various sectors. (Rozali, 2024)AI is a technology that is increasingly being used in various sectors, including finance, healthcare, transportation, and education. With the ability to learn, process information, and make decisions, AI offers significant benefits but also presents new challenges in the application of Islamic law. Some of the key issues relevant in this context are the characteristics of AI, the ethical challenges it faces, and its potential to support sharia objectives.

a. Definition and Characteristics of AI

Artificial Intelligence (AI) is a technology that enables systems to learn from data, make predictions, and make decisions without direct human intervention. (Rosidin, 2024). One of the main characteristics of AI is autonomy (Nasrullah, 2019)This means that the system can operate independently based on the algorithms it has designed and the data it has processed. This characteristic raises legal dilemmas in Islam, especially related to responsibility and accountability. In Islamic law, every action has legal consequences, and the responsibility usually lies with the perpetrator of the action. However, with AI, the question arises: who is responsible for the decisions taken by the autonomous system?

For example, autonomous vehicles operating with AI have the potential to cause accidents without direct human intervention. In the Islamic perspective, the principle of responsibility (dhaman) requires that a person be accountable for the consequences of their actions. In the context of AI, responsibility can be blurred as decisions are made by the system, not by humans directly.

In addition, AI often learns from the data provided to it, which may contain biases or misinformation. This suggests that while AI is autonomous, the responsibility for its decisions remains with the developer or user of the technology. As such, there is a need for a legal framework that ensures

that these technologies are designed and used responsibly in accordance with Islamic values.

b. The Ethical Challenges of AI

AI presents unique ethical challenges, which can be analyzed from the perspective of Islamic law. Some of the key challenges include data privacy, algorithmic bias, and autonomous decision-making.

1. **Data Privacy:** In Islam, privacy is a fundamental right that must be protected. The Qur'an and Hadith emphasize the importance of maintaining individual secrets and privacy, which is closely linked to the concept of trust. In the context of AI technology, privacy is a major issue because this technology often involves the collection and analysis of big data. (Rahmawati, Siti Nurhaliza. et. al, 2023). For example, algorithms used in public surveillance can monitor individuals' behavior, which may violate their privacy rights. This kind of violation contradicts Islamic principles that require the protection of privacy.
2. **Algorithmic Bias:** AI algorithms often reflect biases present in their training data, which can result in unfair decisions. In Islam, *justice ('adl)* is a core principle that should be applied in all aspects of life (Almubarok, 2018). Discriminatory algorithms, for example in job hiring processes or credit scoring, violate this principle of justice. Therefore, it is important to evaluate AI algorithms to ensure that the resulting decisions are fair and unbiased.
3. **Autonomous Decision Making:** Decisions taken by AI pose significant legal challenges. Can the AI system be held liable for its decisions, or should the responsibility remain with the developer or user of the technology? In the case of autonomous vehicles or medical misdiagnosis, this question becomes particularly relevant. Islamic principles of moral and legal responsibility require humans to take responsibility for the actions they facilitate, including decisions made by the technology they use. This requires more detailed legal guidance to address this challenge.

c. AI Applications in the Islamic Context

AI has great potential to support benefits in various aspects of life, including Islamic education, Islamic finance, and the legal system. However, its use must be in accordance with sharia principles so as not to violate Islamic values.

1. **Islamic Education:** In education, artificial intelligence (AI) can play a significant role in facilitating the learning of the Quran, Hadith, and fiqh. For instance, AI-based applications such as "Tarteel" help users enhance their Quran reading skills by utilizing voice recognition technology to identify errors in tajweed and pronunciation. Additionally, platforms like "Muslim Pro" provide AI features that make it easier for users to interactively understand the interpretations of the Quran and Hadith. Research by (Purwaningsih & Islami, 2023) also confirms that the use of AI in Islamic education can accelerate the learning process by providing easier access and personalization

of educational materials according to user needs.

For example, AI-based applications can help users learn tajweed, memorize the Quran, or understand tafsir. However, it is important to ensure that the content presented by these technologies is theologically and ethically correct. The algorithms used should be overseen by scholars to ensure their compatibility with Islamic values.

2. **Islamic Finance:** In finance, AI can be used to improve the efficiency of Islamic financial services, such as risk analysis of halal investments or shariah-based portfolio management. Research (Sa'ad, 2020) shows that AI can help Islamic financial institutions to provide better services, but the algorithms used must be designed to ensure that transactions remain compliant with sharia law.
3. **Algorithm-based Court System:** AI also has the potential to be used in the Islamic legal system, for example to assist judges in evaluating cases based on existing legal precedents. However, its use should be closely monitored to ensure that decisions generated by algorithms are not biased or violate Islamic principles of justice. In this regard, AI should be seen as an aid, not a substitute for human decision-making.

   AI should be seen as a tool rather than a replacement for human decision-making. Research indicates that, despite its advanced analytical abilities, AI frequently struggles to grasp complex social, cultural, and moral contexts. For instance, a study by (Rahmawati, et al, 2023) AI algorithms in legal systems can provide recommendations based on existing data. However, they still require human oversight to ensure fairness and the proper application of ethical principles. Thus, AI should complement human decision-making rather than replace it entirely.

The Role of Fatwa in Responding to AI Technology

Fatwas, as one of the instruments of Islamic law, play an important role in bridging the principles of Islamic law with the new challenges presented by modern technology. In the context of Artificial Intelligence (AI), fatwas have great potential to provide relevant legal and ethical guidance, particularly in ensuring that the application of these technologies is in line with sharia. However, despite its importance, the role of fatwa in responding to AI technology still faces challenges, such as its often general nature and lack of specificity in addressing complex AI issues.

a. Fatwa and the Dynamics of Technology

Fatwas are non-binding legal rulings given by religious scholars or institutions to answer legal questions that arise in daily life. One of the main advantages of fatwa is its flexibility in responding to new issues. (Qurrota, 2021)including the development of modern technology. In this context, fatwas serve as a guide for Muslims to use technology ethically and in accordance with sharia principles (Hanafi, 2023). With its adaptive nature, fatwa allows Islamic law to remain relevant in the face of the challenges of the times.

Along with the increasing use of technology, various fatwas have been

issued to address technological issues, such as the use of social media, personal data protection, and sharia-based fintech applications. These fatwas show how Islamic law can be applied in the context of modern technology, emphasizing principles such as justice ('adl), responsibility (dhaman), and public good (maslahah mursalah). For example, the Indonesian Ulema Council (MUI) has issued a fatwa on the use of social media that highlights the importance of maintaining ethics and privacy in digital interactions. (Fatwa & Ulama, 2017b).

However, the dynamics of technologies such as AI present challenges that are far more complex than those of previous technologies. AI has unique characteristics, such as machine learning and autonomous decision-making, which require a more in-depth legal approach. Therefore, fatwas in the context of AI should be able to explore specific issues, such as legal liability in autonomous systems or the impact of algorithmic bias on social justice.

b. Fatwa on Modern Technology

Several fatwas that have been issued by international and national Islamic institutions show serious efforts to respond to the challenges of modern technology. For example, the fatwa on privacy protection in social media emphasizes the importance of maintaining trust in the management of personal data. (Fatwa of the Ulema . The fatwa on Shariah-based fintech applications provides guidance to ensure that digital financial services remain compliant with the principles of Islamic law. (National Sharia Council, 2018). This suggests that fatwas play an important role in providing ethical guidance that is relevant to the needs of Muslims in the digital age.

However, in the context of AI, the existing fatwas still tend to be general in nature. For example, fatwas on the use of technology generally emphasize the importance of ensuring that technology is not used for purposes that violate Shariah. While this principle is relevant, it is not specific enough to address issues such as algorithmic bias, liability for AI errors, or data privacy in AI systems. In the case of autonomous vehicles, for example, existing fatwas may not provide clear guidance on who is liable in the event of an accident.

c. Fatwa Limitations in the Context of AI

While fatwas are flexible tools in responding to new challenges, research shows that most existing fatwas still have limitations in dealing with the complexities of AI. One of the main limitations is the lack of specificity in addressing issues unique to AI, such as algorithmic bias, autonomous decision-making, and big data privacy. This creates a gap between the legal needs and the available guidance for the Shariah-compliant use of AI.

This limitation is largely due to the lack of multidisciplinary involvement in fatwa drafting. AI is a highly technical technology, and understanding its implications requires collaboration between scholars, technologists, and ethicists. Without this interdisciplinary approach, fatwas tend to only outline general principles without providing practical guidance that can be applied by AI developers or users.

In addition, the ever-evolving nature of AI means that fatwas issued often become outdated quickly. For

example, a fatwa on the use of a particular technology may no longer be relevant when that technology undergoes significant developments. Hence, there is a need for a mechanism to ensure that fatwas in the context of AI can be updated regularly to keep them relevant to the latest technological developments.

A potential solution to overcome this limitation is to establish a fatwa institution that specializes in modern technology issues. This institution could work with technology experts to produce fatwas that are not only sharia-compliant but also applicable in the real world. In this way, fatwas can become a more effective tool in addressing AI challenges in the digital age.

Towards an Ethical and Legal Framework for Artificial Intelligence in Islam

The discussion surrounding the interaction between Artificial Intelligence (AI) and Islamic law highlights that while AI technology offers significant benefits to society, it also presents complex ethical and legal challenges that require careful consideration. Key principles in Islamic law, such as maslahah mursalah (public good), qiyas (analogy), and dhaman (accountability), provide a relevant framework for addressing the implications of AI technology in the digital age. The principle of maslahah mursalah can be applied to ensure that AI is designed to provide the greatest benefit to society. For instance, a study by (Mafiah & Hidayati, 2023) demonstrates how AI can be utilized in medical data analysis to enhance patient diagnosis and treatment.

Meanwhile, qiyas allows analogies with traditional tools, as described by (Sanuri, 2024), who outlines how Islamic legal principles can be applied to assess new tools or technologies. The principle of dhaman, as discussed by (Dinarti, 2024), emphasizes the importance of human accountability in the use of autonomous technology, thereby ensuring that users, developers or involved parties remain responsible for its impact. These principles provide a normative basis that is not only adaptive but also progressive in responding to technological developments.

A maslahah-based approach highlights the importance of maximizing the benefits of AI technology for society while minimizing potential harms. This is especially relevant in fields such as Islamic finance, education, and legal systems, where AI can facilitate more efficient and inclusive decision-making. For instance, research conducted by (Sa'ad et sl, 2020) demonstrates that AI-based algorithms in robo-advisory services can assist Islamic financial institutions in providing more accurate risk analysis and managing sharia-compliant portfolios.

In the field of education, applications like Tarteel AI utilize voice recognition technology to facilitate Quranic learning, helping users improve their tajweed and pronunciation. In the legal sector, (Raffi et al, 2024) highlight the potential of AI to assist judges in evaluating cases based on legal precedents. However, they emphasize that human supervision is still necessary to ensure fairness and accountability. This approach aligns with the principle of maslahah, which

seeks to balance maximizing benefits while minimizing harm.

From a dhamin perspective, the concept of dhaman in Islamic law can be used to determine moral and legal responsibility in the use of AI. Although these technologies are autonomous, the responsibility for their use should remain with humans, be they developers, users, or other parties involved in AI-based decision-making processes. As such, this accountability framework helps prevent misuse of the technology that could negatively impact individuals or society.

Fatwas as an instrument of Islamic law have a key role to play in bridging the gap between modern technological challenges and Islamic legal traditions. However, analysis shows that existing fatwas tend to be general and lack specific guidance on the complex ethical and legal implications of AI. For example, the Indonesian Ulema Council's (MUI) fatwa on personal data protection in social media emphasizes the importance of maintaining trust in the management of personal data, but does not explicitly address new challenges such as algorithmic bias or legal liability in autonomous systems (Fatwa & Ulama, 2017). In addition, the fatwa of Dar al-Ifta in Egypt on technology only provides general guidance so that technology does not violate sharia, without providing specific details regarding the implications of AI in the context of autonomous decision-making. The study by (Raffi et al, 2024) underlines that more detailed guidance is needed to address cases such as accidents involving autonomous vehicles or medical misdiagnosis caused by AI algorithms. Thus, there is an urgent need to develop more specific and relevant fatwas that can provide applicable ethical and legal guidelines. Therefore, a more holistic approach is needed in designing fatwas or legal guidelines that can be directly applied by individuals, institutions, and policymakers.

Overall, this study confirms that Islamic law has the flexibility and relevance to respond to the challenges of AI. By integrating classical fiqh principles, ethical approaches, and applicative guidelines, AI technologies can be used responsibly to create benefits in the digital age. However, gaps in literature and practice point to the need for further research to ensure that Islamic legal guidance remains adaptive and relevant to ever-changing technological developments. This contribution lays the foundation for the development of a more comprehensive ethical and legal framework for regulating AI technology in accordance with Islamic values.

CONCLUSION

This research concludes that Islamic law has the flexible capacity to provide ethical and legal guidance to the use of Artificial Intelligence (AI) in the digital age. Key principles such as maslahah mursalah (public good), qiyas (analogy), and dhaman (accountability) can be adapted to deal with the unique challenges of AI. Maslahah emphasizes the importance of maximizing social benefits and preventing social harms, qiyas allows Islamic law to assess new technologies through analogy with existing legal precedents, while dhaman asserts that responsibility for the negative impacts of AI should remain with the humans involved in its development. This

research also underscores that fatwas as a dynamic Islamic legal instrument play an important role in responding to modern technological issues. However, existing fatwas still lack specificity in addressing AI complexities, such as algorithmic bias, data privacy, and legal responsibility in autonomous systems. This emphasizes the need to develop more comprehensive fatwas, based on an interdisciplinary approach, to provide guidance that is more applicable to AI technology. Overall, this research makes an important contribution to the Islamic legal literature related to modern technology and offers a relevant ethical framework for the development of more inclusive and equitable AI technologies. It also serves as a practical guide for scholars, policy makers, and technology developers in ensuring that AI is used responsibly in accordance with Islamic values. As a next step, empirical research is needed to evaluate the effectiveness of fatwas in regulating the use of AI in Muslim communities. In addition, in-depth interviews with scholars, policymakers, and technology practitioners can provide additional insights that are more applicable to developing an Islamic legal framework that is responsive to modern technological developments. With the integration of classical principles and contextual approaches, AI technology has great potential to create benefits in the digital age while respecting Islamic values.

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