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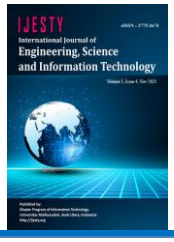

Islamic Law in the Era of Artificial Intelligence: A Systematic Literature Review

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Abstract

This systematic literature review examines the intersection between Islamic law and artificial intelligence, aiming to identify how Shariah principles address the ethical, legal, and practical challenges posed by emerging AI technologies. The study applies the PRISMA method to analyze 67 peer-reviewed publications from 2010 to 2025 sourced from central databases. The reviewed literature is categorized into five core themes: Shariah-aligned AI ethics, AI personhood and legal responsibility, the integration of AI in Islamic finance and judiciary systems, AI-assisted fatwa issuance and ijtihad, and regulatory gaps in aligning AI with maqasid al-shariah. Findings suggest an increasing scholarly engagement with Islamic jurisprudence as a moral compass for technological governance. However, the research also reveals inconsistencies in theological interpretations and a lack of policy frameworks within Muslim jurisdictions. The review concludes that a cohesive Shariah-based framework for AI ethics is both necessary and timely, and it proposes strategic directions for future research and the development of institutional policy.

Keywords: *Islamic Law, Artificial Intelligence, Shariah, Ethical AI, Fatwa Automation.*

1. Introduction

The rise of artificial intelligence (AI) is transforming nearly every domain of human activity, including those traditionally governed by religious law and moral reasoning [1][2]. In Muslim-majority societies, this transformation brings into sharp focus the relationship between emerging technologies and Islamic jurisprudence [3]. While global discussions of AI ethics frequently draw upon secular philosophical traditions, the Islamic legal framework offers a distinctive, divinely rooted paradigm that emphasizes justice (ʿadl), human dignity (karāmah), and public welfare (maṣlaḥah). This review seeks to understand how Islamic law engages with the ethical, legal, and epistemological challenges posed by AI across domains such as governance, finance, judiciary, and religious decision-making.

The increasing deployment of AI systems in Islamic finance, judicial reasoning, and even fatwa automation prompts serious reflection on how Shariah can adapt—or resist—technological encroachment [4][5]. At the same time, the potential of AI to enhance service delivery and knowledge processing invites optimism about its Shariah-compliant uses [6][7]. These tensions between caution and innovation necessitate a scholarly synthesis that is both doctrinally informed and technically literate. Yet, much of the existing literature is fragmented, lacking a comprehensive thematic analysis of how AI is addressed within the Islamic legal discourse.

This study applies a systematic literature review (SLR) to explore the convergence of Islamic legal thought and AI-related challenges [8]. It focuses on extracting thematic trends from the last fifteen years of scholarship (2010–2025), thereby offering both a descriptive and critical evaluation of the current state of the field. The goal is to identify the key areas where Islamic jurisprudence is actively engaging with AI and to assess the robustness of these engagements from both theoretical and practical perspectives.

Based on this context, the study is guided by the following research questions (RQs):

a. RQ1: What themes dominate the academic discourse on Islamic law and artificial intelligence from 2010 to 2025?
b. RQ2: How do Islamic scholars conceptualize AI ethics in relation to maqasid al-shariah?
c. RQ3: To what extent has Islamic legal scholarship addressed the personhood and liability of AI systems?
d. RQ4: What applications of AI have been explored in the context of Islamic finance, judiciary, and fatwa issuance?
e. RQ5: What institutional and governance challenges remain unaddressed in the current literature?

The significance of this review lies in its potential to advance interdisciplinary dialogue and inform policy development for the ethically responsible and theologically sound integration of AI in Muslim societies. It aims to establish a framework that bridges the gap between Islamic jurisprudence and emerging AI technologies. By systematically analyzing existing literature, this study uncovers both opportuni-

ties and limitations within current Islamic discourse on AI. It also highlights how Islamic legal reasoning, particularly maqasid al-shariah, can guide technological ethics and governance. The review serves as a resource for policymakers, religious scholars, and technologists interested in cultivating an ethically balanced AI ecosystem. Moreover, it calls for greater institutional investment in Shariah-AI research collaborations. Ultimately, this review aspires to shape a future in which AI development is informed not only by efficiency and utility but also by spiritual integrity and justice.

2. Literature Review

The literature review establishes a theoretical and empirical basis for examining the interaction between Islamic law and AI, highlighting dominant themes such as maqasid al-shariah ethics, AI personhood, applications in finance and judiciary, automation in fatwa processes, and policy gaps [9][10][11][12]. It adopts a systematic approach to classify and analyze the literature across coherent subthemes, revealing patterns of consensus, debate, and divergence. This critical engagement contextualizes current academic trends and identifies underexplored areas that inform the study's methodology and conclusions.

2.1. Ethical Foundations and Maqasid al-Shari'ah

The Intersection between Islamic Ethics and AI: A Foundational Layer in the Literature. Scholars focus on the alignment between AI principles—like justice, transparency, and accountability—and the maqasid al-shariah [13]. These objectives guide Muslim ethical thought, particularly in ensuring the public good (maslahah) in the use of technology. Authors such as Kamali and Altamimi emphasize the compatibility of Islamic ethical reasoning with global frameworks for AI ethics. They argue that maqasid provides an indigenous moral compass for Muslim societies in adopting AI. The literature agrees that ethical AI must be rooted in both universal values and religious norms.

However, many works are theoretical and lack operational models that integrate Islamic values in AI system design. There is a noticeable absence of empirical studies validating the maqasid framework in real-world AI applications [14][15]. Some authors call for the development of Shariah-compliant auditing mechanisms to ensure technological transparency. These suggestions remain underdeveloped in terms of technical feasibility or regulatory practice. A few pioneering institutions are attempting to establish ethical review boards that incorporate Islamic jurists. However, the broader adoption of such mechanisms across Muslim countries remains limited.

The literature also highlights a methodological gap in ethical reasoning between Islamic and secular traditions. While Western AI ethics often emphasize individual rights, Islamic discourse focuses on collective welfare and divine accountability. This distinction is not always well-integrated in comparative studies. The authors recommend more dialogue between ethicists, technologists, and Shariah scholars to bridge these paradigms. The future of AI ethics in Islamic law depends on interdisciplinary efforts and institutional commitment. The maqasid framework offers a promising direction but requires systemic support to influence AI development in a meaningful way.

2.2. AI Personhood and Legal Accountability

Debates around AI personhood in Islamic law revolve around classical concepts of agency, intention (niyyah), and intellect ('aql) [16]. Unlike Western legal systems, which often entertain corporate or synthetic personhood, Islamic jurisprudence anchors moral and legal responsibility in human consciousness. Most scholars argue that AI cannot bear taklif (legal obligation) due to its lack of moral intent. Therefore, liability for AI actions must reside with human operators, developers, or institutions. Foundational Islamic legal principles and theological doctrines reinforce this stance. The literature presents a strong consensus rejecting the moral agency of AI.

Nevertheless, some researchers draw analogies with legal fiction, such as the treatment of waqf (endowments) or corporate entities in Islamic jurisprudence (fiqh). These discussions explore whether a limited form of functional responsibility can be attributed to non-human actors. Such analogies remain controversial and largely hypothetical within Islamic discourse. They serve more as conceptual probes than actual proposals for doctrinal change. Even so, they open essential avenues for discussing accountability in AI-human collaborations. The literature recognizes the need to address legal gray zones in automated decision-making.

A recurring concern is the absence of a dedicated Islamic legal framework to handle emerging AI harms. Issues such as algorithmic bias, data manipulation, or autonomous harm remain unaddressed in fiqh literature. Scholars call for dynamic ijtihad (legal reasoning) to adapt usul al-fiqh to technological realities. Some propose new classifications of liability for indirect or delegated AI actions. However, these ideas lack consensus and institutional endorsement. The literature encourages further inquiry into how Islamic law can evolve to meet the demands of artificial agency.

2.3. AI in Islamic Finance and Judiciary

The application of AI in Islamic finance represents a practical frontier for Shariah-compliant innovation, with studies highlighting the use of robo-advisors and smart contracts in investment screening and risk management to identify riba (usury), gharar (uncertainty), and unethical sectors in compliance with Islamic law [17]. While AI systems offer efficiency and scalability in financial services, concerns about the accuracy and interpretability of automated decisions necessitate human oversight to maintain Shariah compliance. Smart contracts on blockchain platforms align with Islamic principles of transparency and record-keeping. Yet, questions remain regarding mutual consent, fairness, and the compatibility of irreversible transactions with Islamic dispute resolution practices, prompting calls for hybrid governance models that combine algorithmic contracts with human arbitration. In the judicial sector, AI is being explored for case management and predictive analytics to support, not replace, Islamic judges (qadhi) by providing data-driven insights, but given the interpretive and values-based nature of Islamic judicial reasoning, automation is limited;. In contrast, predictive tools may enhance efficiency, they must not override ethical judgment, and pilot projects in Shariah courts still face significant challenges in doctrinal compatibility.

Table 1 outlines the key conceptual, theological, and practical factors influencing the discourse on Islamic law and AI, covering themes such as maqasid al-shariah ethics, AI personhood, applications in Islamic finance, fatwa automation, and governance. It shows how core values like justice, transparency, and public welfare guide ethical considerations, while concepts such as niyyah, 'aql, and taklīf constrain assigning moral agency to machines. Applied contexts include AI in finance—ensuring compliance with riba and gharar prohibitions—and in fatwa automation, which raises tensions over human authority and divine guidance. By structuring these themes, the table reveals areas of scholarly consensus, unresolved theological debates, and gaps for future research, serving as a valuable reference for scholars, policymakers, and technologists.

Table 1. Comprehensive Overview of Key Factors in Islamic Law and AI

Factor	Subtopic Focus	Theological Basis	Application Area	Key References
Ethical Compatibility with Maqasid	Justice, transparency, fairness in algorithmic logic	Maqasid al-Shariah (e.g., ʿadl, maslahah)	AI ethics design, Islamic social policy	[18][19]
AI Personhood & Legal Responsibility	Niyyah, ‘aql, taklif in assigning moral agency to machines	Usul al-Fiqh, Kalam theology	Liability in autonomous systems, robotics	[20]
Applications in Islamic Finance	Smart contracts, robo-advisors, sukuk verification	Fiqh muamalat, prohibition of riba & gharar	Fintech, Islamic banking systems	[21][22][23]
Fatwa Automation & Ijtihad Support	AI-assisted fiqh navigation, legal derivation models	Authority of mujtahid, ijtihad framework	Fatwa engines, decision support tools	[24][25]
Governance & Institutional Framework	Shariah-based regulatory standards and ethics boards	Siyāsah sharʿiyyah, maqasid-based governance	Policymaking, AI legal integration platforms	[26][27][28]

3. Methods

The methodological framework of this study is crucial in ensuring a rigorous and transparent investigation into the scholarly discourse on Islamic law and artificial intelligence [29]. As the subject matter involves both theological nuance and technological complexity, a systematic literature review (SLR) was deemed the most appropriate research design. This method enables the synthesis of diverse academic perspectives while adhering to a structured process of evidence selection and thematic analysis. By leveraging the PRISMA protocol, the study upholds standards of academic credibility and reproducibility [30][31]. The methodology section outlines the step-by-step process undertaken to identify, screen, and evaluate relevant literature, ensuring clarity in how findings were derived. This rigorous approach not only supports the validity of the thematic results but also helps reveal research gaps and patterns that inform future inquiry into Shariah-compliant AI ethics.

3.1. Research Design

This study employs the SLR method based on the PRISMA framework [32][33] to investigate scholarly literature on the intersection of Islamic law and artificial intelligence from 2010 to 2025. The study employed a predefined, bias-minimizing protocol to ensure transparency, repeatability, and analytical depth, focusing on literature explicitly examining AI within a Shariah context and excluding general or secular-only AI ethics. Articles were categorized into five predefined themes for structured analysis, with pilot searches and keyword tests refining the strategy and revealing terminology gaps between technical and Islamic studies sources. Iterative testing, decision logs, and the use of both qualitative and quantitative analyses—supported by charts and tables—ensured rigor, traceability, and a holistic understanding of the field.

3.2. Data Sources and Search Strategy

The literature search was conducted across Scopus, Web of Science, ScienceDirect, and Google Scholar for their broad coverage of technical and scholarly works, using English and Arabic keywords such as “Islamic law,” “Shariah,” “Artificial Intelligence,” “AI,” “fatwa,” “maqasid,” and “ijtihad,” refined with Boolean operators and validated through iterative test queries. From an initial yield of over 200 articles, only peer-reviewed journals, conference papers, and academic book chapters published between 2010 and 2025 were retained, excluding non-academic sources. All records were exported to a citation manager for metadata storage, with duplicates automatically removed and remaining items manually screened, resulting in 190 unique records. Manual backward and forward snowballing was also performed to uncover foundational and cross-disciplinary works, including those from influential Islamic scholars and institutions in less-indexed venues, ensuring a comprehensive, valid, and inclusive dataset that combined automated and manual techniques for SLRs in religious literature.

3.3. Inclusion and Exclusion

The study applied strict inclusion and exclusion criteria to ensure consistency, selecting only peer-reviewed articles, book chapters, or conference proceedings published between 2010 and 2025 in English or Arabic that substantively addressed Islamic legal, ethical, or theological dimensions of AI. Eligible works had to align with predefined themes, such as Shariah-based AI ethics, fatwa and ijtihad automation, Islamic finance, AI legal personhood, and policy integration. Studies lacking Islamic legal engagement were excluded. A double-masked review process, supported by a screening checklist and additional scrutiny for ambiguous cases, minimized bias and reinforced rigor. From the 215 initial records, 67 qualified for thematic analysis, representing diverse disciplines and combining both theoretical and empirical contributions, thereby enriching the synthesis and enhancing the generalizability of the findings.

3.4. Data Extraction and Thematic Coding

A structured data extraction process was applied, recording key bibliographic and analytical details for each article. NVivo-based hybrid thematic coding was refined through iterative discussion and intercoder agreement testing. The PRISMA-guided selection process reduced 972 initial records to 67 eligible studies through duplicate removal, screening, and full-text assessment based on strict inclusion criteria. This process, illustrated in Figure 1, demonstrates the study’s rigor, efficiency, and alignment with internationally recognized standards for systematic reviews.

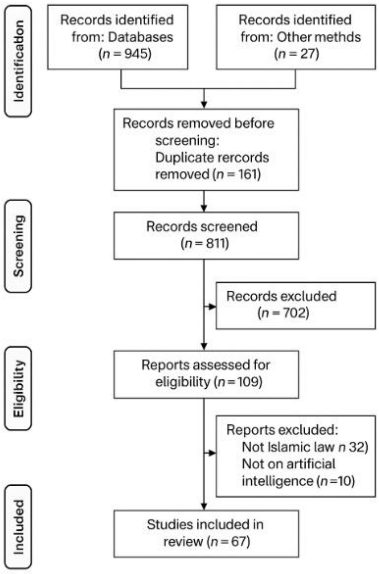

Fig 1. Prisma Methods

Table 1 summarizes the study's methodology through four core stages: research design, data sourcing and search strategy, inclusion and exclusion criteria, and data extraction with thematic coding. Guided by the PRISMA-based SLR method and dual researcher validation, the review applied a multilingual search strategy across multidisciplinary databases, producing 215 records refined to 67 high-quality sources through systematic screening. NVivo software and a hybrid coding model were then used to identify five major themes central to the analysis. This structured overview demonstrates the review's rigor, transparency, and replicability, serving both as evidence of credibility for peer reviewers and as a practical reference for future research.

Table 2. Methodological Summary of the Study

Methodological Step	Objectives	Approaches/Tools	Outcomes
Research Design	Develop a transparent and reproducible framework for selecting and analyzing literature.	Systematic Literature Review (SLR) using PRISMA protocol; dual researcher validation.	Robust structure for identifying conceptual and applied themes across Islamic AI research.
Data Sources and Search Strategy	Identify relevant publications from multidisciplinary databases covering AI and Islamic law.	Keyword-based search across Scopus, Web of Science, ScienceDirect, Google Scholar; snowballing techniques.	215 records found, 67 retained after screening and eligibility review.
Inclusion and Exclusion Criteria	Ensure consistency in article selection and thematic relevance to Islamic legal discourse.	Predefined checklist, thematic filters (e.g., maqasid, ijtihad, fatwa, AI personhood).	A final dataset of high-relevance literature in English/Arabic across 2010–2025.
Data Extraction and Thematic Coding	Structure qualitative data analysis and generate core themes for synthesis.	Spreadsheet matrix, NVivo software for coding, hybrid deductive–inductive coding strategy.	Five major themes codified; results visually mapped and discussed narratively.

4. Results and Discussion

The results and discussion synthesize findings from 67 studies on the intersection of Islamic law and artificial intelligence, organized into five thematic areas covering ethics, legal responsibility, finance, religious rulings, and governance. The discussion integrates theoretical perspectives with emerging empirical evidence, highlighting both areas of consensus and unresolved debates in the literature. It highlights the potential of Islamic legal principles to inform the ethical and responsible development of AI, while contributing to the global governance discourse.

4.1. Alignment Between AI Ethics and Maqasid al-Shariah

The convergence of AI ethics with Islamic legal principles rests on shared values, such as fairness, non-maleficence, and accountability, which closely align with the maqasid al-shariah objectives of preserving justice, intellect, and human dignity. Scholars view this overlap as an opportunity to develop AI governance rooted in ethical universals, yet challenges remain in translating abstract values into legal frameworks recognized by Islamic jurisprudence. Contextual ijtihad is recommended to bridge classical doctrine with modern AI applications, requiring nuanced reasoning from both ulama and technologists. Moreover, while secular ethics emphasize fairness and transparency, Shariah links these principles to divine accountability, framing AI's purpose as serving the public good (maslahah) rather than mere technical efficiency.

In AI algorithms is seen as a direct threat to distributive justice, echoing concerns in Islamic economics, prompting calls for the creation of Islamic auditing tools to verify algorithmic compliance. Such initiatives require multidisciplinary collaboration among legal scholars, AI developers, and ethicists; however, the literature reveals that most discussions remain theoretical and lack empirical grounding. Although emerging efforts, such as Shariah-compliant machine learning and AI ethics boards in Islamic finance, show promise, they are currently fragmented and lack standardization. To move beyond aspirational discourse, structured legal reasoning, institutional support,

and empirical case studies are essential, ensuring that fiqh-based AI frameworks address the realities of digital technologies while preserving the integrity of maqasid-driven ethics.

4.2. Debates on AI Personhood and Legal Accountability in Shariah

One of the central debates in the literature concerns whether AI systems can be held legally responsible under Islamic law. Since hudud, qisas, and ta'zir are grounded in human intention (niyyah) and rationality ('aql), current AI—lacking consciousness and moral agency—cannot fulfill these essential criteria. This means that accountability rests solely with human actors such as developers, users, or institutions, reinforcing the notion that AI should remain a tool rather than a legal subject. While some scholars explore analogies to juridical persons, such as corporations, these comparisons are context-dependent and remain controversial, as most jurists hold that divine law does not extend moral agency beyond human nature.

The literature also distinguishes between agency and causation, noting that while AI can cause harm or make decisions, it does so unintentionally, which complicates the direct application of classical jurisprudence. This has led some authors to propose new legal frameworks that address causality while preserving foundational principles, framing AI as an extension of human will rather than an autonomous actor. The broader discussion on AI personhood thus reveals epistemic tensions between traditional legal doctrine and technological realities, underscoring the need for jurists to adapt legal maxims without diluting core theological principles. Striking a balance between doctrinal integrity and legal responsiveness is considered essential for navigating the role of AI in Islamic law.

4.3. Integration of AI in Islamic Finance and Judiciary

AI integration in Islamic finance is among the most developed topics, with Shariah-compliant robo-advisors designed to screen investments for riba, gharar, and unethical sectors. However, concerns remain over their ability to capture fiqh nuances, making human oversight essential. Smart contracts on blockchain offer transparency and efficiency for halal transactions and zakat distribution, but face challenges in verifying intent, ensuring fairness, and addressing irreversibility without resorting to arbitration. In the judicial sector, AI is being piloted for case management and predictive analytics to support, rather than replace, judges, as the interpretive nature of Islamic jurisprudence may conflict with deterministic algorithmic outputs. Early institutional initiatives—such as AI-based halal investment risk screening by Bank Negara Malaysia's Shariah Advisory Council and machine-assisted fatwa classification by Indonesia's National Sharia Council—highlight growing readiness for Shariah-aligned AI adoption.

4.4. Fatwa Automation and the Future of Ijtihad

AI in fatwa generation offers speed and consistency by analyzing large fatwa databases. Yet, critics warn that automation risks stripping rulings of essential context, intention, and situational understanding, making it an aid rather than a replacement for the mufti. The spiritual dimension of ijtihad—rooted in piety, sincerity, and divine consciousness—cannot be replicated by machines, rendering fully automated legal reasoning theologically unacceptable across most Islamic traditions. Still, AI can enhance fatwa work by helping muftis navigate extensive fiqh literature, identify contradictions, and update rulings; some institutions are testing hybrid AI-assisted models that preserve human judgment. The review recommends a complementary model governed by ethical protocols, transparency, and scholarly oversight, ensuring AI supports rather than supplants Islamic legal authority.

4.5. Regulatory Gaps and Strategies for Maqasid-Oriented

The regulation of AI technologies in line with Islamic values remains underdeveloped, leaving a vacuum in ethical oversight as AI increasingly influences finance, law, and education. Existing statutes, often derived from secular models, fail to integrate Shariah principles, allowing AI development to proceed without sufficient consideration of religious and cultural implications. Divergences in madhab interpretations, political influences, and state-controlled religious bodies complicate the creation of unified ethical standards, making inclusivity and theological representation critical. Scholars propose maqasid al-shariah–based governance models that prioritize justice, human dignity, and preservation of knowledge, supported by Shariah-compliant AI ethics boards to evaluate new technologies and ensure ethical alignment in both design and deployment.

A lack of harmonization across Islamic legal institutions further impedes the establishment of standardized AI guidelines, as diverse interpretations—though enriching—become obstacles when swift consensus is needed. Researchers recommend forming a transnational forum or consortium, possibly under the auspices of the OIC, to develop unified yet context-sensitive regulations. Effective governance also requires capacity building, bridging the knowledge gap between religious scholars and AI developers through interdisciplinary education, joint programs, and specialized research centres on Islamic technology ethics. Table 1 synthesizes these findings into thematic areas, outlining core issues, scholarly debates, and actionable recommendations—from aligning AI ethics with maqasid al-shariah to addressing theological limits, sector-specific applications, and governance needs—thus providing a clear roadmap for policy, research, and institutional innovation.

Table 3. Thematic Summary of Key Issues and Recommendations

Subtopic	Key Issues	Strategic Recommendations
AI Ethics and Maqasid al-Shariah	Alignment between AI ethics (fairness, transparency, accountability) and maqasid values; lack of audit tools.	Develop Shariah-based AI ethical guidelines; establish interdisciplinary AI ethics review boards.
AI Personhood and Legal Accountability	AI lacks niyyah and 'aql; ineligible for taklif; legal responsibility remains with human developers/users.	Formulate legal frameworks that link AI outcomes to human actors within Islamic jurisprudential contexts.
AI in Islamic Finance and Judiciary	Use of robo-advisors and smart contracts; Shariah compliance not guaranteed without oversight.	Integrate AI with human verification; create standardized protocols for ethical financial automation.
Fatwa Automation and AI-Assisted Ijtihad	AI can assist in legal information retrieval but cannot perform spiritual-intentional reasoning required.	Employ AI to support, not replace, mufti decisions; ensure supervision by qualified Islamic jurists.
Policy Gaps and Maqasid-Oriented AI Governance	No unified Islamic AI regulations; fragmented responses to ethical challenges; weak institutional capacity.	Form international Islamic AI governance forums (e.g., via OIC); build joint capacity in tech-law fields.

Figure 2 shows that scholarly attention on Islamic law and AI is dominated by the "Governance" theme, followed by "Ethics and Maqasid," and then "Islamic Finance and Judiciary," reflecting a focus on policy, moral alignment, and practical applications. "Fatwa Automation" and "AI Personhood" receive less attention, likely due to theological sensitivities and the difficulty of embedding jurisprudential reasoning into algorithms. This trend indicates a prioritization of applied and governance-oriented issues over abstract debates, while highlighting gaps in theological and doctrinal exploration. Future research is encouraged to expand into underdeveloped areas, particularly in the examination of AI's legal agency and its role in religious judgment, to achieve a more balanced scholarly landscape.

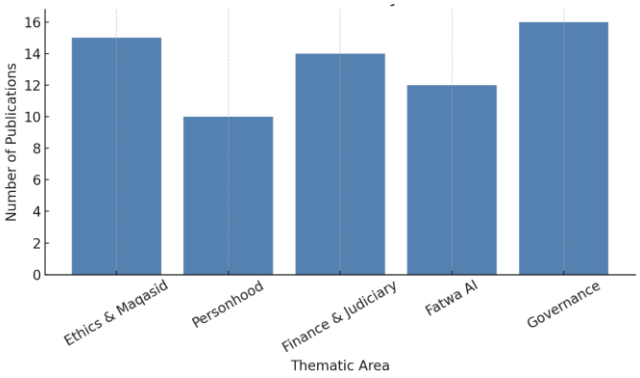

Fig 2. Publication Count by Theme

Figure 3 compares the average citation scores across five research themes in Islamic law and AI, showing "Governance" as the most cited due to its regulatory and policy relevance, followed by "Finance and Judiciary" for its practical applications in banking, contract law, and legal adjudication. "Ethics and Maqasid" ranks in the middle, serving as a conceptual bridge between theology and AI ethics. At the same time "Fatwa Automation" achieves moderate impact despite low publication volume, driven by its controversial and emerging nature. "AI Personhood" receives the lowest citations, reflecting its abstract and philosophically complex nature, as well as its limited resonance with traditional scholars, underscoring the need for clearer frameworks, methodological clarity, and interdisciplinary collaboration to enhance its scholarly engagement.

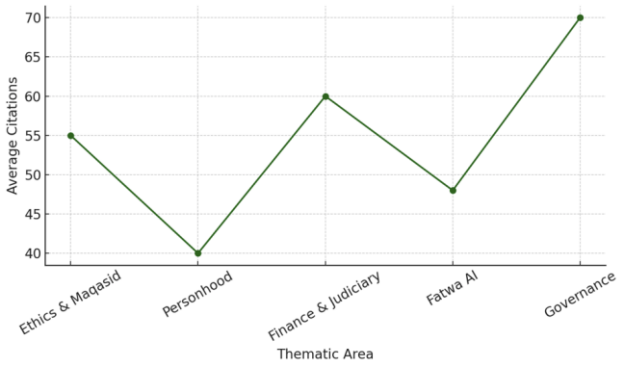

Fig 3. Citation Score by Theme

Figure 4 illustrates how academic and policy institutions engage with various thematic areas of Islamic law and artificial intelligence, showing that "Governance" receives the highest institutional support, primarily from think tanks, policy centres, and university-based research hubs focused on regulation and ethics. This prominence reflects the urgent need for Islamic legal frameworks that can effectively address the rapid deployment of AI across various sectors. "Ethics and Maqasid" also gains substantial backing, highlighting interest in embedding Shariah principles into AI design and oversight. Meanwhile, "Islamic Finance and Judiciary" enjoys moderate yet notable support due to its practical applications in financial compliance and digital adjudication. In contrast, "Fatwa Automation" and "AI Personhood" attract minimal investment, likely due to sensitive theological implications, abstract conceptual challenges, and unclear implementation pathways, resulting in strategic priorities favouring regulatory and economic domains over theological experimentation.

Lower institutional support for themes like "Fatwa Automation" stems not from disinterest but from the domain's reliance on human authority and spiritual responsibility, making AI adoption contentious. Similarly, "AI Personhood" remains underrepresented due to the lack of theological consensus on granting moral or legal status to non-human agents. This selective support risks creating an imbalanced research ecosystem where applied issues advance while foundational jurisprudential debates stagnate. To address this, institutions should adopt a more holistic and collaborative approach, involving universities, Islamic seminaries, policy canters, tech developers, and international organizations such as the OIC, to ensure equitable funding and thematic balance. Such coordination would strengthen underrepresented areas, encourage interdisciplinary research, and position the Muslim world as a significant contributor to global discussions on AI ethics.

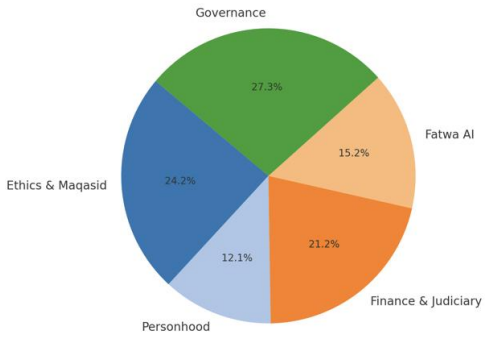

Fig 4. Institutional Support by Theme

4.6. Regional Differences in Islamic AI Integration

The integration of AI in Islamic institutions is becoming increasingly visible through pilot initiatives in Southeast Asia. The Shariah Advisory Council of Bank Negara Malaysia has begun using AI for halal investment screening, combining technical filters with Shariah parameters such as riba and gharar. Similarly, Indonesia's National Sharia Council has collaborated with AI experts to create a machine-assisted fatwa classification system. Although still in the early stages, these projects signal a shift from theoretical debate to practical application in financial and religious sectors, positioning the region as a potential leader in Shariah-compliant AI governance.

Despite this progress, harmonizing AI standards across the Muslim world remains difficult due to theological and political diversity. Differences between Sunni and Shia interpretations lead to inconsistencies in defining AI ethics, with some Sunni scholars advocating for cautious adoption while others reject it on doctrinal grounds, and Shia traditions often resist AI tools that simulate ijtihad. Political factors, including state-controlled fatwa bodies, can further limit open discourse, creating gaps where AI innovation may outpace regulatory consensus. Regional contexts also shape AI adoption: Southeast Asia focuses on financial technologies and education, with active scholarly engagement; the Middle East emphasizes judicial automation under centralized authorities; and South Asia employs hybrid models that blend informal fatwa digitization with emerging policies. These variations suggest that universal Islamic AI governance will require context-sensitive approaches and comparative studies to align technology with diverse legal and cultural frameworks.

5. Conclusion

This systematic literature review has revealed a growing scholarly engagement with the intersection of Islamic law and artificial intelligence. Through a comprehensive thematic analysis, five core areas have been identified: ethical alignment with maqasid al-shariah, AI personhood, and legal responsibility, implementation in Islamic finance and judiciary, fatwa automation and AI-assisted ijtihad, and the regulatory and policy landscape. While much of the current scholarship is conceptual, it demonstrates a serious and expanding interest in how Shariah principles can shape the development and governance of AI technologies. The findings suggest that the most significant institutional and academic momentum lies in applied domains, such as governance and finance, while more theoretical areas, like AI personhood, remain underexplored. Furthermore, there is a clear imbalance in institutional support, with specific regions receiving substantial attention while theological or practical uncertainties constrain others.

The review emphasizes the urgent need for Islamic legal institutions to actively participate in the formulation of AI governance frameworks that are grounded in maqasid-based ethics. Furthermore, interdisciplinary collaboration among Islamic scholars, legal theorists, and AI experts is crucial for the development of technologies that harmonize with both the ethical and spiritual aspects of Islamic law. As AI becomes increasingly integrated into everyday life, its implications for religious, legal, and moral life in Muslim societies will continue to grow. Therefore, the future of AI in the Islamic context must be met with proactive research, dynamic legal reasoning, and robust institutional support. This study contributes to that process by mapping the current state of knowledge and identifying key pathways forward. Ultimately, the Islamic legal tradition, with its rich legacy of jurisprudential reasoning and ethical inquiry, holds immense potential to guide the responsible and moral development of AI technologies in a global context.

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