

Muslim Entrepreneurship Transformation in the Era of Artificial Intelligence: Analysis of Opportunities and Challenges Based on Sharia Maqashid

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ABSTRACT

The rapid development of Artificial Intelligence (AI) has brought significant transformations in various business sectors, including Muslim entrepreneurship. This research aims to analyze the opportunities and challenges of Muslim entrepreneurial transformation in the AI era based on the perspective of Maqashid Sharia. Using a qualitative method with a literature review approach (library research), this study examines various academic publications, international journals, and secondary sources related to the integration of AI in sharia business and digital Islamic ethics. The results of the study show that AI offers great opportunities for Muslim entrepreneurs in improving operational efficiency, business transparency, and competitiveness of the global halal market. However, significant ethical challenges arise related to algorithm bias, data privacy, accountability of autonomous systems, and sharia compliance. The Sharia Maqashid framework that includes the protection of religion (hifz al-din), the soul (hifz al-nafs), reason (hifz al-aql), heredity (hifz al-nasl), and property (hifz al-mal) provides a holistic ethical foundation to guide the development of responsible AI in the context of Islamic entrepreneurship. The study recommends multidisciplinary collaboration between scholars, technology developers, and regulators to ensure ethical, sustainable, and aligned adoption of AI with Islamic principles.

INTRODUCTION

The development of digital technology has brought fundamental changes in various aspects of life, including the world of business and entrepreneurship. One of the most influential innovations in recent years is Artificial Intelligence (AI), which is increasingly being used to improve operational efficiency, speed up decision-making processes, and create new business models that are more adaptive to market dynamics. The presence of AI has become a strategic factor in increasing competitiveness and driving innovation in various sectors of the economy (Trisena, Fauzi, & Rindyana, 2025). Therefore, the use of AI is no longer seen as an option, but rather as a necessity for business actors who want to maintain the sustainability and relevance of their business in the digital era.

While it offers a variety of benefits, the development of AI also raises a number of increasingly complex ethical issues. The use of non-transparent algorithms has the potential to generate bias that can reinforce social inequality and discrimination. In addition, the collection and utilization of large amounts of data raises concerns regarding privacy protection and information security. On the other hand, the increasing use of autonomous AI



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systems also raises questions about accountability when mistakes or losses occur due to decisions made by the technology (Habib, 2025; Alamsyah, Yayuli, & Remanda, 2025). These challenges show that digital transformation requires not only technological readiness, but also a strong ethical foundation so that the resulting innovations can provide fair and sustainable benefits to society.

In the context of Muslim entrepreneurship, the use of AI has different characteristics compared to conventional business approaches. Muslim entrepreneurs are not only oriented towards achieving economic gains, but are also bound by Islamic ethical principles that emphasize the values of trust, justice ('adl), transparency, social responsibility, and adherence to halal principles in every economic activity (Hamid & Artha, 2025). Thus, the decision to adopt AI technology is not solely based on considerations of efficiency and productivity, but also on its conformity with sharia values that integrate spiritual, moral, and social aspects in business practices (Gunawan et al., 2025).

In the midst of the rapid development of AI, there are still limited studies that specifically discuss how this technology can be used by Muslim entrepreneurs while maintaining alignment with sharia goals (maqashid sharia). Much of the literature on AI ethics is still dominated by Western perspectives that focus on aspects of regulation, individual rights, and social utility, while the Islamic approach that places welfare as the primary goal of technological development is still relatively limited. In fact, the sharia maqashid offers a comprehensive normative framework for assessing the benefits and risks of an innovation through the protection of religion (hifz al-din), soul (hifz al-nafs), reason (hifz al-'aql), heredity (hifz al-nasl), and property (hifz al-mal).

Based on these conditions, this study seeks to analyze the opportunities and challenges of Muslim entrepreneurship transformation in the AI era through the perspective of sharia maqashid. In particular, this study aims to identify opportunities that Muslim entrepreneurs can gain through the adoption of AI, analyze the various ethical and practical challenges that arise in its implementation, develop an analytical framework based on sharia maqashid as a guide for responsible digital transformation, and formulate strategic recommendations for the development of ethical, inclusive, and sustainable Muslim entrepreneurship.

This research is expected to make a contribution both theoretically and practically. From the theoretical side, this study enriches the literature on AI ethics by presenting a more holistic and benefit-oriented Islamic perspective, so that it can fill the gap in the discourse that has been dominated by secular paradigms (Gunawan et al., 2025). From a practical perspective, the results of the research are expected to be a reference for Muslim entrepreneurs, technology developers, and policymakers in designing and implementing AI systems that are not only innovative and productive, but also in line with Islamic values and the goals of the sharia maqashid.

LITERATURE REVIEW

A. Concept of Artificial Intelligence and Digital Transformation

Artificial Intelligence is a branch of computer science that allows machines to perform tasks that typically require human intelligence, including learning, reasoning, problem-solving, and decision-making (Arop and Gunardi, 2024). AI's ability to quickly and accurately analyze complex patterns makes it a very useful medium in increasing efficiency and productivity in various sectors including the economy, business, health, and education (Kurniawan, 2025). Digital transformation driven by AI, Big Data, and Machine Learning is fundamentally changing governance models and the dynamics of the business environment (Toderășcu and Ștefan, 2025). In the context of the digital economy, AI has brought major changes in the way businesses are run, from process automation, data analysis for decision-making, to the development of intelligent governance systems (Sulimin and Shvedov, 2023). The integration of AI into various sectors offers significant potential to improve the efficiency, transparency, and accessibility of services, although it also poses challenges related to ethics, legal aspects, and cybersecurity (Mujtaba, 2025). This new paradigm demands a balance between technological innovation and the protection of fundamental human rights.

B. Maqashid Syariah as an Ethical Framework

Maqashid al-Shari'a is an Islamic philosophy of law that emphasizes the protection of five fundamental values: religion (hifz al-din), soul (hifz al-nafs), reason (hifz al-'aql), heredity (hifz al-nasl), and property (hifz al-mal) (Habib, 2025). The theoretical framework for investigating AI ethics in the context of Islamic law is based on Islamic legal and ethical philosophy, specifically the five fundamental values of maqashid which are used as evaluative criteria to assess the integration of technology in Muslim society (Alamsyah, Yayuli and Remanda, 2025). These principles provide a comprehensive normative foundation for evaluating the impact of



technology on human well-being and social harmony. Maqashid Syariah offers a holistic perspective that complements the Western ethical framework by incorporating spiritual, moral, and justice dimensions (Habib, 2025). In contrast to secular approaches that tend to emphasize technical and regulatory aspects such as transparency, accountability, and procedural fairness, Islamic thought integrates metaphysical and spiritual dimensions in assessing technological developments (Gunawan et al., 2025). Classical Muslim philosophers such as Al-Farabi, Ibn Sina, Al-Ghazali, and Mulla Sadra provide relevant ethical insights as normative resources for AI governance, digital education, and technology policy in Muslim countries.

C. Muslim Entrepreneurship and Islamic Business Ethics

Sharia entrepreneurship is based on basic principles of Islamic business such as the prohibition of riba (interest), gharar (uncertainty), and maisir (gambling), as well as the application of justice, transparency, and social responsibility in economic activities (Lismawati, Zakir and Winario, 2026). The characteristics of Muslim entrepreneurs are not only profit-oriented but also on blessings, ethics, and contribution to the welfare of society. In the context of modern economics, the implementation of Islamic entrepreneurship faces various challenges such as low Islamic financial literacy, limited access to capital, and global market competition. Islamic business ethics principles such as adl (justice), amanah (trust), ihsan (excellence), and shafafiyah (transparency) remain vital to ensure fairness, sustainability, and moral integrity in business transactions in the digital era (Sihombing et al., 2025). The Islamic ethical framework serves not only as a moral guide but also as a competitive advantage in building consumer trust and ensuring sustainable growth in global trade. The potential synergy between Islamic moral codes and technological innovation opens up opportunities to promote ethical digital entrepreneurship, halal certification transparency, and fairness in financial transactions.

D. AI Integration in Sharia Business

Research shows that AI contributes significantly to improving operational efficiency, maintaining compliance with sharia principles, and strengthening financial inclusion and economic distribution among Muslim communities (Trisena, Fauzi and Rindyana, 2025). AI applications have proven effective in detecting non-sharia elements, supporting halal financial management, and accelerating Islamic ethics-based services. In the halal industry, AI technologies such as recommendation systems, chatbot services, automated halal marketing, and AI-generated product information are increasingly integrated to improve efficiency and customer experience (Haryati, 2025). However, ethical and normative challenges still need to be addressed, especially related to algorithmic justice, personal data protection, and the limitations of AI in understanding the complexity of Islamic jurisprudence (Trisena, Fauzi and Rindyana, 2025). The implementation of AI in halal business has also raised concerns among Muslim consumers regarding halal authenticity, transparency, ethics, accountability, data privacy, and religious compliance (Haryati, 2025). Collaboration between technology experts, business practitioners, and Islamic scholars is essential to ensure the use of AI is aligned with sharia goals.

METHOD

A. Approaches and Types of Research

This research uses a qualitative approach with the type of library research. The qualitative approach was chosen because it allows researchers to gain a deep understanding of the phenomenon of Muslim entrepreneurial transformation in the Artificial Intelligence (AI) era through the study of various concepts, theories, and empirical findings that have been published previously. According to Alamsyah, Yayuli, and Remanda (2025), literature review is an effective method to analyze the development of AI technology and its implications for ethical, social, and economic aspects that develop in society.

The library research method is used because the focus of research does not lie in collecting field data, but in the study and synthesis of various relevant scientific sources. This approach allows researchers to identify the relationship between the development of AI, Muslim entrepreneurial practices, as well as the principles of sharia maqashid that are the normative foundation of Islamic economic activities. In addition, the qualitative approach provides a wide space to explore the meanings, values, and social implications that arise from the use of AI technology in the business world (Firnando & Wahyudi, 2024).

This research is descriptive-analytical, namely describing the phenomenon that occurs based on various available literature sources, then critically analyzing it using the perspective of maqashid sharia. With this approach, the research not only sheds light on the opportunities and challenges of the use of AI in Muslim



entrepreneurship, but also provides a more comprehensive interpretation of its suitability with Islamic values and sharia goals.

B. Data Sources

Research data was obtained from primary and secondary sources. Primary sources include the Qur'an, Hadith, as well as a variety of classical and contemporary literature that discusses sharia maqashid, Islamic business ethics, and the concept of muamalah in Islam. These sources are used as a normative basis to assess the extent to which the use of AI in entrepreneurial activities is in line with sharia goals. According to Arop and Gunardi (2024), sharia maqashid is a conceptual framework that can be used to evaluate various social and technological developments from an Islamic perspective.

Meanwhile, secondary sources consist of indexed national and international journal articles, academic books, conference proceedings, international institution reports, policy documents, and other scientific publications that discuss Artificial Intelligence, digital transformation, entrepreneurship, technological ethics, and Islamic economics. The selection of sources is carried out selectively by considering the quality of the publication, the relevance of the theme, the reputation of the publisher, and the up-to-date information presented. To ensure data quality, this study applies inclusion criteria in the form of sources that directly discuss AI, entrepreneurship, or sharia maqashid and contribute to the development of the study being studied (Firnando & Wahyudi, 2024).

In addition, the study also considered the literature published in the last five to ten years to get an up-to-date picture of the development of AI technology and its application in the business world. This step is important considering that the development of AI is happening very quickly and generates various innovations that are constantly changing from time to time.

C. Data Collection Techniques

Data collection is carried out through documentation techniques and systematic literature review. Documentation techniques are used to collect various written documents related to research topics, either in the form of scientific articles, research reports, books, or relevant policy documents. According to Umar et al. (2025), systematic literature review allows researchers to gain a comprehensive understanding of the development of a research topic and identify research gaps that still need further study.

The data collection process begins with a literature search using relevant keywords, such as "Artificial Intelligence", "AI Entrepreneurship", "Digital Transformation", "Islamic Entrepreneurship", "Islamic Business Ethics", and "Maqashid Shariah". Searches were conducted on various academic databases, such as Scopus, Web of Science, ScienceDirect, SpringerLink, Emerald Insight, and Google Scholar. The literature found was then selected based on the title, abstract, and content of the article to ensure its suitability for the purpose of the research.

After the selection process, literature that meets the inclusion criteria is classified based on key themes, such as opportunities for the use of AI in business, the impact of digital transformation on Muslim entrepreneurship, the ethical challenges of using AI, data protection and privacy, and the relevance of sharia maqashid in the development of modern technology. Furthermore, important information from each source is extracted and documented systematically to facilitate the analysis process.

D. Data Analysis Techniques

The data analysis in this study uses content analysis and thematic synthesis techniques. Content analysis is used to identify concepts, themes, patterns, and relationships that have emerged in the various literature that has been collected. According to Habib (2025), content analysis techniques are very relevant to be used in literature review-based research because they are able to produce systematic interpretations of various information contained in written sources.

The analysis stage begins with data reduction, which is selecting and focusing information that is relevant to the research objectives. At this stage, the researcher identifies various key issues related to the opportunities and challenges of AI in Muslim entrepreneurship. Furthermore, the categorization process is carried out by grouping the data into several main themes, such as improving business efficiency, product and service innovation, data use ethics, algorithm transparency, technology bias, privacy protection, and social responsibility.

The next stage is data interpretation using the sharia maqashid framework as the main analysis tool. Each finding is evaluated based on its contribution to the protection of religion (hifz al-din), soul (hifz al-nafs),



intellect (hifz al-'aql), heredity (hifz al-nasl), and property (hifz al-mal). This framework is used to assess whether the use of AI is able to create greater benefits than the potential risks it poses.

Next, a thematic synthesis was carried out by integrating various findings obtained from the literature into a complete conceptual framework. Through this process, the research seeks to explain the relationship between the development of AI, the transformation of Muslim entrepreneurship, and the principles of sharia maqashid that are the basis for economic decision-making in Islam. The results of the synthesis are then used to formulate strategic recommendations that can serve as guidelines for Muslim business actors, technology developers, and policymakers in implementing AI ethically, responsibly, and sustainably (Habib, 2025; Umar et al., 2025).

RESULTS AND DISCUSSION

A. AI Adoption Opportunities for Muslim Entrepreneurship

AI adoption offers a wide range of strategic opportunities for Muslim entrepreneurship. First, AI can improve productivity, cost efficiency, and decision-making quality in micro, small, and medium enterprises (MSMEs), while supporting innovation and market competitiveness when integrated with complementary digital capabilities (Hamid and Artha, 2025). In the context of Islamic economics, AI provides significant opportunities for growth, particularly in the economic sector, with a transformative effect on traditional Islamic practices in finance, health, and education (Firnando and Wahyudi, 2024). Second, in the halal industry, the digitization of halal certification through initiatives such as SIHALAL and SEHATI simplifies the certification process, especially for MSMEs (Saragih et al., 2026). Digital innovation not only accelerates halal verification but also increases product credibility and market value at the international level. Blockchain and AI technology can improve transparency, operational efficiency, and accountability throughout the halal value chain, thereby strengthening consumer confidence in the authenticity of products. Third, in the Islamic financial sector, AI has the potential to improve operational efficiency, transparency, real-time decision-making, and expand financial accessibility among underserved Muslim populations (Bas et al., 2025). The integration of AI into Islamic financial products such as murabahah, mudarabah, and sukuk can optimize services while maintaining sharia compliance. Islamic fintech that utilizes AI can strengthen financial inclusion and more equitable economic distribution in Muslim communities (Trisena, Fauzi and Rindyana, 2025).

B. Challenges of AI Adoption for Muslim Entrepreneurs

While it offers great opportunities, AI adoption also presents significant challenges. The first practical challenges are limited financial resources, skills gaps, inadequate infrastructure, weak data governance, and uncertainty about return on investment (Hamid and Artha, 2025). In Yogyakarta, Indonesia, for example, these constraints are reinforced by informal business structures and uneven digital readiness, suggesting that the adoption pathway must be incremental, affordable, and supported by capability development. Critical ethical challenges include algorithmic bias that can reinforce social discrimination, privacy violations due to massive data collection without adequate controls, and unclear accountability in autonomous AI systems (Habib, 2025). From an Islamic perspective, these challenges threaten the fundamental values of justice, individual rights, and public trust in technology. AI cannot replace the deep understanding and knowledge of the fuqaha, along with human reasoning and intellectual competence (Hemmet, 2023). Sharia-specific challenges include Muslim consumers' concerns about halal authenticity, ethics, and religious compliance in AI-generated products and services (Haryati, 2025). Although Muslim consumers generally show a positive attitude towards AI-generated halal products, trust remains highly dependent on halal assurance, AI transparency, ethical perception, AI reliability, perceived usability, and familiarity with the technology. In this context, halal assurance and AI transparency emerged as the strongest determinants of consumer trust.

C. Sharia Maqashid Based Analysis

The Maqashid Sharia framework provides a comprehensive ethical foundation for evaluating and directing the adoption of AI in Muslim entrepreneurship:

1. Hifz al-Dīn (Religious Protection)

The principle of religious protection demands that the use of AI must not conflict with Islamic values and teachings (Arop and Gunardi, 2024). In the study of the Qur'an, principles such as justice (al-'adl wa al-ihسان), usefulness (maslahah), and prudence (wara') must be the main guide in any application of AI in the context of



the Qur'an (Zuhri, Sahlani and Munawaroh, 2024). AI should support, not undermine, the authority of Islamic scholarship and the integrity of sacred texts.

2. Ḥifz al-Nafs (Protection of the Soul)

The implementation of AI in the labor market has a double effect: on the one hand it increases work efficiency and safety, on the other hand it can lead to structural unemployment due to automation (A'yuni and Fahrurrozi, 2025). From the perspective of Maqashid Sharia, this impact must be directed so that technological progress remains oriented towards excellence through the protection of lives and the welfare of workers.

3. Ḥifz al-'Aql (Protection of the Mind)

The principle of ḥifz al-'aql underlies efforts to combat misinformation and maintain intellectual integrity (Habib, 2025). Education and training based on Islamic ethics is crucial to equip the young generation of Muslims with digital literacy and critical thinking skills in dealing with AI technology (MA. et al., 2025). A comprehensive framework is needed to guide the integration of AI in Islamic education with an emphasis on ethics, transparency, and accountability (Syafaat, Darwis and Fajaruddin, 2025).

4. Ḥifz al-Nasl (Protection of Lineage)

Ancestry protection in the context of AI includes the protection of digital privacy, family data, and the impact of technology on future generations. Islamic digital ethics emphasizes the principles of Ḥifz al-Khususiyah (safeguarding the right to privacy) and Ḥifz Izzah al-Insan (safeguarding human honor) (Arop and Gunardi, 2024). AI systems should be designed with cultural and religious sensitivities in mind and protection of vulnerable communities.

5. Ḥifz al-Māl (Protection of Property)

The principle of ḥifz al-māl guides the development of sharia fintech that is fair and in accordance with Islamic principles (Habib, 2025). Islamic financial instruments such as Zakat, Waqf, Sukuk, and Islamic banking contribute significantly to supporting the Sustainable Development Goals (SDGs), especially in the aspects of poverty alleviation, quality education, equality, and sustainable consumption and production (Kholil et al., 2025). The optimization of this instrument through AI technology can strengthen an inclusive and equitable Islamic economic ecosystem.

D. Strategic Recommendations

Based on the above analysis, this study formulates several strategic recommendations:

1. Multidisciplinary Collaboration

The urgency of interdisciplinary dialogue between Islamic scholars and technology developers is urgently needed, along with the promotion of Islamic ethical awareness among Muslim AI practitioners, as well as the establishment of sharia-compliant fatwas and regulatory frameworks to ensure the ethical incorporation of AI in Muslim societies (Alamsyah, Yayuli and Remanda, 2025). Collaboration between governments, financial institutions, academics, and society is needed to strengthen the technology-based Islamic economic ecosystem (Kholil et al., 2025).

2. Development of an Islamic AI Ethical Framework

AI ethical frameworks based on Islamic principles such as tawḥīd (oneness of God), 'adl (justice), ḥikmah (wisdom), and amānah (belief) need to be developed as the foundation of AI governance (Gunawan et al., 2025). A holistic approach to Islamic virtue ethics (maqāshid) can be a valuable alternative system for AI governance that can explore AI-related issues more holistically based on the ontological foundations and rich traditions of Islam (Raquib et al., 2022).

3. Strengthening Infrastructure and Capabilities

AI adoption for Muslim MSMEs should be approached as a socio-technical and ethical decision, not just a technical investment (Hamid and Artha, 2025). Practical implications include the need for targeted training, affordable AI services, and governance practices that strengthen consumer trust. The development of digital infrastructure and technological literacy among Muslim entrepreneurs is a top priority.



4. Maqashid-Based Regulation

The development of AI regulations that are in line with the principles of sharia maqashid is needed to balance innovation with justice, transparency, accountability, and socio-economic well-being (Azizov et al., 2025). This framework should include sharia-compliant AI standards, increased collaboration between fintech regulators and developers, as well as capacity building among Islamic finance professionals (Bas et al., 2025).

CONCLUSION

The development of Artificial Intelligence (AI) has opened up new opportunities for Muslim entrepreneurship through increasing operational efficiency, strengthening competitiveness, expanding global halal market access, and optimizing data-driven decision-making. However, the use of AI also presents various challenges that include technical, ethical, and sharia aspects, such as digital competency gaps, potential algorithm bias, data privacy protection, system transparency, and compliance with Islamic principles in business activities (Trisena, Fauzi, & Rindyana, 2025; Hamid & Artha, 2025).

The results of the study show that Maqashid Syariah can function as a comprehensive ethical framework in directing the transformation of Muslim entrepreneurship in the AI era. Through the principles of the protection of religion (hifz al-din), soul (hifz al-nafs), reason (hifz al-'aql), heredity (hifz al-nasl), and property (hifz al-mal), the use of AI is not only judged based on economic benefits, but also on its contribution to social welfare and justice. Thus, the integration between technological innovation and Islamic values is an important foundation in realizing an ethical, inclusive, and sustainable entrepreneurial ecosystem (Habib, 2025; Gunawan et al., 2025).

Theoretically, the study enriches the literature on AI ethics from an Islamic perspective, while practically providing a foundation for entrepreneurs, regulators, and technology developers to design responsible AI implementations. Although this research is still limited to a literature review, the findings obtained suggest the need for further empirical research to examine the application of the sharia maqashid framework in various Muslim entrepreneurial sectors and evaluate its effectiveness in facing the challenges of future digital transformation (Alamsyah, Yayuli, & Remanda, 2025; Fahmi, 2025).

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