Article

Artificial Intelligence in Islamic Discourse: Normative and Value Basis

Zukhra Baimakhanova [1,*], Balzhan Kalemshariv [2]

[1] Egyptian University of Islamic Culture Nur-Mubarak, Almaty, Kazakhstan
[2] Institute of Philosophy of the National Academy of Sciences named after A.A. Altmyshbaev of the Kyrgyz Republic, Bishkek, Kyrgyz Republic
*Corresponding author's email: zbaimah@gmail.com

Abstract

This study explores the integration of Artificial Intelligence (AI) within Islamic societies through a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analytical framework. The research employs a qualitative design combining literature analysis and a social survey to assess both theoretical perspectives and user experiences. Scholarly sources were collected from Google Scholar using the search term "Artificial Intelligence and Islam" to identify key themes in religion, ethics, education, and finance, using thematic coding. In addition, a purposive sample of 18 active AI users aged 18-45 participated in an anonymized survey comprising seven open-ended questions to capture perceptions, benefits, and challenges associated with AI use. The findings indicate that AI has significant potential to enhance Islamic education, financial systems, and access to religious knowledge, particularly through greater efficiency, personalization, and broader outreach. However, concerns about misinformation, unethical misuse, user mistrust, and technology dependency pose substantial challenges. The SWOT and TOWS analyses reveal that effective AI integration in Islamic societies requires ethical alignment based on Maqasid al-Shariʿah, collaboration between scholars and developers, and improved digital literacy. The study concludes that AI should be viewed as a supportive tool guided by Islamic ethical values rather than as a threat, emphasizing adaptation, governance, and responsible innovation for sustainable implementation.

Keywords: Islam and AI; religious values; technological infrastructure; maqasid al-shariʿah; digital landscape.

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Ислам дискурсындағы жасанды интеллект: нормативтік және құндылық негіздері

Аңдатпа

Бұл зерттеу SWOT (күшті, әлсіз, мүмкіндіктер және қауіптер) аналитикалық негізін қолдана отырып, ислам қоғамдарында жасанды интеллекттің (ЖИ) интеграциясын зерттейді. Зерттеуде теориялық көзқарастар мен пайдаланушы тәжірибесін бағалау үшін әдебиетке шолу мен кейс-стади сауалнамасын біріктіретін сапалық тәсіл қолданылады. Тақырыптық кодтауды қолдана отырып, дін, этика, білім беру және қаржы саласындағы негізгі тақырыптарды анықтау үшін Google Scholar-дан «Жасанды интеллект және ислам» іздеу терминін пайдаланып ғылыми дереккөздер жиналды. Сонымен қатар, 18-45 жас аралығындағы 18 белсенді ЖИ пайдаланушысының мақсатты үлгісі ЖИ-ді қолданумен байланысты түсініктерді, артықшылықтарды және қиындықтарды анықтау үшін жеті ашық сұрақтан тұратын анонимді сауалнамаға қатысты. Нәтижелер ЖИ-дің ислам білімін, қаржы жүйелерін және діни білімге қол жеткізуді жақсарту, әсіресе тиімділікті арттыру, дербестендіру және қамту аясын кеңейту арқылы айтарлықтай әлеуетке ие екенін көрсетеді. Дегенмен, жалған ақпарат, этикалық емес пайдалану, пайдаланушылардың сенімсіздігі және технологияға тәуелділік туралы алаңдаушылық айтарлықтай қиындықтар туғызады. SWOT және TOWS талдаулары көрсеткендей, ислам қоғамдарына жасанды интеллекттің тиімді интеграциялануы үшін Мақасид әш-шариғат қағидаттарына негізделген этикалық үйлесімділік, ғалымдар мен әзірлеушілер арасындағы ынтымақтастық және цифрлық сауаттылықты жақсарту қажет. Зерттеу жасанды интеллектке қауіп төндіруден гөрі ислам этикалық құндылықтарын басшылыққа алатын қолдаушы құрал ретінде қарау керек деген қорытындыға келді, бұл тұрақты енгізу үшін бейімделудің, басқарудың және жауапты инновациялардың маңыздылығын атап өтті.

Түйін сөздер: Ислам және ЖИ; діни құндылықтар; технологиялық инфрақұрылым; мақасид әш-шариғат; цифрлық ландшафт.

Искусственный интеллект в исламском дискурсе: нормативные и ценностные основания

Аннотация

В данном исследовании рассматривается интеграция искусственного интеллекта (ИИ) в исламских обществах с помощью аналитической модели SWOT (сильные стороны, слабые стороны, возможности и угрозы). Исследование использует качественный подход, сочетающий анализ литературы и социологический опрос для оценки как теоретических перспектив, так и пользовательского опыта. Научные источники были собраны из Google Scholar с использованием поискового запроса «Искусственный интеллект и ислам» для выявления ключевых тем в религии, этике, образовании и финансах с помощью тематического кодирования. Кроме того, целенаправленная выборка из 18 активных пользователей ИИ в возрасте 18-45 лет приняла участие в анонимном опросе, включающем семь открытых вопросов, для выявления представлений, преимуществ и проблем, связанных с использованием ИИ. Результаты показывают, что ИИ обладает значительным потенциалом для улучшения исламского образования, финансовых систем и доступа к религиозным знаниям, особенно за счет повышения эффективности, персонализации и расширения охвата. Однако опасения по поводу дезинформации, неэтичного использования, недоверия пользователей и зависимости от технологий создают существенные проблемы. Анализы SWOT и TOWS показывают, что эффективная интеграция ИИ в исламские общества требует этического соответствия, основанного на принципах Макасид аль-Шариа, сотрудничества

между учеными и разработчиками, а также повышения цифровой грамотности. Исследование приходит к выводу, что ИИ следует рассматривать как вспомогательный инструмент, руководствующийся исламскими этическими ценностями, а не как угрозу, подчеркивая важность адаптации, управления и ответственных инноваций для устойчивого внедрения.

Ключевые слова: Ислам и ИИ; религиозные ценности; технологическая инфраструктура; макасид аль-шариа; цифровой ландшафт.

Introduction

Artificial Intelligence is one of the most discussed, debated, and analyzed topics nowadays. It has piqued the interest of numerous researchers from diverse perspectives since its inception in the 1950s, including its economic benefits as a tool for financial and investment fields, as well as socio-ethical challenges. Interest from a religious perspective has increased steadily only in the past few decades. This topic has been mainly explored through a socio-ethical lens by examining whether the current state of AI systems and applied ethical principles align with religious values. In Muslim societies, AI brings both new opportunities and serious ethical, theological, and social concerns that require careful examination from an Islamic perspective. Therefore, the purpose of this research is to analyze artificial intelligence in relation to Islam by applying a SWOT analysis framework.

This research is important for both academic and practical reasons. Academically, it contributes to the field of religious studies by offering a structured analysis of AI using the SWOT framework from an Islamic perspective. It also addresses a research gap by combining religious analysis with empirical data from AI users. Practically, the findings may help Islamic scholars, educators, policymakers, and technology developers better understand how AI affects Muslim communities.

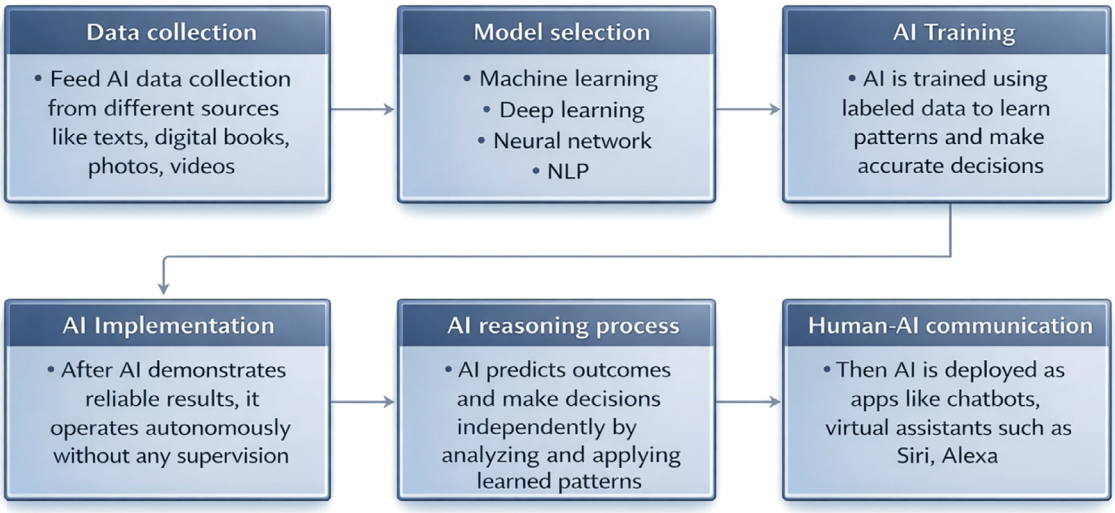
The history of artificial intelligence (AI) dates back to the 1950s, when pioneers like Alan Turing and John McCarthy laid its theoretical foundations. Turing proposed the concept of a machine capable of simulating human intelligence, and McCarthy coined the term “artificial intelligence” in 1956 at the Dartmouth Conference (Mucci, 2024).

Early AI research in the 1950s and 1960s focused on problem-solving and symbolic reasoning, but enthusiasm waned during the “AI winters” of the 1970s and 1980s due to limited progress. A resurgence began in the 1990s, driven by advances in machine learning, notably with IBM’s Deep Blue defeating chess champion Garry Kasparov in 1997 (Mucci, 2024).

In the 2010s, deep learning and neural networks-fueled by big data and powerful GPUs-led to breakthroughs, such as Google DeepMind’s AlphaGo defeating Go champion Lee Sedol in 2016 (Mucci, 2024). Since then, AI has advanced rapidly in areas such as natural language processing, image recognition, and autonomous systems, with models like OpenAI’s GPT series reshaping human-computer interaction. The latest GPT-5 outperforms its predecessors by answering questions faster and more accurately, with reduced hallucinations and better instruction-following (OpenAI, 2025). Today, the most popular AI-based programs are ChatGPT, Copilot, Gamma, Gemini, Grammarly, Beautiful.AI, DeepSeek, and others.

AI systems operate by processing vast amounts of data through algorithms that identify patterns, make predictions, or automate tasks. Machine learning, a fundamental mechanism, enables AI to continually improve its performance over time by learning from data rather than being explicitly programmed. Deep learning, a branch of machine learning, employs artificial neural networks inspired by the human brain to identify intricate patterns in images, text, and other data. (Coursera Staff, 2025) Summarizing the analysis of the mechanisms of AI operation can be presented in Diagram 1.

Diagram 1. The mechanism of AI operation.



With the development of new technologies, they have also begun to be applied in the religious sphere. Various apps, platforms, and even digital clerks are being created. Muslim ulema in various countries are issuing fatwas regarding the extent of AI use by believers and its regulation. The Spiritual Administration of Muslims of Kazakhstan plans to develop and launch a mobile app, "Imam AI", powered by artificial intelligence and providing instant answers to religious questions based on reliable sources. In this regard, this article will examine AI in Islamic discourse through the lens of normative and value-based foundations.

Materials and Methods

This research employs a qualitative methodology that combines literary analysis and a social survey.

This paper examines the integration of AI into Islamic societies using a SWOT analysis. This analysis can shed light on the benefits and potential of AI applications as well as explore the potential risks and threats. The main objectives of the research are:

(1) Analyze the literature review on AI-Islam interactions. The articles are gathered from the Google Scholar Database. This database is used to utilize the relevant literature on the given topic. The website is accessed on August 7, 2025, and the following search request is made: "Artificial Intelligence and Islam". Based on the search request, there are hundreds of research papers and articles directly related to the application of AI in Islam or Islamic-based fields, such as finance, banking, investment, and education. The analysis will utilize thematic coding to identify key themes.

(2) Conduct a purposive sample of 18 active AI users (ages 18-45) who participate in an anonymized survey. There are seven open-ended questions designed to provide insight into users' knowledge of AI, as well as the advantages and disadvantages they encountered while interacting with it. For anonymity and confidentiality, the names of the interviewees are sealed.

(3) Conduct a SWOT analysis based on the observed literature and the social survey results. SWOT analysis is a strategic planning tool that identifies and assesses the Strengths, Weaknesses, Opportunities, and Threats associated with a specific subject, organization, or initiative. This tool synthesizes internal elements (strengths and weaknesses) alongside external factors (opportunities and threats) to guide decision-making and strategic direction (Sarsby, 2016, pp. 11–16).

Strengths are internal attributes or resources that contribute to a successful outcome.
Weaknesses are internal limitations that can hinder performance or results.
Opportunities are external circumstances that can be utilized for benefit or growth.
Threats are external challenges or risks that may adversely affect goals or progress.

Once all four aspects of the SWOT analysis are established, the TOWS matrix is applied to select a strategic approach. TOWS is used in SWOT analysis to translate strengths, weaknesses, opportunities, and threats into actionable strategies. It helps to leverage strengths to seize opportunities, address weaknesses, and mitigate threats for more effective decision-making (Sarsby, 2016, pp. 17–20).

Results and Discussion

(1) *Literature review* analyzed various literature from Google Scholar as well as different books published on exploring the interaction between Artificial Intelligence and Islam. For example, Azizan Morshidi et al. (2024) conducted a bibliometric and thematic analysis to explore the application of AI in an Islamic context. Their methodology entails a comprehensive study and documentation of metadata, which allows researchers to develop a deep understanding of how knowledge is distributed and shared with a distinguished audience. They investigated five research questions related to AI-Islam studies, including the analysis of publications, citations, and keywords. The time range, from 1989 to 2024, comprised a total of 285 publications. The results showed an annual growth rate of 7.6% under both the h-index and g-index, with Computer Science and Social Science occupying the highest positions. The peak year was 2023, with 66 publications on this topic. Countries such as Malaysia, Indonesia, and Saudi Arabia have made significant contributions. The results demonstrated how researchers from various countries and fields are dedicating effort to investigating how AI technologies align with Islamic law and ethics.

This paper explored different literature on integrating AI into Islamic societies and organized this section in a way that fits the SWOT analysis by looking at potential threats and opportunities of AI in different fields like Islamic Finance, Banking, Healthcare, Education etc.; also list the advantages and disadvantages explored by the authors.

For the academic purpose, among the most recent contributions to this discourse from Islamic perspective there are books by notable authors such as M. el-Nawawy and M. Khamis (2009), Sarea et al. (2022), Vaidyamath (2023), Jamal (2024), Auelkhanuly (2025) and Schneider (2025), who analyze the ethical and theological questions raised by AI as well as how advanced technologies can align with the teaching of Islam.

The search results displayed articles about the potential opportunities and threats of integrating AI into Islamic societies. The papers from Ziaee (2011), Khoirunisa et al. (2023), Hemmet (2023), Khairul and Jannah (2024), Mahmudulhassan et al. (2024), and others explored the intersection of Artificial Intelligence and Islamic values. Based on this literature, the main opportunities of integrating AI into Islamic studies are as follows: translating Quran and Hadith books into various languages, digitalizing sacred texts and classical books, spreading the religion globally, providing more accessible and individualized educational opportunities, and creating apps for halal services. Khairul and Jannah (2024) suggested that during the digitalization of Sacred texts or classical books, the accuracy of scanning and OCR (Optical Character Recognition) must be ensured and double-checked for bias, mistakes, or misinterpretations. For example, the Quranic Knowledge Map, introduced by Atwell et al. (2011), is a tool designed for deeper Quranic analysis by integrating grammatical data, tafsir, and multilingual translations. Its future development aims to incorporate additional classical Arabic sources, such as Hadith.

Altammami (2023) and Karimullah (2023) suggested that advanced technologies can help identify patterns in previous fatwas and Islamic legal decisions (hukms) and utilize them in addressing

current matters within the Muslim community. Additionally, Hemmet (2023) mentioned that job displacement is undesirable, but the emergence of new opportunities with AI can create new job opportunities for people. To ensure a smooth transition to AI use, mandatory training in workplaces and educational institutions should be provided on time.

Khalil et al. (2024), Gazali et al. (2020), and Mahmudulhassan et al. (2024) explored the ways AI technologies can be integrated into Islamic Finance, including investment decisions, banking services, healthcare, and the educational system. The outlook is optimistic, but several considerations need to be considered before moving forward. For example, Gazali et al. (2020) analyzed the potential effects of AI on Islamic investment and instruments in the Malaysian Islamic financial system. This study reviewed the influence of Text Mining, Algorithmic Trading, Stock Pick, and Robo in the Islamic investment system based on the submission of AI in Islamic investment. They argue that they contributed to the area of AI in Islamic investments not only for the practitioners, but also for policymakers. Mahmudulhassan et al. (2024) discussed that obtaining Islamic knowledge can be individualized, accessible, and adaptable via the employment of Artificial Intelligence. They also discussed the implementation of AI in Islamic Schools and Institutions, on how it can facilitate easier access for both teachers and students.

Raquib et al. (2022), Nawi et al. (2023), and Kausar et al. (2024) explored existing ethical challenges, including racial and gender bias, misinformation, data privacy breaches, and copyright violations. These problems persist today, and numerous cases and incidents have been reported from various parts of the world. For example, incorrect medical diagnoses, declined credit lines, rejected job applications, and theft of copyrighted works have been frequently reported in the news over the past few years (Hense, 2025). These kinds of violations do not align with the Islamic belief system; therefore, these authors propose developing Islamic virtue-based AI ethics principles by applying the Maqasid Al-Shari'ah framework. This framework encompasses three primary categories of necessities for a happy and sustainable life. They are Necessities (Daruriyat), Needs (Hajiyat), and Luxuries (Tahsiniyat), with the primary one being Daruriyat. The latter is designed to protect five main necessities of a human being: religion, life, offspring, intellect, and wealth (Auda, 2008, pp. 30–31).

In addition, Elmahjub (2023) mentioned two primary approaches to applying Maslaha: the welfarist perspective and utility-based evaluations. The first is for the benefit of society, based on principles such as fairness, beneficence, and privacy, among others. However, utility-based evaluation is not based on what people believe is good or bad, but rather on the revelation. He suggests mixing and cooperating welfare maximization and safeguarding specific imperatives so that they form a complementary relationship.

In this regard, Setyowati and Rahayu (2023), Hussain et al. (2023), and others have warned that AI systems are not humans and cannot be considered as such. These technologies lack a soul, which is an inseparable and significant part of any human being. According to Nawi et al. (2023), Arrozy and Zarman (2024), human intelligence requires physical systems, such as the brain and neurons, as well as non-physical "objects", like the soul. These two key aspects enable individuals to assess clear forms via both structured and unstructured arrangements.

Other disadvantages were mentioned (Ghaly, 2023; Khoirunnisa et al., 2023; Popova, 2024; Rud', 2024), including apostasy, the spread of online radicalization, the emergence of new destructive religious groups, and job loss. Khairul and Jannah (2024), however, said AI can be used to detect extremist or radical content spreading online and help to block it. Therefore, human participation and control over the work of AI should remain with humans, especially Islamic theologians, who should be involved in the digitalization, interpretation, and correct translation of Islamic texts.

Digitization of sacred texts such as the Holy Quran, the six main Hadith books, and other classical texts requires the use of Arabic. However, Farghaly and Shaalan (2009) noted that Arabic has significantly more ambiguity than other languages. For instance, while the average number of ambiguities per token in most languages is 2.3, Arabic exhibits 19.2 per token. Alrayzah et al. (2023) mentioned the following NLP Arabic challenges: Morphological richness, Orthographic ambiguity, Dialectal variations, and Resource poverty (the lowest dataset presented online). Khalati and Al-Romany (2020) also noted the ambiguities of the Arabic language and recommended cooperation between AI specialists and Arabic linguists to overcome current technical and linguistic challenges.

Adawiyah (2025) did a study to identify technical, pedagogical, and cultural challenges. They chose six experienced Arabic lecturers who utilize AI in their work. The lecturers were highly optimistic about the effective use of AI tools to acquire Arabic language, but they also pointed out implementation challenges such as inadequate technological infrastructure and internet access, a lack of readiness among both students and lecturers, and a scarcity of AI applications specifically designed for the Arabic language. The paramount challenge identified is the limited availability of extensive and high-quality Arabic datasets, which are essential for accurate training of AI models. Another concern is the difficulty in customizing AI systems to effectively understand and process the language's unique grammatical and contextual nuances.

Scientific research on the application of AI has been actively conducted in Kazakhstan, primarily in the fields of education and the labor market. Such studies were done by researchers in different areas, like Ashimova et al. (2022), Abykanova et al. (2023), Zhanegizova et al. (2023), and Zholdigaly et al. (2024), Ongar et al. (2025).

Kerim and Nusipbayeva (2024), have studied the digitalization of religious life in Kazakhstan. Their work analyzes Islamic internet content and includes interviews with imams and religious figures. Special attention is given to the use of social media platforms (Facebook, Instagram, TikTok, YouTube) for the dissemination of religious knowledge.

As part of a joint project with Kurmanaliyev (2024), research was also conducted on Muslim female bloggers in the United States and Europe. The authors examine their influence on religious discourse, their use of feminist approaches, their focus on women's issues, and their growing impact in the digital space.

However, the religious perspective on AI has been largely overlooked. This paper is one of the first attempts to explore this topic by applying the SWOT analysis from an ethical and religious standpoint.

The literature analysis provided an overview of the main advantages and disadvantages of integrating AI in Islam. It will be examined further through a SWOT analysis to gain a better understanding of potential threats and opportunities, which can be utilized in future research papers.

(2) The social survey results

The social survey was conducted among various active AI users, whose professions range from university students to private sector employees and business owners. There were 18 participants aged between 18 and 45. They were sent a pre-prepared list of questions regarding the AI and its use in Islam via WhatsApp Messenger and email.

The interviewees offered a range of definitions and interpretations of AI, showcasing a diverse understanding of its capabilities and implications. Respondents in the survey were generally familiar with AI systems and actively used tools such as ChatGPT, Copilot, Gemini, Gamma, Siri, and Alexa. Students mostly relied on AI for academic purposes, while others used it for work or casual conversations. Direct quotes from the survey of respondents are presented in Table 1.

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Table 1. Interview questions and direct quotes of the respondents

№	Interview Questions
1	What do you know about Artificial Intelligence? *"It is a computer program that simulates human intelligence"*. (Bank manager, aged 34) *"Artificial intelligence is like a supercomputer that processes a billion data points per second and produces information as it understands them"*. (Businessman, aged 37)
2	Do you use it in your daily life? How often and for what purposes? *"I definitely use it every day, I ask some specific questions, for example, the recipe for charlotte"* (Marketing manager, aged 37) *"I know a lot about artificial intelligence news because I use it every day. For example, the types of artificial intelligence that I use most often are Copylot, Gemini, Gamma, Chat GPT"* (IT Student, aged 19) *"Yes, I use it daily. When I have to defend a scientific project or write an article, I don't have time to open and read many different articles or websites. In such cases, I enter my query into Copilot, and it gives me brief and clear information. It also shows and writes exactly which source, and which page the information comes from."* (Medical Student, aged 19)
3	What challenges have you encountered or heard about Artificial Intelligence? *"When you type in a question and it just doesn't work. That is, it just gives out something completely different; it doesn't recognize the question"*. (Marketing manager, aged 37) *"The presence of questionable information seems to be a common problem"* (Mathematics and Physics Student, aged 20). *"Some artificial intelligence is spreading disinformation"*. (Medical Student, aged 19) *"The main problems I would say are that artificial intelligence itself has problems in its work, such as disinformation, it can hallucinate and give out non-existent information, bias"*. (Businessman, aged 37)
4	Have you used Artificial Intelligence to find answers to religious questions? *"Yes, I used it, but it gave me misinformation. This is also a big minus because it takes information from unverified sites and gives it to me. But when I read that information, I thought something was wrong"*. (Medical Student, aged 19) *"I think it's best to ask religious questions from the Mufti or similar trusted people"*. (IT Programming Student, aged 20) *"Yes, I discussed the problem of Palestine with ChatGPT"* (Bank manager, aged 34) *"Yes, I used it. I asked about the benefits of dhikr, salawat, and the meanings of the surahs"*. (Student of the Faculty of Land Relations, aged 21)
5	What do you think are the positive and negative aspects of Artificial Intelligence? *"People are losing their jobs, some professions are no longer needed, and therefore people are afraid of artificial intelligence"*. (Businesswoman, aged 31) *"I think it will be difficult if they take out robots and send them to war"*. (Bank manager, aged 34) *"The problem with AI is that AI is used too often and because of this there is too much plagiarism and cheating"*. (International relations Student, aged 19) *"It helps me make decisions and work with statistics. It helps me digest a lot of information"*. (Businessman, aged 33)
6	What are the primary challenges facing the Islamic community in relation to AI? *"It understands Islam not like a human, but like a computer, and it does not understand the main meaning and the main properties of religion, because artificial intelligence only has reason, but no feelings. Since it does not have those feelings, I do not think it can convey religion to people like humans"* (IT Student, aged 19) *"It is wrong for people to seek answers to their questions through that artificial intelligence and not from the teacher, because people may not understand correctly"*. (Businesswoman, 30) *"Perhaps in terms of ethics"* (Master of Economics, aged 23) *"The latest fatwas and the words of Islamic scholars in Kazakh, all the frequently used information in our lives should be presented as questions to artificial intelligence, so it will interpret that information for us to understand the current potential issues and challenges"*. (Businessman, aged 33)

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The main concerns included false information, privacy, and copyright issues, reflecting earlier findings by scholars. Most respondents avoided asking religious questions to AI, and those who tried received inaccurate answers. This distrust stems from the belief that only scholars can provide nuanced religious guidance, which helps explain the failure of online fatwa systems. Ethical concerns were also raised, especially regarding AI misuse in education, such as cheating and the potential weakening of critical thinking. The results of the social survey coincide with the conclusions derived from the literature analysis. These answers are used to conduct SWO analysis to clarify the strengths, weaknesses, opportunities, and threats of AI deployment within Islamic societies.

(3) Swot analysis in the context of AI and Islam

In the context of Artificial Intelligence and Islam, a SWOT analysis provides a structured approach to assess how artificial intelligence intersects with Islamic values, institutions, and communities. This assessment involves integrating theoretical insights and empirical data, including literature reviews and interviews. This approach supports a balanced, multidimensional understanding of the socio-technological landscape.

The SWOT analysis indicates a complex yet promising interplay between AI and Islam. Instead of categorizing artificial intelligence as either compatible or incompatible with Islamic values, the focus should be on deliberate and knowledgeable adaptation. AI can be a significant asset for the social good, spiritual advancement, and institutional efficiency in Islamic societies; however, its development, implementation, and governance must align with Islamic ethical principles. The SWOT analysis is presented in Table 2.

Table 2. SWOT Analysis of AI and Islam

	Strengths	Weaknesses
Internal Factors	Enhanced access to Islamic knowledge (faster access to Islamic knowledge) Support for individualized learning (allows students to progress at their own pace) Digital preservation of Islamic heritage (Holy scripture, six Hadith books, classical literature) Emergence of intelligent systems (Quranic Corpus) Pattern analysis in Islamic Law (fiqh) Existing Islamic Ethical Framework: Maqasid al-Shari'ah	Concerns over misinterpreting religious texts Low trust in AI for religious guidance Complexity and Ambiguities of the Arabic language Potential OCR and digitization errors Lack of qualified collaboration Lack of infrastructure Ethical implementation gaps (cheating, passivity, weakened critical thinking)
	Opportunities	**Threats**
External Factors	Global da'wah and outreach Islamic Finance innovation (in Banking, Risk Management) Faith-bathed ethical AI development Developing a comprehensive, nuanced ANLP Extremism detection and content moderation Creation of new professions Interpreting Sacred texts from new perspectives	Islamic religious misrepresentation Online radicalization or apostasy Cultural delusion (oversimplifying Islamic knowledge) Job displacement fears Regulatory uncertainty Doctrinal confusion (unsupervised AI may create conflicting fatwas) Western AI models may embed un-Islamic values

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In the context of AI and Islam, the TOWS matrix provides a framework for guiding the ethical and practical integration of AI technologies. By leveraging strengths, one can exploit opportunities such as designing ethical AI tools. Islamic Ethical Frameworks Are Essential - Muslim societies have a unique opportunity to develop AI guidelines based on Maqasid al-Shari'ah (the objectives of Islamic law). These principles can guide the development of AI systems that are both ethical and culturally appropriate. There is a significant opportunity to develop AI-powered Islamic education platforms that accelerate and make education more accessible. In Islamic Finance, developers can deploy a scholarship-based, Shariah-compliant AI assistant to evaluate financial products more quickly (which also reduces human error), but the scholars make the final ruling.

Weaknesses can be overcome using opportunities. For example, due to the complexity of the Arabic language, it is essential for the best in philology and technologies to come together and develop a comprehensive, nuanced, detailed ANLP (Arabic Natural Language Processing). This will ensure that religious authority remains intact while leveraging technological tools for tasks such as digitizing archives, organizing fatwas, and supporting Islamic finance operations.

Use strengths to reduce threats by countering misinformation using supervised systems. For example, an AI-powered Islamic Knowledge Platform can be launched to respond to widespread misinformation about Islam online (fake hadiths, incorrect fatwas, extremist interpretations). The human-in-the-loop supervision can be used to utilize such a platform where a panel of Islamic scholars and Arabic linguists can review online information and, where necessary, flag controversial topics or offer explanations. It can also detect extremist content, enabling local authorities to take timely measures.

One way to avoid threats is to minimize weaknesses. For example, banning unsupervised fatwa automation, instead, all interested parties should enforce digital literacy. Building AI capacity within the Muslim World – investing in education, research centers, and cross-disciplinary collaboration among ulama, data scientists, and policymakers is crucial for creating AI solutions that reflect Islamic values. Making the process of digital awareness mandatory through education, training, and policy that users can safely and intelligently use technology.

The SWOT analysis shows that while AI presents significant opportunities for expanding Islamic knowledge, education, and finance, its implementation faces major challenges related to data quality, language limitations, ethical risks, and mistrust among users. Without human supervision of an Islamic ethical foundation, AI could distort religious meanings instead of preserving them. Therefore, AI adoption in Islamic contexts must follow a hybrid human–machine model based on Maqasid al-Shari'ah to ensure beneficial integration.

Conclusion

This article aimed to investigate the integration of AI within Islamic societies by applying a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis framework. By adopting this approach, the research aimed to identify the key advantages and potential applications of AI technologies, while also addressing the possible challenges, risks, and ethical concerns that may arise in religious and cultural contexts. The study began with a concise review of the existing scholarly literature, which explored the intersection between AI systems and Islamic thought and practice. It then incorporated empirical data from a social survey of individuals who actively engage with AI technologies. Drawing on both theoretical insights and AI users' perspectives, the study conducted a comprehensive SWOT analysis to evaluate the implications of AI integration in Islamic societies.

The SWOT analysis revealed that the future of AI in Islamic societies is not a matter of rejection or acceptance, but rather one of adaptation and ethical alignment. The way forward lies in developing Islamic-centered AI ethics frameworks, creating collaborations between scholars and tech developers,

educating users and religious leaders about both the potential and dangers of AI, and ensuring Muslim representation in global AI policy and development.

AI holds substantial potential to advance Islamic knowledge, education, and finance by increasing accessibility, improving efficiency, and supporting informed decision-making. However, the TOWS matrix showed that the successful implementation of AI requires careful consideration of internal weaknesses, such as language complexity, infrastructure limitations, and user mistrust, as well as external threats, including misinformation, radicalization, and ethical risks. Leveraging internal strengths – such as existing ethical frameworks, scholarly expertise, and adaptive learning capabilities – while exploiting external opportunities, such as technological innovation, global outreach, and cross-disciplinary collaboration, can maximize the benefits of AI. Equally essential is the integration of human-in-the-loop models, digital literacy enforcement, and Maqasid al-Shari'ah-based ethical principles to ensure that AI serves as a supportive tool rather than a source of religious distortion.

Authors' contributions

First author – writing the article text, literature review, and analysis of survey results.
Second author – defining the research framework and sample, text editing.

Conflict of interests

The authors declare that there is no conflict of interest.

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Information about authors

Zukhra Baimakhanova – Master's student, Egyptian University of Islamic Culture Nur-Mubarak, Almaty, Kazakhstan, https://orcid.org/0009-0006-9401-341X, zbaimah@gmail.com

Balzhan Kalemshariv – PhD candidate, Institute of Philosophy of the National Academy of Sciences named after A.A. Altmyshbaev of the Kyrgyz Republic, Bishkek, Kyrgyz Republic, https://orcid.org/0000-0002-2246-8603, baljan.kalemsharif@gmail.com

Авторлар туралы мәлімет

Зухра Баймаханова – Магистрант, Нұр-Мүбарак Египет ислам мәдениеті университеті, Алматы, Қазақстан, https://orcid.org/0009-0006-9401-341X, zbaimah@gmail.com

Балжан Калемшарив – PhD докторант, Қырғыз Республикасы Ұлттық ғылым академиясының академик А.А. Алтмышбаев атындағы философия институты, Бішкек, Қырғыз Республикасы, https://orcid.org/0000-0002-2246-8603, baljan.kalemsharif@gmail.com

Сведения об авторах

Зухра Баймаханова – Магистрант, Египетский университет исламской культуры Нур-Мубарак, Алматы, Казахстан, https://orcid.org/0009-0006-9401-341X, zbaimah@gmail.com

Балжан Калемшарив – PhD докторант, Институт философии имени академика А.А. Алтмышбаева Национальной академии наук Кыргызской Республики, Бишкек, Кыргызская Республика, https://orcid.org/0000-0002-2246-8603, baljan.kalemsharif@gmail.com