



Reconstructing Maqāṣid Al-Sharī‘ah In The Age Of Artificial Intelligence: A Hermeneutical Model Based On Explainable Ai And Augmented Ijtihād

إعادة بناء مقاصد الشريعة في عصر الذكاء الاصطناعي: نموذج هرمينيوطيقي قائم على الذكاء الاصطناعي القابل للبيان والاجتهاد المعزز

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Abstract:

The increasing deployment of artificial intelligence technologies as decision-support mechanisms in high-impact domains, including law, economics, and finance, has generated new debates concerning the ethical legitimacy, explainability, and human oversight of algorithmic decision-making. In particular, the limited interpretability of complex artificial intelligence models raises fundamental questions regarding transparency, accountability, and the possibility of meaningful human control over automated systems. This development necessitates a critical reassessment of existing ethical and legal frameworks in the age of artificial intelligence in response to emerging technological realities. This study examines the reinterpretation of the higher objectives of Islamic law (*maqāṣid al-sharī‘ah*) within the context of artificial intelligence and proposes a Maqasid-based artificial intelligence governance framework integrated with the principles of Explainable Artificial Intelligence (XAI). Employing a qualitative research paradigm, the study adopts a normative-hermeneutic approach combined with a conceptual model development methodology. Accordingly, the literature on *maqāṣid al-sharī‘ah*, artificial intelligence ethics, explainable artificial intelligence, and *Sharī‘ah* governance is examined through a systematic document analysis. The findings demonstrate that *maqāṣid al-sharī‘ah* should not be understood merely as a theoretical framework for explaining the purposes underlying classical legal rulings; rather, it provides a dynamic normative framework for evaluating the ethical dimensions of algorithmic decision-making processes. The study establishes conceptual correspondences between the fundamental objectives of preserving religion (*ḥifẓ al-dīn*), preserving life (*ḥifẓ al-naḥs*), preserving intellect (*ḥifẓ al-‘aql*), preserving lineage (*ḥifẓ al-nasl*), and preserving property (*ḥifẓ al-māl*) and contemporary principles such as explainability, security, data privacy, algorithmic justice, and accountability. Based on this analysis, the study develops a human-centered governance framework termed Augmented Legal Reasoning (*ijtihād*). Within this framework, artificial intelligence is not positioned as an autonomous generator of legal judgments but rather as an explainable, transparent, and verifiable decision-support system that enhances human reasoning. Consequently, this study establishes a novel theoretical intersection between *maqāṣid al-sharī‘ah*, artificial intelligence ethics, and digital governance, offering an original contribution to contemporary debates on responsible and value-oriented technological development.

Keywords: Maqāṣid al-sharī‘ah, Artificial Intelligence Ethics, Explainable Artificial Intelligence (XAI), Sharī‘ah Governance, Augmented Legal Reasoning (*ijtihād*)

الملخص

أدى التوسع المتزايد في استخدام تقنيات الذكاء الاصطناعي بوصفها آليات داعمة لاتخاذ القرار في المجالات ذات التأثير المرتفع، كالقانون والاقتصاد والتمويل، إلى إثارة نقاشات جديدة حول المشروعية الأخلاقية وقابلية التفسير والرقابة البشرية على القرارات الخوارزمية. وتثير محدودية تفسير النماذج المعقدة للذكاء الاصطناعي تساؤلات جوهرية تتعلق بالشفافية والمساءلة وإمكانية الحفاظ على سيطرة بشرية فعالة على الأنظمة المؤتمتة، الأمر الذي يستدعي إعادة تقييم الأطر الأخلاقية والقانونية في عصر الذكاء الاصطناعي بما يتوافق مع التحولات التقنية المتسارعة. وتهدف هذه الدراسة إلى بحث إعادة تفسير مقاصد الشريعة في سياق الذكاء الاصطناعي واقتراح إطار لحوكمة الذكاء الاصطناعي قائم على المقاصد ومتكامل مع مبادئ الذكاء الاصطناعي القابل للبيان واعتمدت الدراسة المنهج البحثي النوعي من خلال مقارنة معيارية هرميوطيقية مقترنة بمنهجية تطوير نموذج مفاهيمي، مع تحليل الأدبيات المتعلقة بمقاصد الشريعة وأخلاقيات الذكاء الاصطناعي والذكاء الاصطناعي القابل للبيان وحوكمة الشريعة باستخدام أسلوب التحليل المنهجي للوثائق. وتُظهر النتائج أن مقاصد الشريعة لا ينبغي أن تُفهم باعتبارها إطاراً نظرياً يقتصر على بيان الغايات الكامنة وراء الأحكام الفقهية الكلاسيكية، بل تمثل إطاراً معيارياً ديناميكياً لتقييم الأبعاد الأخلاقية لعمليات اتخاذ القرار الخوارزمية. كما تكشف الدراسة عن وجود توافقات مفاهيمية بين المقاصد الضرورية المتمثلة في حفظ الدين وحفظ النفس وحفظ العقل وحفظ النسل وحفظ المال وبين مبادئ معاصرة مثل قابلية التفسير والأمن وحماية البيانات والعدالة الخوارزمية والمساءلة. وانطلاقاً من هذا التحليل، تطور الدراسة إطاراً للحوكمة يتمحور حول الإنسان تحت مسمى «الاجتهاد المعزز»، حيث لا يُنظر إلى الذكاء الاصطناعي بوصفه منتجاً مستقلاً للأحكام الشرعية، بل باعتباره نظاماً داعماً لاتخاذ القرار يتميز بقابلية التفسير والشفافية وإمكانية التحقق مما يعزز عملية الاستدلال البشري. وبذلك تؤسس الدراسة نقطة التقاء نظرية جديدة بين مقاصد الشريعة وأخلاقيات الذكاء الاصطناعي والحوكمة الرقمية، وتقدم إسهاماً أصيلاً في النقاشات المعاصرة المتعلقة بالتطوير التكنولوجي المسؤول والقائم على القيم.

الكلمات المفتاحية: مقاصد الشريعة، أخلاقيات الذكاء الاصطناعي، الذكاء الاصطناعي القابل للبيان، حوكمة الشريعة، الاجتهاد المعزز

1. INTRODUCTION

1.1. Research Problem and Context

The rapid expansion of artificial intelligence (AI) technologies has transcended the boundaries of technological innovation and generated a new epistemological environment that reshapes human processes of knowledge production, decision-making, and normative evaluation. In particular, machine learning systems, deep learning architectures, and large language models have increasingly emerged as decision-support mechanisms that either assist or, in certain contexts, substitute human reasoning in critical domains, including law, healthcare, economics, education, and public administration.¹ This transformation should not be understood merely as an advancement in technological capability; rather, it represents a profound epistemological shift that raises fundamental questions concerning the nature of knowledge, the role of human agency, ethical responsibility, and the legitimacy of algorithmic decisions.

¹ Nick Bostrom, *Superintelligence: Paths, Dangers, Strategies* (Oxford: Oxford University Press, 2014); Luciano Floridi and Massimo Chiriatti, “GPT-3: Its Nature, Scope, Limits, and Consequences,” *Minds and Machines* 30 (2020): 681–694.

One of the central challenges posed by artificial intelligence concerns the manner in which information employed in decision-making processes is generated and the foundations upon which algorithmic outcomes are established. While traditional approaches to knowledge formation and judgment rely upon human reasoning, experience, interpretation, and processes of justification, contemporary AI systems generate outputs through statistical patterns derived from extensive datasets. However, particularly in deep learning-based models, the complexity of these computational processes often prevents the clear identification of how specific outcomes are produced. This phenomenon, commonly described as the “black box problem,” has intensified debates surrounding explainability, transparency, and accountability in artificial intelligence systems.¹

This emerging epistemological condition also introduces significant questions regarding the mechanisms of knowledge, interpretation, and value formation within Islamic intellectual traditions. Within Islamic legal thought, the evaluation of human actions has historically extended beyond the mere application of external legal rules; it has also incorporated considerations of the purposes, wisdom (*hikmah*), and human welfare (*maṣlahah*) underlying legal rulings. One of the most systematic theoretical frameworks through which this perspective has been developed is the theory of the higher objectives of Islamic law (*maqāṣid al-sharī‘ah*). The *maqāṣid al-sharī‘ah* approach evolved as a dynamic methodology aimed at uncovering the underlying purposes of Sharī‘ah rulings and connecting legal interpretation with these higher objectives.²

The theory of higher objectives (*maqāṣid al-sharī‘ah*), systematically developed particularly by Abū Ishāq al-Shāṭibī during the classical period, conceptualized the fundamental aims of religion within the framework of protecting and regulating human existence. Accordingly, the preservation of religion (*hifẓ al-dīn*), life (*hifẓ al-naḥs*), intellect (*hifẓ al-‘aql*), lineage (*hifẓ al-nasl*), and property (*hifẓ al-māl*) has traditionally been regarded as among the essential objectives of Islamic law.³ Nevertheless, this theoretical framework historically emerged within a predominantly human-centered epistemological and moral context.

In the age of artificial intelligence, however, non-human algorithmic systems have increasingly become involved in processes of evaluation and decision-making. Algorithms influence individual preferences, shape patterns of resource distribution, perform risk assessments, and participate in decisions with broader social consequences. This development requires that the classical theory of *maqāṣid al-sharī‘ah* be reconsidered not merely as a mechanism for applying established rulings to new circumstances, but as a normative and interpretive framework capable of responding to changing ontological and epistemological conditions.

Accordingly, the fundamental research problem can be formulated as follows: How can the theory of *maqāṣid al-sharī‘ah*, developed within a human-centered classical legal and ethical tradition, be reinterpreted in a digital age where artificial intelligence has become an influential actor in decision-making processes?

This study argues that *maqāṣid al-sharī‘ah* should be reconsidered in the age of artificial intelligence not as a static theory limited to preserving predefined objectives, but as a dynamic hermeneutical framework

¹ ¹ Finale Doshi-Velez and Been Kim, “Towards A Rigorous Science of Interpretable Machine Learning,” arXiv:1702.08608 (2017); Christoph Molnar, *Interpretable Machine Learning: A Guide for Making Black Box Models Explainable* (2022)

² Mohammad Hashim Kamali, *Maqasid al-Shariah Made Simple* (London: International Institute of Islamic Thought, 2008).

³ Abū Ishāq Ibrāhīm ibn Mūsā al-Shāṭibī, *Al-Muwāfaqāt fī Uṣūl al-Sharī‘ah*, ed. ‘Abd Allāh Darāz (Cairo: al-Maktabah al-Tijāriyyah al-Kubrā, 1969).

capable of evaluating emerging technological realities. The purpose of this approach is not to delegate religious or moral judgment to artificial intelligence, but rather to establish a normative framework through which AI applications can be assessed in accordance with principles of human dignity, justice, informational integrity, security, and social welfare.

1.2. Literature Gap and Research Aim

Recent scholarship in the field of artificial intelligence has primarily concentrated on issues such as algorithmic justice, explainability, ethical design, and human-centered approaches to AI governance. These studies demonstrate that the success of artificial intelligence systems cannot be evaluated solely according to their technical performance; rather, such systems must also satisfy requirements of transparency, accountability, auditability, and compatibility with fundamental human values. In particular, research on XAI emphasizes that algorithmic decisions should not remain inaccessible or incomprehensible but must be interpretable and subject to meaningful human evaluation.¹

Within the field of Islamic intellectual thought, contemporary studies on the theory of the *maqāṣid al-sharī'ah* have highlighted the flexibility and adaptability of this framework in responding to changing social, ethical, and legal circumstances. Particularly in modern discussions, *maqāṣid al-sharī'ah* has been approached not merely as a theory concerned with identifying the purposes behind legal rulings, but also as a broader normative methodology that enables the reinterpretation of Islamic legal thought in relation to human welfare (*maṣlaḥah*), justice, and moral responsibility.²

Nevertheless, a significant gap remains in the existing literature concerning the intersection between these two domains. While artificial intelligence research has predominantly examined the ethical boundaries and governance challenges of emerging technologies, studies on *maqāṣid al-sharī'ah* have largely focused on themes such as modernization, legal reform, and socio-cultural transformation. The relationship between artificial intelligence and the objectives of Islamic law, particularly regarding the transformation of knowledge production, human agency, moral accountability, and algorithmic authority, has not yet received sufficient theoretical attention.

Therefore, the primary aim of this study is to demonstrate that the framework of *maqāṣid al-sharī'ah* can be hermeneutically reinterpreted in response to the new epistemological, ethical, and normative challenges emerging in the age of artificial intelligence.

1.3. Research Questions

This study seeks to address the following research questions:

- How do the new forms of knowledge production and decision-making processes emerging in the age of artificial intelligence challenge the classical interpretive framework of *maqāṣid al-sharī'ah*?
- How can the theory of *maqāṣid al-sharī'ah* contribute to addressing contemporary challenges related to justice, transparency, accountability, and human autonomy within algorithmic decision-making systems?
- How can a hermeneutical approach establish a meaningful relationship between the classical intellectual legacy of *maqāṣid al-sharī'ah* and the emerging ethical dilemmas of the digital age?
- Is it possible to develop a human-centered *maqāṣid*-based ethical framework capable of guiding artificial intelligence applications in contemporary society?

¹ David Leslie, *Understanding Artificial Intelligence Ethics and Safety: A Guide for the Responsible Design and Implementation of AI Systems* (London: The Alan Turing Institute, 2019)

² Al-Shāṭibī, *Al-Muwāfaqāt* (Darāz ed.).

1.4. Original Contribution of the Study

This study makes three primary contributions.

First, it re-evaluates *maqāṣid al-sharī'ah* not merely as a legal theory confined to the classical categorization of necessities (*ḍarūriyyāt*), needs (*hājjiyyāt*), and complementary values (*taḥsīniyyāt*), but as a hermeneutical ethical framework capable of generating renewed meanings in response to changing historical and technological conditions.

Second, it establishes a theoretical bridge between Islamic legal thought and contemporary discussions on artificial intelligence governance by connecting emerging challenges such as algorithmic decision-making, data privacy, information security, transparency, and human autonomy with the normative principles of *maqāṣid al-sharī'ah*.

Third, this study argues that artificial intelligence should not be positioned as an autonomous substitute for human legal and moral reasoning. Instead, it proposes that AI should function as an auxiliary, explainable, and verifiable decision-support mechanism that strengthens human evaluation based on *maqāṣid*-oriented ethical reasoning.

2. CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1. Higher Objectives of Islamic Law and the Normative Foundations of Artificial Intelligence Ethics

The theory of the *maqāṣid al-sharī'ah* represents a purpose-oriented approach within Islamic jurisprudence that considers not only the literal application of legal rulings but also the underlying objectives, wisdom (*ḥikmah*), and social consequences associated with these rulings. Systematized particularly by Abū Ishāq al-Shāṭibī during the classical period, this framework conceptualizes the ultimate purpose of Sharī'ah rulings as the realization and protection of human welfare (*maṣlaḥah*). Within this perspective, the five essential objectives (*al-ḍarūriyyāt al-khams*), namely the preservation of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and property (*ḥifẓ al-māl*), have constituted one of the primary normative foundations for ethical evaluation in Islamic legal thought.¹

The increasing integration of artificial intelligence technologies as decision-support mechanisms in high-impact domains, including finance, law, and public administration, requires a reconsideration of this classical normative framework within emerging technological contexts. Algorithmic decision-making systems generate not only questions concerning technical accuracy and efficiency but also broader ethical concerns related to justice, accountability, transparency, and the preservation of human responsibility.²

In this context, *maqāṣid al-sharī'ah* provides a value-oriented rather than merely outcome-oriented framework for evaluating artificial intelligence systems. As contemporary discussions on Islamic perspectives of artificial intelligence suggest, incorporating Islamic ethical principles into AI governance may contribute to assessing technological development through the lenses of human dignity, justice, and moral responsibility.³ Accordingly, artificial intelligence should not be positioned as an autonomous authority that eliminates human ethical and legal accountability; rather, it should function as a supervised technological instrument designed to enhance human welfare and support responsible decision-making.

2.2. Artificial Intelligence and Sharī'ah Governance in Islamic Finance

¹ Abū Ishāq al-Shāṭibī, *Al-Muwāfaqāt fī Uṣūl al-Sharī'a*, ed. Abū 'Ubayda Mashhūr Ḥasan Āl Salmān (Khobar: Dār Ibn 'Affān, 1997); Kamali, *Maqasid al-Shariah Made Simple*

² Luciano Floridi et al., "AI4People—An Ethical Framework for a Good AI Society," *Minds and Machines* 28 (2018): 689–707, DOI: [10.1007/s11023-018-9482-5](https://doi.org/10.1007/s11023-018-9482-5)

³ Ezzeddin Elmahjub, "Artificial Intelligence (AI) in Islamic Ethics: Towards Pluralist Ethical Benchmarking for AI," *Philosophy & Technology* 36 (2023). <https://doi.org/10.1007/s13347-023-00668-x>

The application of artificial intelligence in the financial sector offers substantial opportunities in areas such as risk assessment, fraud detection, customer evaluation, and regulatory compliance. Nevertheless, particularly in high-risk financial environments, the explainability of algorithmic decisions and their accessibility to human oversight represent essential requirements for responsible technological implementation.¹

From the perspective of Islamic finance, the issue extends beyond technological efficiency alone. The fundamental objectives of Islamic financial systems include the promotion of justice, the prevention of excessive uncertainty (*gharar*), the avoidance of exploitation, and the realization of social benefit (*maṣlaḥah*). Therefore, artificial intelligence applications within Islamic finance must be developed in conjunction with Shari‘ah compliance principles and ethical governance mechanisms.²

Accordingly, artificial intelligence should not be understood as an independent source of legal determination replacing the role traditionally performed by the jurist or Shari‘ah advisor. Rather, it should be conceptualized as an auxiliary technological system that strengthens processes of data analysis, evidence evaluation, information retrieval, and decision support within Islamic legal reasoning.

2.3. Explainable Artificial Intelligence (XAI), the Black Box Problem, and Accountability

One of the fundamental challenges associated with contemporary artificial intelligence systems, particularly with the widespread adoption of deep learning architectures, is the so-called “black box” problem. This challenge refers to situations in which users, regulators, or supervisors cannot adequately understand the internal processes through which an algorithm produces a particular output or decision.³

Within the financial sector, XAI approaches aim to make algorithmic decision-making processes interpretable and comprehensible for human users, thereby enhancing trust, transparency, and accountability. Recent studies indicate that XAI applications in finance have increasingly focused on critical domains such as credit assessment, market prediction, and fraud detection.⁴

This approach demonstrates a significant conceptual parallel with the Islamic legal principle of justification (*ta‘lil*). In Islamic jurisprudential methodology, legal evaluation is not limited to the final outcome of a ruling; rather, attention is also given to the underlying rationale, purpose, and justification through which a legal judgment is established. Consequently, XAI systems may be viewed as technological mechanisms capable of contributing to the traceability, interpretability, and ethical assessment of algorithmic decisions from a Shari‘ah-oriented perspective.

2.4. Algorithmic Fiqh and the Augmented Legal Reasoning (*ijtihād*) Approach

The integration of artificial intelligence into fiqh processes represents one of the emerging areas of discussion within contemporary Islamic legal studies. A central question in this debate concerns whether artificial intelligence can function as an independent authority in the formation of legal judgments or whether its role should remain limited to supporting human legal reasoning.

¹ Andreas Holzinger, “Explainable AI and the Future of Human-Centered Machine Learning,” *Communications of the ACM* 62, no. 7 (2019): 1–10

² Zamir Iqbal and Abbas Mirakhor, *An Introduction to Islamic Finance: Theory and Practice*, 2nd ed. (Singapore: Wiley, 2011)

³ Cynthia Rudin, “Stop Explaining Black Box Machine Learning Models for High Stakes Decisions and Use Interpretable Models Instead,” *Nature Machine Intelligence* 1 (2019): 206–215.

⁴ Jurgita Černevičienė and Audrius Kabašinskas, “Explainable Artificial Intelligence (XAI) in Finance: A Systematic Literature Review,” *Artificial Intelligence Review* 57 (2024): Article 216, <https://doi.org/10.1007/s10462-024-10854-8>.

The production of fiqh rulings is not merely a matter of information retrieval, computational processing, or data analysis. Rather, it requires a multidimensional reasoning process involving contextual understanding, evaluation of purposes, consideration of ethical consequences, and the exercise of human responsibility. Therefore, instead of replacing the role of the jurist (*mujtahid*) or legal expert (*faqīh*) with artificial intelligence, human-in-the-loop decision-making models provide a more realistic and ethically sustainable approach.¹

Within this framework, artificial intelligence may assist in various stages of legal reasoning, including the examination of classical sources, identification of relevant precedents, comparison of analogous cases, evaluation of alternative solutions, and assessment of potential risks. However, the final normative evaluation remains under the authority of qualified human experts. Consequently, technological capabilities can enhance the traditional understanding of *ijtihād* without undermining its human, ethical, and interpretive foundations.

The concept of Augmented Legal Reasoning (*ijtihād*) proposed in this study is based on this human-centered approach. It does not seek to transfer legal authority to artificial intelligence; rather, it conceptualizes AI as an intelligent assistant that expands human analytical capacity while preserving moral accountability and interpretive responsibility.

2.5. Research Gap

An examination of the existing literature indicates that research on the relationship between artificial intelligence, explainability, and Islamic finance has gradually expanded. Nevertheless, several significant theoretical and methodological gaps remain.

First, the relationship between the technical explainability requirements of artificial intelligence systems and the Islamic legal concept of justification (*ta'īl*) has not yet been sufficiently developed. Although both concepts emphasize the importance of revealing the reasoning behind a decision, their possible interaction within an Islamic ethical framework requires further theoretical exploration.

Second, there is currently no comprehensive conceptual model explaining how the principles of the *maqāṣid al-sharī'ah* can function as ethical parameters for the design, evaluation, and governance of artificial intelligence systems.

Third, existing studies generally address algorithmic transparency, human oversight, and Sharī'ah governance as separate dimensions. A holistic framework that integrates these three elements into a unified ethical architecture remains limited.

To address these gaps, this study proposes a *Maqāṣid*-Based AI Governance Architecture that approaches artificial intelligence-supported Islamic applications through the integrated principles of *maqāṣid al-sharī'ah*, XAI, and human-centered technological governance. This framework aims to provide a normative and methodological foundation for developing responsible artificial intelligence systems compatible with Islamic ethical objectives.

3. RESEARCH DESIGN AND METHOD

3.1. Research Design

This study is designed as a normative-hermeneutical conceptual model-building research situated within the qualitative research paradigm. Rather than describing an existing empirical phenomenon, the study

¹ Zahiduzzaman Zahid and Masum Billah, "Artificial Intelligence in Islamic Fatwa and Shariah Advisory: Opportunities, Limitations, and the Imperative of Human-in-the-Loop Shariah Governance," *International Journal of Innovative Inventions in Social Science and Humanities* 3, no. 1 (2026): 103–115, <https://doi.org/10.58806/ijiissh.2026.v3i1n12>.

aims to develop a theoretical governance architecture that integrates the principles of the *maqāṣid al-sharī'ah* with the mechanisms of XAI.

Accordingly, the research adopts an interdisciplinary theoretical construction approach that examines classical Islamic legal reasoning methodologies, including independent legal reasoning (*ijtihād*), legal justification (*ta'līl*), verification of the effective cause (*taḥqīq al-manāt*), and public interest (*maṣlahah*), in dialogue with contemporary literature on artificial intelligence governance.¹

The epistemological foundation of the study is based on the *maqāṣid al-sharī'ah* approach, which evaluates Islamic legal rulings not merely at the level of textual application but also through their underlying purposes, objectives, and ethical consequences. The study argues that although classical Islamic jurisprudential methodologies cannot be directly transferred to the evaluation of complex algorithmic decision-making systems emerging in the digital age, the purpose-oriented interpretive capacity of *maqāṣid al-sharī'ah* can provide a normative framework for addressing new technological challenges.²

Within this framework, the study employs a design-oriented theory-building approach to establish conceptual relationships between the principles of *maqāṣid al-sharī'ah* and the mechanisms of explainable artificial intelligence. Through this theoretical integration, the study proposes a governance model termed Augmented Legal Reasoning (*ijtihād*).

In this model, artificial intelligence is not positioned as an autonomous authority responsible for producing legal judgments. Rather, it is conceptualized as an explainable, transparent, and verifiable decision-support system that enhances the analytical capacity of the human legal expert (*mujtahid*).³ Therefore, the research represents a normative and theoretical inquiry aimed at constructing a conceptual framework at the intersection of XAI, trustworthy AI governance, Sharī'ah governance, and *maqāṣid al-sharī'ah* scholarship.

3.2. Data Sources and Document Review Process

The study employs systematic document analysis as the primary method of data collection. Within this framework, peer-reviewed academic articles, scholarly books, book chapters, institutional reports, regulatory frameworks, and international governance documents published between 2005 and 2026 were examined.

¹ Mohamed Elmahjub, "Artificial Intelligence in Islamic Ethics: Towards Pluralist Ethical Benchmarking for AI," *Journal of Islamic Ethics* 7, nos. 1-2 (2023): 1–28; Nabilah Wafa Mohd Najib, Siti Khalilah Basarud-din, and Farahdina Fazial, "Artificial Intelligence (AI) in Islamic Finance: A Maqasid al-Shariah Perspective," *International Journal of Law Government and Communication* 10, no. 40 (2025): 41–50, <https://doi.org/10.35631/IJLGC.1040003>; Zainal Habib, "Ethics of Artificial Intelligence in Maqāṣid al-Sharī'a's Perspective," *KARSA Journal of Social and Islamic Culture* 33, no. 1 (2025): 105–134, <https://doi.org/10.19105/karsa.v33i1.19617>.

² Elmahjub, "Artificial Intelligence in Islamic Ethics"; Mehtap Yeşilorman, "Chaos Theory and Modern Jurisprudence: An Essay on Deconstruction of Parameters' Order and Linearity," *Hacettepe Hukuk Fakültesi Dergisi* 7, no. 2 (2017): 7–32.

³ Khan, Farhina Sardar, Syed Shahid Mazhar, Kashif Mazhar, Dhoha A. AlSaleh, and Amir Mazhar. "Model-Agnostic Explainable Artificial Intelligence Methods in Finance: A Systematic Review, Recent Developments, Limitations, Challenges and Future Directions." *Artificial Intelligence Review* 58 (2025): Article 232. <https://doi.org/10.1007/s10462-025-11167-y>; H. Sya'diyah et al., "Fiqh Algorithm: Finding A Common Ground Between Fatwa and Artificial Intelligence," *Indonesian Journal of Islam and Muslim Societies* 15, no. 1 (2025): 75–104; P. Weber, K. V. Carl, and O. Hinz, "Applications of Explainable Artificial Intelligence in Finance—A Systematic Review," *Electronic Markets* 33, no. 1 (2023): 45–67; V. Hassija et al., "A Interpretable and Trustworthy AI Framework for Critical Financial Infrastructures," *IEEE Transactions on Artificial Intelligence* 5, no. 2 (2024): 210–232, <https://doi.org/10.1109/TAI.2023.3329841>; Zahid and Billah, "Artificial Intelligence in Islamic Fatwa and Shariah Advisory,"

A purposive sampling strategy was adopted for the selection of sources. Only publications directly related to the conceptual dimensions of the research—namely *maqāṣid al-sharī‘ah*, artificial intelligence ethics, explainable AI, Islamic legal methodology, and Sharī‘ah governance—were included in the analysis.

The document corpus was organized into three main categories.

The first category consists of studies focusing on the higher objectives of Islamic law (*maqāṣid al-sharī‘ah*), Islamic legal theory (*uṣūl al-fiqh*), the theory of public interest (*maṣlaḥah*), and contemporary approaches to *ijtihād*. Particular attention was given to studies examining the reinterpretation of *maqāṣid* within changing social, technological, and ethical contexts.¹

The second category includes research on XAI, trustworthy AI, algorithmic transparency, accountability, fairness, and human-centered AI governance.⁵ These sources provide the theoretical basis for evaluating the ethical requirements of AI systems, particularly regarding interpretability and human oversight.²

The third category covers literature related to Islamic finance, fintech, *Sharī‘ah* governance, digital zakat systems, blockchain-based financial applications, and AI-supported compliance mechanisms.³

To strengthen the institutional dimension of the analysis, policy documents, regulatory frameworks, and governance reports issued by organizations such as the Islamic Financial Services Board (IFSB), financial regulatory institutions, and *Sharī‘ah* supervisory bodies were also examined.⁴

3.3. Data Analysis and Theoretical Model Construction Process

The data collected in this study were analyzed through hermeneutical interpretation, conceptual alignment, and normative synthesis methods. Since the research aims to construct a theoretical governance framework rather than test an empirical hypothesis, the analytical process focused on identifying conceptual relationships between the principles of *maqāṣid al-sharī‘ah* and contemporary artificial intelligence governance mechanisms. The model development process was conducted through five consecutive analytical stages.

First Stage: Conceptual Mapping of Maqāṣid Principles

In the first stage, the fundamental objectives of protection (*al-ḍarūriyyāt*) identified within the literature of the higher objectives of Islamic law (*maqāṣid al-sharī‘ah*) were systematically examined. The relevance

¹ Najib, Basarud-din, and Fazial, “Artificial Intelligence (AI) in Islamic Finance,”

² V. Hassija et al., “A Interpretable and Trustworthy AI Framework for Critical Financial Infrastructures,” *IEEE Transactions on Artificial Intelligence* 5, no. 2 (2024): 210–232, <https://doi.org/10.1109/TAI.2023.3329841>. P. Weber, K. V. Carl, and O. Hinz, “Applications of Explainable Artificial Intelligence in Finance—A Systematic Review,” *Electronic Markets* 33, no. 1 (2023): 45–67; Khan et al., “Model-Agnostic Explainable Artificial Intelligence Methods in Finance.”; Wei Jie Yeo et al., “A Comprehensive Review on Financial Explainable AI,” *Artificial Intelligence Review* 58 (2025): Article 189, <https://doi.org/10.1007/s10462-025-11185-8>; Černevičienė and Kabašinskas, “Explainable Artificial Intelligence in Finance: A Systematic Literature Review,” *Financial Innovation* 10, no. 1 (2024): 112–140.

³ Aboubaker Khoualed Badji, Hassiba Almi, Salima Rekiba, and Omar Saadallah, “Artificial Intelligence and the Objectives of Shariah in Islamic Finance: A Maqasid-Based Framework for Smart Applications in Islamic Banking,” *21st Century Media and Communications* 9, no. 1 (2025): 72–83, <https://doi.org/10.54664/GGUI5781>.; Zahid and Billah, “Artificial Intelligence in Islamic Fatwa and Shariah Advisory.”; Khan et al., “Model-Agnostic Explainable Artificial Intelligence Methods in Finance.”; I. M. Unal and A. F. Aysan, “Fintech, Blockchain, and Islamic Finance: An Overview of Trust and Governance in the Post-Pandemic Era,” *Journal of King Abdulaziz University: Islamic Economics* 35, no. 2 (2022): 33–54, <https://doi.org/10.4197/islec.35-2.3>; Yousra Hafdallah, “Digital Waqf 4.0: Designing a Smart, Blockchain-Enabled Cash Waqf Model to Enhance Transparency, Sustainability, and Financial Inclusion in Algeria,” paper presented at *Mechanisms and Tools to Activate the Role of Awqaf in Algeria: Opportunities and Challenges*, April 2026.

⁴ Zahid and Billah, “Artificial Intelligence in Islamic Fatwa and Shariah Advisory.”; Khoualed Badji et al., “Artificial Intelligence and the Objectives of Shariah in Islamic Finance.”

of the principles of preservation of religion (*hifz al-dīn*), preservation of life (*hifz al-nafs*), preservation of intellect (*hifz al-‘aql*), preservation of lineage (*hifz al-nasl*), and preservation of property (*hifz al-māl*) was evaluated within the context of artificial intelligence applications and digital finance.

At this stage, the maqāsid principles were not treated merely as abstract ethical ideals; rather, they were interpreted as normative criteria capable of guiding the design, evaluation, and governance of algorithmic systems.

Second Stage: Structural Analysis of XAI Mechanisms

In the second stage, the core principles emphasized within the XAI literature—including transparency, interpretability, traceability, accountability, fairness, and human oversight—were analyzed.

Particular attention was given to explainability approaches such as SHAP, LIME, post-hoc interpretability techniques, and trustworthy AI frameworks in order to examine how algorithmic outputs can be made understandable, reviewable, and accountable for human decision-makers.

Third Stage: Conceptual Alignment and Normative Analysis

In the third stage, a conceptual alignment process was established between the principles of *maqāsid al-sharī‘ah* and the normative requirements of explainable artificial intelligence.

Within this framework, preservation of intellect (*hifz al-‘aql*) was associated with the principles of explainability, interpretability, and informed human evaluation, as algorithmic systems require comprehensible reasoning processes to support meaningful human judgment.

Preservation of property (*hifz al-māl*) was related to financial risk management, accuracy, and protection against harmful algorithmic decisions, particularly within digital financial environments.

Preservation of life (*hifz al-nafs*) was connected with principles of security, harm prevention, and the minimization of risks caused by automated decision-making systems.

Preservation of religion (*hifz al-dīn*) was interpreted in relation to ethical compliance, normative supervision, and the alignment of technological applications with higher moral objectives.

Preservation of lineage (*hifz al-nasl*) was associated with data privacy, responsible digital identity management, and long-term social sustainability.

This conceptual alignment enables artificial intelligence governance mechanisms to be reconsidered through the normative perspective of *maqāsid al-sharī‘ah*.

Fourth Stage: Development of the Augmented Legal Reasoning (ijtihād) Model

In the fourth stage, classical Islamic legal reasoning processes, including verification of the effective cause (*taḥqīq al-manāṭ*), legal justification (*ta‘līl*), and independent reasoning (*ijtihād*), were integrated with the human-in-the-loop approach adopted in contemporary artificial intelligence governance.

At this stage, AI-generated outputs were not regarded as independent legal judgments or autonomous normative decisions. Instead, they were conceptualized as analytical resources that assist the human jurist (*mujtahid*) in evaluating evidence, identifying patterns, and considering potential consequences.

Accordingly, the study develops a controlled interaction model between human interpretive reasoning and algorithmic analytical capabilities, preserving human responsibility while benefiting from technological assistance.

Fifth Stage: Construction of a Maqāsid-Based Explainable Artificial Intelligence Architecture

In the final stage, the previous analytical findings were synthesized into a Maqāsid Based Explainable Artificial Intelligence Architecture.

The proposed architecture consists of five interconnected layers:

1. The Maqāsid and Ethical Objectives Layer

Establishing normative principles that guide technological development according to human welfare (*maṣlahah*) and ethical objectives.

2. The Data Governance Layer
Ensuring responsible data collection, management, privacy protection, and reliability.
3. The Explainability and Algorithmic Transparency Layer
Providing mechanisms through which algorithmic decisions can be interpreted, examined, and verified.
4. The Sharī'ah Oversight and Jurisprudential Evaluation Layer
Integrating Islamic legal assessment and ethical supervision into AI-supported decision-making processes.
5. The Human-Centered Accountability Layer
Preserving human responsibility, authority, and moral evaluation within technological systems.
This architecture aims to evaluate algorithmic decision-making processes simultaneously from both technical and normative perspectives, ensuring technological efficiency while maintaining ethical legitimacy and human oversight.

3.4. Validity and Reliability

To enhance the methodological rigor of the research, triangulation was applied across data sources, theoretical perspectives, and analytical procedures. In this regard, literature on Islamic legal theory, artificial intelligence governance, and Islamic finance was examined comparatively in order to establish a comprehensive interdisciplinary foundation.

Academic publications, institutional reports, regulatory documents, and governance frameworks were analyzed together to ensure conceptual consistency and theoretical depth. Furthermore, the conceptual categories developed throughout the hermeneutical analysis process were continuously reassessed, and their coherence with the overall theoretical framework of the study was systematically examined.

Through this process, the study aimed to strengthen the internal consistency, conceptual validity, and interdisciplinary reliability of the proposed model from both Islamic jurisprudential and technological perspectives.

3.5. Limitations of the Research

Since this study develops a theoretical and conceptual governance framework, the proposed architecture has not yet been empirically validated through implementation within real-world Islamic financial institutions or AI-based decision-making environments. Therefore, the practical effectiveness, operational feasibility, and institutional applicability of the proposed model require further investigation through empirical studies.

Furthermore, a considerable portion of existing scholarship on artificial intelligence governance, Islamic finance, and Sharī'ah-compliant fintech has emerged within specific regional contexts, particularly in the Gulf region and Southeast Asia. Consequently, the applicability of the proposed framework across different legal systems, regulatory environments, and Islamic legal traditions requires additional examination.

Future research may extend this study by conducting case-based analyses, expert evaluations, and empirical testing of the proposed maqāṣid-based AI governance architecture in diverse institutional settings.

Nevertheless, this study provides an initial conceptual foundation for rethinking Sharī'ah governance in the digital age by establishing a systematic theoretical relationship between the *maqāṣid al-sharī'ah* and XAI. The proposed framework aims to contribute to future discussions on ethical, human-centered, and value-oriented artificial intelligence development.

4. FINDINGS AND DISCUSSION

4.1. A Normative Alignment Model Between the *maqāṣid al-sharī'ah* and XAI

The first major finding of this study is that the *maqāṣid al-sharī'ah* can be reinterpreted in the age of artificial intelligence not merely as a historical theory explaining the purposes underlying classical legal

rulings, but also as a dynamic normative framework capable of guiding the ethical evaluation and governance of algorithmic decision-making systems.

The conceptual analysis demonstrates a significant theoretical affinity between the central concern of *maqāṣid al-sharī‘ah*—the realization and protection of human welfare (*maṣlaḥah*)—and the core principles emphasized within XAI, including transparency, accountability, human oversight, and reliability.¹ However, this relationship should not be understood as a direct equivalence between *maqāṣid* principles and technical AI mechanisms; rather, it represents a complementary relationship between normative objectives and technological instruments.

Within classical Islamic legal thought, *maqāṣid al-sharī‘ah* requires the evaluation of legal rulings not only through their external formulations but also through the purposes, wisdom (*ḥikmah*), and benefits they seek to realize. As systematically developed by Abū Ishāq al-Shāṭibī, the fundamental aim of *Sharī‘ah* rulings is the protection and organization of essential dimensions of human existence.² In this framework, the five essential objectives (*al-ḍarūriyyāt al-khams*)—the preservation of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-naḥs*), intellect (*ḥifẓ al-‘aql*), lineage (*ḥifẓ al-nasl*), and property (*ḥifẓ al-māl*)—constitute the primary reference points for ethical and legal evaluation.³

The transformation of artificial intelligence systems from simple computational instruments into decision-making mechanisms with significant individual and social consequences requires these objectives to be reconsidered within a new technological environment. In particular, the data utilized by algorithmic systems, the reasoning processes behind their outputs, and the social consequences of their decisions cannot be evaluated solely according to technical performance; they also require ethical and normative assessment. In this context, XAI approaches aim to make algorithmic decisions understandable, traceable, and open to human examination and critique.⁴ Such approaches contribute to establishing responsible AI systems by ensuring that decisions affecting individuals and communities remain subject to meaningful human oversight.

The conceptual framework developed in this research indicates that XAI should not be regarded as identical to *maqāṣid al-sharī‘ah*. Rather, XAI functions as a technological infrastructure through which the normative objectives of *maqāṣid* can be operationalized within digital systems. In this sense, *maqāṣid al-sharī‘ah* provides the ethical and value-oriented foundation, while XAI offers the technical mechanisms required to translate these values into transparent and accountable algorithmic practices.

Based on the conceptual analysis conducted in this study, the relationship between the objectives of *maqāṣid al-sharī‘ah* and the governance principles of Explainable Artificial Intelligence can be represented as follows:

Table 1. Conceptual Correspondence Between *Maqāṣid al-Sharī‘ah* Principles and XAI Governance Dimensions

<i>Maqāṣid</i> Principle	Classical Normative Meaning	Corresponding XAI Governance Dimension	Role in Artificial Intelligence Governance
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¹ Luciano Floridi et al., “AI4People—An Ethical Framework for a Good AI Society”; also see: Elmahjub, “Towards Pluralist Ethical Benchmarking for AI,” *Philosophy & Technology* 36 (2023).

² Al-Shāṭibī, *Al-Muwāfaqāt*. Kamali, *Maqasid al-Shariah Made Simple*

³ Leslie, *Understanding Artificial Intelligence Ethics and Safety*.

⁴ Rudin, “Stop Explaining Black Box Machine Learning Models”; Černevičienė and Kabašinskas, “Explainable Artificial Intelligence (XAI) in Finance.”

Preservation of religion (<i>ḥifẓ al-dīn</i>)	Protection of moral values and normative order	Ethical alignment and value-based design	Ensuring that artificial intelligence systems operate consistently with ethical objectives and human values
Preservation of life (<i>ḥifẓ al-nafs</i>)	Protection of human life and prevention of harm	AI safety and risk mitigation	Reducing potential harms and preventing unsafe algorithmic outcomes
Preservation of intellect (<i>ḥifẓ al-‘aql</i>)	Protection of reason, knowledge, and sound judgment	Explainability and interpretability	Ensuring that decision-making processes remain understandable and subject to human evaluation
Preservation of lineage (<i>ḥifẓ al-nasl</i>)	Protection of human continuity, dignity, and social order	Privacy and data governance	Ensuring that data collection and processing remain within ethical boundaries
Preservation of property (<i>ḥifẓ al-māl</i>)	Protection of economic rights and financial security	Robustness, reliability, and fraud prevention	Minimizing financial risks, manipulation, and algorithmic errors

Note: This table does not imply a direct equivalence between *maqāṣid al-sharī‘ah* principles and XAI mechanisms; rather, it illustrates a normative correspondence between ethical objectives and technological governance tools.

This conceptual mapping demonstrates that there is a significant intersection between the fundamental objectives of the *maqāṣid al-sharī‘ah* approach and contemporary artificial intelligence governance principles. However, this relationship should be understood as a normative correspondence rather than a direct equivalence. The *maqāṣid* framework provides the ethical objectives that guide technological development, while XAI mechanisms provide technical means through which these objectives can be implemented within algorithmic systems.

For instance, the classical principle of preservation of property (*ḥifẓ al-māl*) traditionally referred to the protection of economic rights, ownership, and financial security. In the context of digital finance and artificial intelligence-based systems, this principle may be reinterpreted to include the prevention of algorithmic errors, financial manipulation, fraud, and systemic risks generated by automated decision-making processes.¹

Similarly, preservation of intellect (*ḥifẓ al-‘aql*) should not be limited to the protection of human reasoning capacity in a classical sense. Within the digital environment, it may also encompass individuals’ access to

¹ Holzinger, “Explainable AI and the Future of Human-Centered Machine Learning.”

reliable information, their ability to understand decision-making processes affecting their lives, and their capacity to exercise conscious judgment in the face of algorithmic influence.

From this perspective, explainability is not merely a technical requirement related to transparency. From a *maqāṣid*-oriented viewpoint, an unintelligible algorithmic decision may restrict an individual's ability to understand, evaluate, and respond to decisions that directly affect their own interests and rights. Such a condition raises broader ethical concerns regarding human autonomy, responsibility, and justice.

Accordingly, XAI mechanisms may be understood as instruments that preserve human oversight and accountability by ensuring that algorithmic decisions remain open to interpretation, examination, and correction. This approach corresponds with the human-centered orientation of *maqāṣid al-sharī'ah*, in which technological systems are evaluated according to their contribution to *maṣlaḥah*.

Nevertheless, this relationship does not imply that artificial intelligence becomes an independent legal or moral agent. At the foundation of *maqāṣid al-sharī'ah* lies the responsible human subject who evaluates circumstances, purposes, and consequences. Therefore, artificial intelligence systems can only be considered compatible with a *maqāṣid*-based approach when they function as auxiliary instruments that enhance human reasoning, improve decision quality, and increase transparency.¹

In conclusion, the primary finding of this stage of the research is not the existence of a direct historical connection between *maqāṣid al-sharī'ah* and XAI. Rather, the findings indicate that both approaches converge around several fundamental principles, including human dignity, accountability, harm prevention, transparency, and purpose-oriented evaluation. This conceptual compatibility provides the theoretical foundation for developing a new *Sharī'ah*-oriented AI governance framework in the age of artificial intelligence.

4.2. Reinterpreting XAI from a Purposive Perspective: Justification, Transparency, and Accountability

The second major finding of this study is that XAI should not be understood merely as a technical mechanism for increasing model transparency. Rather, it may also be reinterpreted as an epistemological instrument that demonstrates conceptual parallels with the traditions of justification, reasoning, and evaluation within Islamic legal thought.

The increasing integration of artificial intelligence systems into complex decision-making processes has introduced a fundamental challenge that extends beyond the question of whether an algorithm produces accurate outcomes. It has also raised the question of how these outcomes are generated, upon what informational foundations they are based, and whether the reasoning processes behind such decisions can be examined and evaluated by human actors.

One of the central challenges identified in contemporary artificial intelligence literature, particularly with the widespread adoption of deep learning models, is that algorithmic systems may achieve high levels of predictive accuracy while remaining insufficiently understandable to users and decision-makers. This challenge, commonly described as the "black box" problem, limits the ability to determine how algorithmic decisions are produced and whether they are ethically justified.² Therefore, XAI research argues that AI systems should not be evaluated solely according to performance-based criteria but also according to principles of interpretability, reliability, transparency, and meaningful human oversight.

¹ Jasser Auda, *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London: International Institute of Islamic Thought, 2008).

² Doshi-Velez and Kim, "Towards A Rigorous Science of Interpretable Machine Learning"; Molnar, *Interpretable Machine Learning*.

The findings of this study indicate that the concept of explainability acquires a broader significance when examined through the perspective of Islamic legal methodology. In classical *fiqh* reasoning, legal judgment is not evaluated solely according to its final conclusion; rather, the justification, rationale, contextual conditions, and objectives underlying a ruling constitute essential components of the evaluative process. In particular, methodologies such as analogical reasoning (*qiyās*), legal justification (*ta'līl*), and verification of the effective cause (*taḥqīq al-manāṭ*) require an examination of the reasoning structure behind the application of a legal ruling to a particular case.¹ These approaches emphasize that a valid judgment depends not only on the outcome but also on the relationship between the ruling, its underlying rationale, and the circumstances in which it is applied.

From this perspective, a significant conceptual parallel emerges between XAI mechanisms and Islamic legal reasoning. While the ability of an algorithmic system to identify which data sources it uses, which variables influence its output, and through which computational process it reaches a conclusion is described as technical explainability, Islamic legal evaluation similarly examines the rationale upon which a ruling is based, the purposes it serves, and the conditions under which it remains applicable.

Accordingly, explainability may be considered not merely a technical requirement but also a prerequisite for normative accountability from a *maqāṣid*-oriented perspective. A decision that cannot be understood, questioned, or evaluated by responsible human agents creates challenges concerning justice, responsibility, and ethical legitimacy.

Within the governance framework proposed in this study, the role of XAI is therefore not limited to explaining what an algorithm decides; rather, it aims to clarify how and why a decision is produced in order to make the decision-making process accessible to human evaluation. From the perspective of the *maqāṣid al-sharī'ah*, the central concern is not whether a technological system generates decisions independently, but whether such decisions contribute to human welfare (*maṣlaḥah*), justice, transparency, and ethical responsibility.

This issue becomes particularly significant in high-impact domains such as Islamic finance. For example, an artificial intelligence system employed in financial assessment may classify a transaction as risky or non-compliant. However, if the criteria and reasoning behind this classification remain inaccessible, Sharī'ah experts or supervisory institutions cannot meaningfully evaluate the legitimacy and ethical consequences of the decision.²

By contrast, explainable models enable algorithmic decisions to be examined, audited, and revised when necessary. In this sense, XAI mechanisms provide an important technological foundation for ensuring that AI-supported decisions remain compatible with the human-centered and accountability-oriented principles of *maqāṣid al-sharī'ah*.

Based on the hermeneutical analysis conducted in this study, the relationship between classical Islamic legal reasoning mechanisms and contemporary XAI principles can be represented as follows:

Table 2. Conceptual Correspondence Between Islamic Legal Reasoning (*uṣūl al-fiqh*) and XAI Governance

¹ Wael B. Hallaq, *A History of Islamic Legal Theories: An Introduction to Sunni Usul al-Fiqh* (Cambridge: Cambridge University Press, 1997); Mohammad Hashim Kamali, *Principles of Islamic Jurisprudence* (Cambridge: Islamic Texts Society, 2003).

² Černevičienė and Kabašinskas, "Explainable Artificial Intelligence (XAI) in Finance."

Element of Islamic Legal Reasoning	Digital Equivalent in AI Governance	Maqāṣid-Based Function
Legal justification (<i>ta'īl</i>)	Algorithmic explanation and interpretability	Revealing the reasoning structure underlying a decision
Verification of the effective cause (<i>tahqīq al-manāṭ</i>)	Contextual algorithmic assessment	Evaluating whether an automated judgment is appropriate for a specific case
Public interest evaluation (<i>maṣlahah</i>)	Impact assessment and outcome analysis	Determining whether algorithmic results contribute to human welfare
Prevention of harm (<i>daf' al-ḍarar</i>)	Risk analysis and safety mechanisms	Minimizing potential negative consequences of automated decisions

Note: This table does not suggest that artificial intelligence performs independent legal reasoning (*ijtihād*) or replaces human juristic authority. Rather, it illustrates functional similarities between classical mechanisms of justification and contemporary mechanisms of algorithmic transparency and accountability.

This conceptual correspondence does not imply that artificial intelligence systems replace Islamic jurisprudential methodology or assume the role of human legal reasoning. Rather, the proposed framework provides a new interpretive model through which essential elements of classical legal reasoning can be reconsidered within digital decision-making environments.

In this sense, XAI may function as a form of “technological *ta'īl*” in contemporary algorithmic systems—not as an equivalent to the classical juristic process of legal justification, but as a mechanism that makes the reasoning structure of automated decisions visible, traceable, and open to evaluation. The ultimate normative assessment, however, remains dependent upon human reasoning, ethical judgment, and institutional responsibility.

This finding is also consistent with the human-centered approach emphasized in contemporary artificial intelligence ethics. Human-centered AI does not seek to eliminate human participation in decision-making processes; rather, it aims to develop transparent, controllable, and reliable systems that enhance human capabilities while preserving accountability.

Similarly, from the perspective of the *maqāṣid al-sharī'ah*, technology should not be regarded as an autonomous actor that assumes human moral and legal responsibility. Instead, it should be understood as an instrument that supports the realization of human welfare (*maṣlahah*) and the protection of fundamental ethical values.

Accordingly, artificial intelligence, when evaluated through the perspective of *maqāṣid al-sharī'ah*, should not be viewed merely as a technological innovation. Rather, it represents a means through which principles of reasoned decision-making, accountability, transparency, and human-centered responsibility can be reconstructed within the digital domain.

This approach establishes a theoretical connection between classical Islamic jurisprudential methodology and contemporary artificial intelligence governance by demonstrating how traditional principles of justification and responsibility may inform the development of ethical algorithmic systems.

4.3. Augmented *Ijtihād* Model: Integrating Human Reasoning with AI-Supported Decision-Making Processes

The third major finding of this study is that artificial intelligence should be positioned within Islamic legal thought not as an autonomous authority capable of independently producing legal rulings, but rather as an auxiliary technological instrument that enhances human reasoning, expands analytical capacity, and contributes to more systematic decision-making processes.

This finding requires a reconsideration of the fundamental elements of classical *ijtihād* within the context of artificial intelligence, particularly human reasoning, contextual analysis, purpose-oriented evaluation, and moral responsibility.

In classical Islamic legal theory (*uṣūl al-fiqh*), *ijtihād* is not merely a process of retrieving textual information or mechanically applying established rulings to new circumstances. Rather, the task of the mujtahid involves examining evidence, understanding the reality of a case (*taṣawwur al-wāqi*), identifying relevant causes, evaluating potential benefits and harms, and reaching a reasoned legal judgment.¹

Therefore, *ijtihād* represents not only a knowledge-based activity but also a contextual, interpretive, and value-oriented reasoning process. The legitimacy of the final judgment depends on the interaction between textual knowledge, human understanding, ethical awareness, and consideration of consequences.

The emergence of artificial intelligence technologies provides new possibilities that exceed individual human capacities in areas such as information retrieval, large-scale data analysis, pattern recognition, and comparative evaluation of cases. In particular, natural language processing, machine learning, and big data analytics systems can contribute significantly to processes such as searching classical legal sources, identifying related precedents, comparing similar cases, and analyzing possible outcomes.²

However, this technological capability does not mean that artificial intelligence becomes a legal authority or assumes the role traditionally attributed to the jurist. The ability to process information and identify patterns does not itself constitute legal reasoning, because normative judgment requires contextual understanding, ethical evaluation, and responsibility.

The Augmented *Ijtihād* Model proposed in this study emerges precisely within this framework. The fundamental assumption of the model is:

Artificial intelligence does not replace jurisprudential reasoning; rather, it enhances the informational and analytical dimensions of the *ijtihād* process while preserving human normative responsibility.

Accordingly, the proposed model assigns artificial intelligence three primary functions:

1. Enhancing Access to Knowledge

Artificial intelligence systems can facilitate the rapid examination of classical and contemporary legal sources, identify relevant discussions, retrieve similar cases, and assist scholars in locating appropriate legal materials.

Through these functions, AI increases the efficiency of the research dimension of *ijtihād* without replacing the interpretive authority of the human jurist.

2. Providing Analytical Assistance

¹ Mohammad Hashim Kamali, *Principles of Islamic Jurisprudence*; see also: Wael B. Hallaq, *A History of Islamic Legal Theories*.

² Luciano Floridi and Massimo Chiriatti, "GPT-3: Its Nature, Scope, Limits, and Consequences."

Artificial intelligence can support juristic evaluation by systematically analyzing possible consequences, identifying potential risks, comparing alternative scenarios, and assessing possible social and economic impacts.

In this role, AI functions as an analytical assistant that contributes to a broader understanding of the case before legal evaluation.

3. Producing Explainable Assessments

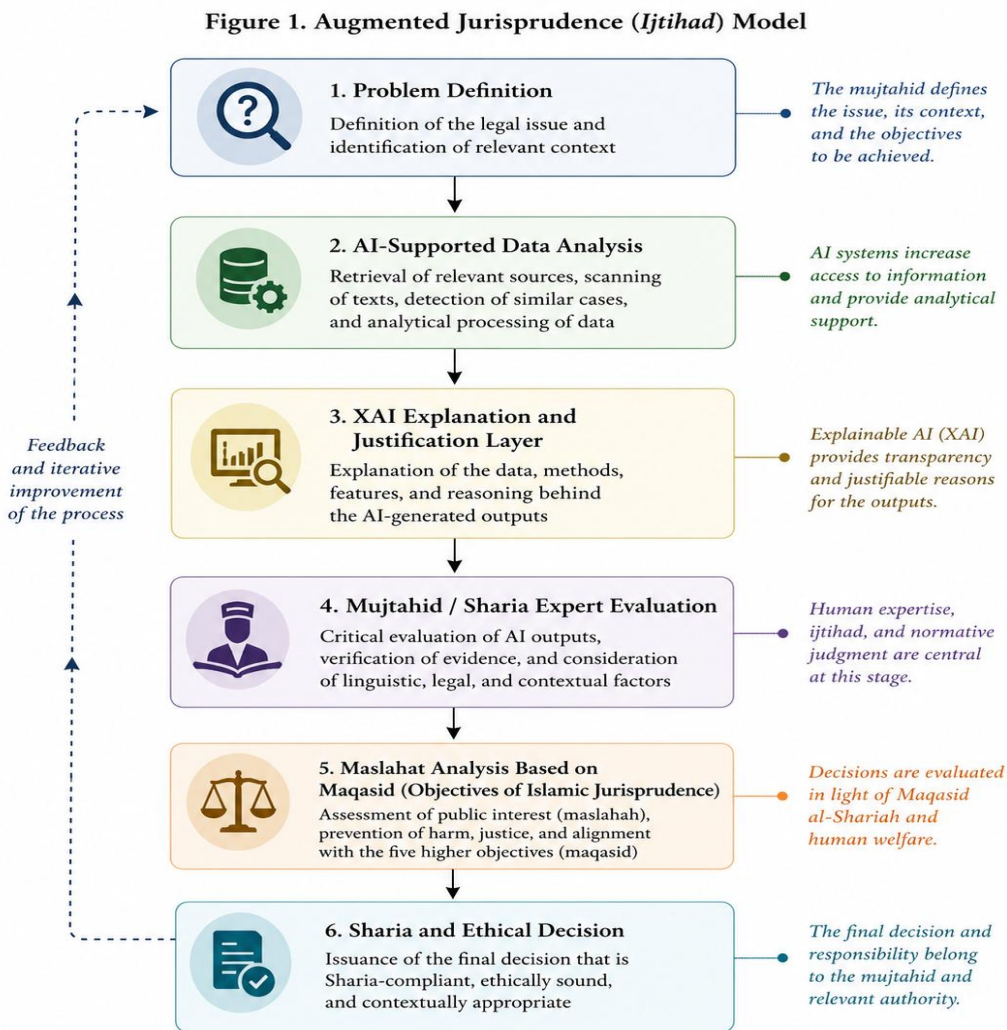
Artificial intelligence systems can present recommendations together with the underlying data, variables, and reasoning processes that influenced their outputs.

This explainability enables the human expert to examine, question, and evaluate AI-generated analyses according to legal principles, ethical values, and the objectives of Sharī‘ah.

Nevertheless, the final normative evaluation remains the responsibility of the qualified human expert, who considers the *maqāsid al-sharī‘ah*, legal principles, contextual circumstances, and *maṣlahah*.

Therefore, the Augmented Ijtihād model does not seek to transform artificial intelligence into a substitute for the mujtahid. Instead, it proposes a collaborative framework in which technological capabilities strengthen human intellectual processes while preserving accountability, ethical judgment, and the human-centered foundations of Islamic legal reasoning.

Figure 1. Augmented Ijtihād Model: Human-Centered AI-Supported Jurisprudential Evaluate



Source: Developed by the author based on the integration of Maqasid al-Shariah, human-in-the-loop AI governance, and Explainable Artificial Intelligence principles.

The fundamental distinction of this model is that it conceptualizes artificial intelligence not as the owner or producer of normative decisions, but as an epistemological and analytical instrument that enhances the quality, transparency, and reliability of human decision-making.¹

Contemporary AI governance literature similarly emphasizes that human-in-the-loop approaches constitute one of the essential requirements of trustworthy artificial intelligence, particularly in high-impact domains where algorithmic decisions may significantly affect individuals and society.

From the perspective of the *maqāṣid al-sharī'ah*, this approach preserves the central role of human responsibility in ethical and legal evaluation. In Islamic legal thought, accountability is connected to the human agent who possesses the capacity for understanding, intention, evaluation, and responsible action. Therefore, the ability of an algorithm to process extensive amounts of data does not transform it into a moral or legal subject capable of bearing responsibility.

Accordingly, within the terminology of Islamic legal methodology, the role of artificial intelligence in this model is not comparable to the role of a lawgiver or independent legal authority. Rather, it functions as an auxiliary instrument that supports processes such as verification of the *taḥqīq al-manāṭ* and the systematic examination of evidence and consequences.

Determining whether a particular event corresponds to an existing legal principle requires a comprehensive understanding of the reality of the case, its surrounding conditions, and its potential consequences.² Artificial intelligence can assist the mujtahid by processing large volumes of information, identifying patterns, and presenting possible analytical perspectives; however, the normative evaluation of context and the final ethical judgment remain dependent on human reasoning.

This approach also provides an alternative to two dominant extremes found in contemporary discussions of AI ethics. The first extreme views artificial intelligence as an autonomous decision-making authority that surpasses or replaces human judgment. The second extreme rejects technological systems entirely and overlooks their potential contribution to human knowledge and decision-making.

The Augmented Ijtihād model proposes a third approach between these two positions: a human-centered and value-oriented framework in which artificial intelligence strengthens human intellectual capabilities while remaining subject to ethical oversight, accountability, and the *maqāṣid al-sharī'ah*.

The proposed Augmented Ijtihad framework is grounded upon several normative and methodological principles that regulate the relationship between artificial intelligence and Islamic legal reasoning. These principles can be summarized as follows:

Table 1. Normative and Epistemological Foundations of the Augmented Ijtihad Framework

Principle	Explanation
Human-Centered Normativity	The ultimate normative judgment remains the responsibility of a qualified human expert.
Epistemic Explainability	AI-generated outputs are assessed not merely on their conclusions but also on the reasoning processes and justifications underlying them.

¹ David Leslie, *Understanding Artificial Intelligence Ethics and Safety*; Luciano Floridi et al., “AI4People—An Ethical Framework for a Good AI Society.”

² Jasser Auda, *Maqasid al-Shariah as Philosophy of Islamic Law*.

Maqasid-Oriented Alignment	Legal determinations are evaluated in light of the overarching objectives of <i>Shari'ah</i> and the realization of collective welfare (<i>maṣlahah</i>).
Normative Accountability	The chain of authority, responsibility, and ethical oversight throughout the decision-making process is maintained.
Augmentative Technological Assistance	Artificial intelligence functions as a complementary instrument that enhances, rather than replaces, the intellectual role of the jurist (<i>mujtahid</i>).

Note: The table illustrates the normative principles governing AI-assisted Islamic legal reasoning.

This analysis demonstrates that the interaction between artificial intelligence and Islamic legal theory cannot be reduced merely to the question of “technological applications within *fiqh*.” The fundamental challenge concerns the manner in which emerging technologies reshape the epistemological foundations, methodologies, and dynamics of legal reasoning, as well as the normative principles that should regulate this transformation. Accordingly, the Augmented Ijtihad Model introduces a novel architecture for *Shari'ah*-oriented decision support, integrating the epistemological opportunities offered by the digital age while safeguarding the essential principles, interpretive methodologies, and human-centered foundations of the classical *ijtihād* tradition.

4.4. Maqasid-Based Explainable AI Governance Architecture

The fourth major finding of this study demonstrates that aligning artificial intelligence systems with the teleological orientation of Islamic law requires more than merely establishing a set of ethical principles. Rather, it necessitates a comprehensive, multi-dimensional governance architecture capable of translating these normative commitments into concrete technical frameworks and institutional practices.

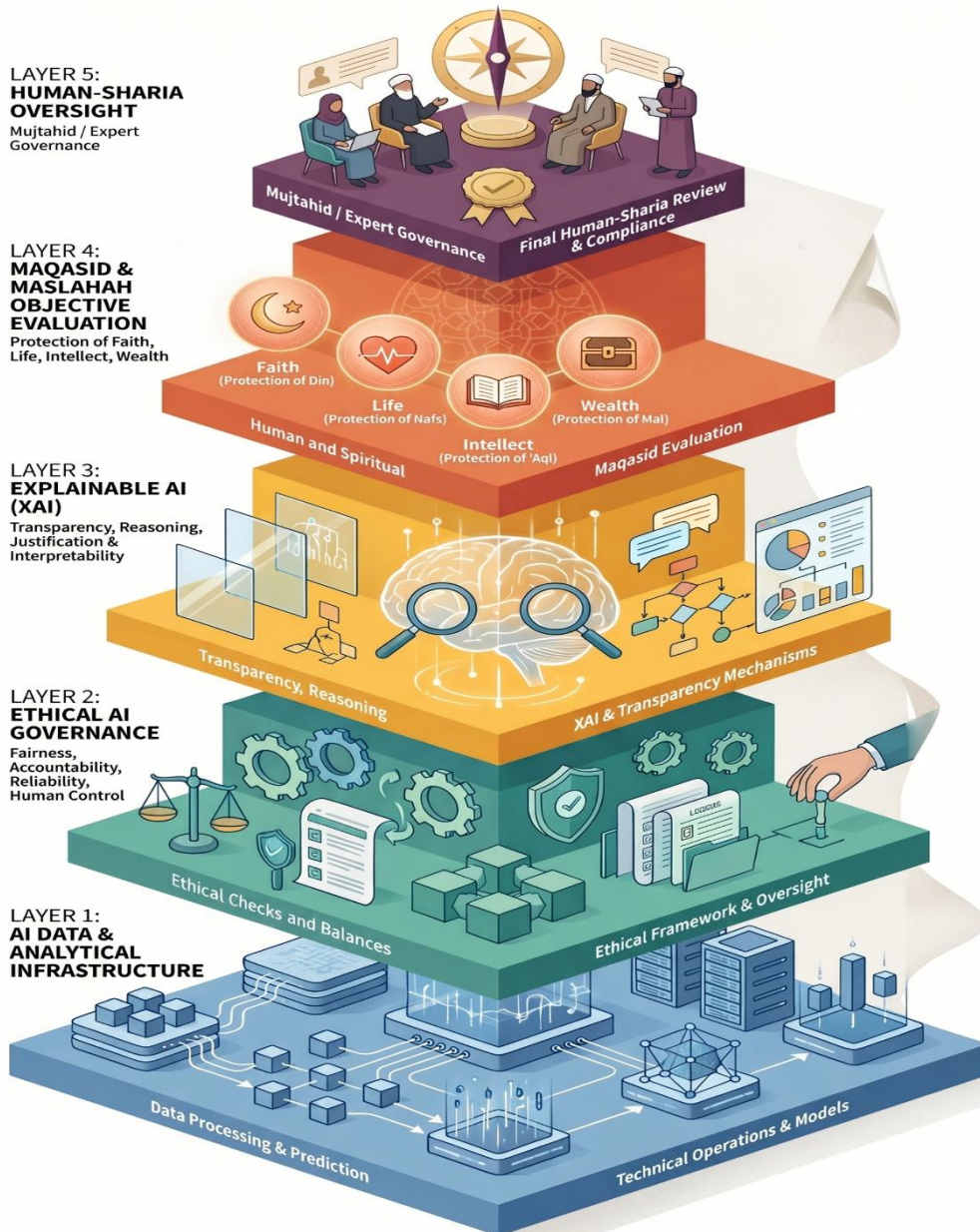
Within contemporary AI governance discourse, principles such as transparency, trustworthiness, accountability, and human oversight have increasingly been recognized as essential components of responsible artificial intelligence. Nevertheless, these principles have predominantly emerged from secular ethical paradigms and universal human rights frameworks. From the standpoint of Islamic legal philosophy, however, the assessment of technological systems should not be confined solely to questions of technical efficiency, accuracy, or reliability; it must also incorporate broader considerations related to normative objectives, value preservation, and the realization of collective welfare (*maṣlahah*).¹

Accordingly, this study proposes a Maqasid-Based Explainable AI Governance Architecture, consisting of five interconnected layers designed to integrate the ethical, epistemological, and juridical dimensions of artificial intelligence within an Islamic normative framework.

Figure 2. Maqasid-Based Explainable Artificial Intelligence Governance Architecture

¹ Floridi et al., “AI4People.”

The Maqasid-Based Explainable AI Governance Framework



NotebookLM

As illustrated in **Figure 2**, the proposed architecture integrates technical AI capabilities with maqasid-oriented normative evaluation through a layered governance mechanism.

1. Maqasid and Ethical Objectives Layer: The first and foundational layer of the proposed architecture represents the normative framework that defines the objectives and purposes that an artificial intelligence system is intended to pursue. In conventional AI development paradigms, system objectives are frequently established according to criteria such as efficiency, computational performance, speed, and accuracy. However, from a Maqasid-oriented perspective, the central inquiry extends beyond the question of whether a system functions effectively. The more fundamental question is whether such a system contributes to human welfare and serves legitimate human interests.

Accordingly, the principles associated with the preservation of religion (*hifz al-din*), life (*hifz al-nafs*), intellect and truth (*hifz al-'aql*), dignity and communication (*hifz al-nasl*), and wealth (*hifz al-mal*) should

serve as guiding normative parameters during the design and deployment phases of AI applications. For instance, within financial AI systems, the objective of preserving wealth may function as an evaluative criterion by mitigating economic harm and enhancing financial security. Similarly, in information systems, the preservation of truth may provide a normative basis for ensuring information integrity and preventing manipulation, while principles related to privacy and human dignity may guide responsible data management practices.

2. Data Governance and Privacy Layer: The second layer concerns the governance of data, which constitutes one of the most decisive factors influencing the reliability and social impact of artificial intelligence systems. Although data represents the fundamental resource upon which AI models operate, the processes of data acquisition, processing, and utilization generate significant ethical concerns regarding privacy, discrimination, surveillance, and individual autonomy.

From a Maqasid-based perspective, data cannot be regarded merely as a technical asset or economic commodity; rather, it represents a moral responsibility (*amānah*) intrinsically connected to human dignity, personal boundaries, and individual rights. Therefore, this layer incorporates mechanisms such as data minimization, secure data management, prevention of unauthorized access, and the identification of biased or ethically problematic datasets.

This approach corresponds with contemporary principles of responsible and human-centered AI, while simultaneously embedding data governance within a broader Islamic ethical framework based on accountability and protection of human interests.¹

3. Explainability and Algorithmic Transparency Layer: The third layer constitutes the technical and epistemological foundation of the proposed governance architecture. Its primary objective is to ensure that algorithmic decisions become comprehensible, interpretable, and subject to human evaluation.

An AI system should not only generate outcomes but also provide insight into the data sources, variables, and reasoning patterns that contribute to its conclusions. Such transparency enables users and experts to critically examine how and why a particular decision has been produced.

This layer is particularly significant from the perspective of Sharia oversight, as the legitimacy of a decision cannot be assessed solely by examining its final result; rather, the reasoning process (*ta'īl*) underlying the decision must also be evaluated. In this regard, XAI demonstrates a methodological parallel with the classical Islamic legal concept of *ta'īl*, which emphasizes the identification and analysis of underlying rationales behind legal judgments.²

4. Sharia Oversight and Ijtihad Layer: The fourth layer represents the stage at which AI-generated outputs are examined through the combined perspectives of *Maqasid al-Shariah* and Islamic jurisprudential methodology. This layer provides the essential mechanism through which technological analyses are transformed into legally and ethically meaningful evaluations.

At this stage, AI-generated analyses, risk assessments, predictive results, and alternative scenarios are reviewed by qualified Islamic legal experts. The objective is not to accept algorithmic conclusions as autonomous legal determinations, but rather to transform AI-generated insights into supportive knowledge that can enhance the process of *ijtihad*.

¹ Leslie, *Understanding Artificial Intelligence Ethics and Safety*.

² Necmettin Kartal, review of *Fıkıh Usûlünde Ta'īl Tartışmaları (Hicrî IV–VIII. Asırlar)*, by İbrahim Özdemir, *İslam Hukuku Araştırmaları Dergisi* 37 (2021): 427–431

This layer may be understood as a contemporary adaptation of the classical concept of *taḥqīq al-manāṭ* within the digital environment, as it addresses the fundamental juristic challenge of applying universal principles to unprecedented and increasingly complex realities.¹

5. Human-Centered Accountability Layer: The final layer establishes the responsibility structure that governs the entire AI decision-making ecosystem. Although artificial intelligence systems possess advanced analytical capabilities and may generate sophisticated recommendations, they cannot be regarded as moral or legal agents capable of bearing responsibility.

Therefore, ultimate accountability must remain attributed to human actors, including qualified experts, institutions, and regulatory mechanisms responsible for supervising AI applications. This principle corresponds with the notion of meaningful human control, which represents a central requirement in contemporary trustworthy AI frameworks.²

From the perspective of *Maqasid al-Shariah*, maintaining human responsibility preserves human agency (*ikhtiyār*), moral accountability, and the ethical dimension of decision-making.

The primary contribution of this five-layered governance architecture lies in redefining AI governance beyond a purely technical security framework. Instead, it approaches artificial intelligence as a multidimensional issue involving purpose, values, interpretation, and responsibility. Accordingly, the proposed model provides a holistic governance framework designed to ensure that AI systems are simultaneously technically explainable, ethically aligned, juristically assessable, and consistent with the *Maqasid al-Shariah*.

4.5. Theoretical Contributions and Contribution to the Literature

The primary theoretical contribution of this study lies in reconceptualizing the role of *Maqasid al-Shariah* in the age of artificial intelligence, not merely as a classical interpretive methodology for extending existing legal principles to emerging cases, but as a dynamic normative framework capable of addressing the epistemological, ethical, and governance challenges generated by digital transformation.

As demonstrated throughout this study, contemporary debates on artificial intelligence ethics have largely been shaped around principles such as algorithmic accuracy, explainability, data protection, transparency, accountability, and human-centered design. These approaches have significantly contributed to aligning the technical capabilities of AI systems with broader human values. Nevertheless, existing discussions have comparatively paid limited attention to the question of how diverse legal, cultural, and moral traditions may contribute to the construction of normative foundations for AI governance.

This study contributes to this debate by introducing the perspective of *Maqasid al-Shariah* as an alternative normative paradigm for artificial intelligence governance. The first theoretical contribution of the research is the demonstration that the *Maqasid* framework should not be understood merely as an external ethical mechanism applied to AI systems after their development. Rather, it can function as a foundational normative architecture that guides the entire lifecycle of artificial intelligence systems, beginning from their initial conceptual design and extending to data processing, decision-making procedures, and institutional implementation.

The second theoretical contribution concerns the conceptual relationship established between XAI and the Islamic legal understanding of justification and rational explanation. In mainstream AI literature,

¹ Temel Kacı, "Taḥqīq al-Manāṭ as a Method of Ijtihād," *Near East University Journal of Islamic Studies Center* 8, no. 2 (2022): 213–230, <https://doi.org/10.32955/neu.istem.2022.8.2.07>

² Natalia Díaz-Rodríguez et al., "Connecting the Dots in Trustworthy Artificial Intelligence: From AI Principles, Ethics, and Key Requirements to Responsible AI Systems and Regulation," *Information Fusion* 99 (2023): Article 101896., version 2 (June 12, 2023), <https://doi.org/10.48550/arXiv.2305.02231>

explainability is predominantly approached as a technical challenge related to transparency and interpretability. However, this study argues that explainability also represents an epistemological and normative question. Within Islamic legal reasoning, the legitimacy of a ruling is determined not only by the final outcome but also by the reasoning (*ta'wīl*), contextual analysis, and underlying objectives (*maqāṣid*) that shape the judgment.

Accordingly, XAI mechanisms may be interpreted beyond their conventional technical function as instruments of algorithmic transparency. They may also serve as epistemological frameworks that enable reasoned evaluation, critical assessment, and normative scrutiny within digital decision-making environments. This perspective creates new possibilities for reinterpreting classical jurisprudential concepts, including *ta'wīl*, *taḥqīq al-manāṭ*, and *maṣlaḥah* evaluation, within the context of contemporary technological systems.

The third theoretical contribution of the study is the development of the Augmented Ijtihad Model, which offers a balanced alternative to two dominant approaches in current discussions concerning AI and legal-religious decision-making. The first approach tends to attribute excessive authority to artificial intelligence due to its advanced analytical capabilities, potentially treating AI systems as autonomous decision-making agents. The second approach adopts a restrictive position that largely rejects the integration of AI technologies into legal and ethical evaluation processes.

This study proposes a third conceptual position between these two extremes. According to the Augmented Ijtihad Model, artificial intelligence can enhance access to knowledge, process complex datasets, identify patterns, generate alternative scenarios, and support risk assessment. However, normative judgment, Maqasid-based evaluation, and legal responsibility must remain within the domain of qualified human reasoning.

Through this approach, the model preserves the human-centered epistemological character of the classical *ijtihād* tradition while simultaneously enabling Islamic legal thought to engage constructively with the analytical capacities of contemporary digital technologies.

The fourth contribution of this research relates specifically to the fields of Islamic finance and Sharia governance. Contemporary Islamic financial institutions are increasingly experiencing digital transformation through fintech applications, automated compliance systems, and AI-driven analytical tools. However, these developments are frequently discussed primarily from the perspective of operational efficiency and technological innovation, while comprehensive theoretical frameworks for integrating algorithmic systems with Sharia evaluation mechanisms remain relatively underdeveloped.

The Maqasid-Based Explainable Artificial Intelligence Governance Architecture proposed in this study provides a conceptual framework that may be applied within Islamic financial institutions. It demonstrates how AI-based systems in areas such as zakat distribution optimization, sukuk and financial product risk assessment, Sharia compliance auditing, and financial fraud detection can be designed and governed in accordance with Maqasid-oriented principles.

Finally, this research contributes to a broader theoretical reconsideration of the relationship between Islamic legal thought and technological change. It argues that Maqasid al-Shariah should not be viewed merely as a historical legacy employed for resolving past legal questions; rather, it represents a living intellectual framework capable of generating meaningful responses to emerging ontological, ethical, and epistemological conditions.

In the age of artificial intelligence, the central question is not whether technology will replace human beings, but rather how technological capacities can be directed toward specific ethical purposes and normative values. From this perspective, the Maqasid approach provides a significant theoretical

foundation for developing a digital ethical framework centered on human dignity, justice, responsibility, and collective welfare.

Accordingly, this study seeks to establish a new interdisciplinary research trajectory at the intersection of Islamic jurisprudence, artificial intelligence ethics, and digital governance, contributing to future discussions on the development of value-oriented and human-centered AI systems.

5. CONCLUSION

In an era characterized by the increasing integration of artificial intelligence into human decision-making processes, the central challenge is no longer limited to the technological sophistication of AI systems. Rather, the fundamental issue concerns the epistemological, ethical, and normative foundations upon which algorithmic decisions are generated, justified, and implemented. The deployment of AI-based systems in high-impact domains, including law, economics, and finance, has introduced new questions regarding legitimacy, accountability, and responsibility. These concerns become particularly significant in cases where artificial intelligence produces outcomes without providing sufficient explanations regarding the reasoning mechanisms behind those outcomes.

This study has examined these challenges through the theoretical lens of *Maqasid al-Shari'ah*, exploring how Islamic legal thought may be reconstructed and reinterpreted within the context of artificial intelligence. The central argument of this research is that the Maqasid framework should not be viewed merely as a historical methodology concerned with identifying the objectives underlying previous legal rulings. Instead, it represents a dynamic, hermeneutical, and normative framework capable of evaluating emerging technological realities and guiding their ethical and legal transformation.

The first major conclusion of this study is the existence of a significant conceptual convergence between *Maqasid al-Shari'ah* and the principles of XAI. Contemporary AI governance increasingly emphasizes transparency, interpretability, and accountability as essential requirements for trustworthy technological systems. These principles demonstrate substantial parallels with foundational concepts within Islamic legal reasoning, particularly justification (*ta'wil*), causal analysis, contextual assessment, and the evaluation of public benefit (*maslahah*). Accordingly, explainability should not be understood merely as a technical indicator of system performance; rather, it should be considered a normative requirement that enables meaningful human evaluation, preserves responsibility structures, and ensures that technological decisions remain subject to ethical scrutiny.

The second major finding concerns the reconsideration of the role of artificial intelligence within Sharia-based decision-making processes. The Augmented Ijtihad Model proposed in this research challenges both the excessive delegation of normative authority to AI systems and the complete rejection of technological assistance in legal reasoning. According to this model, artificial intelligence should not function as an autonomous producer of legal judgments or as a replacement for the mujtahid. Instead, it should operate as an auxiliary epistemic instrument capable of expanding access to information, processing complex datasets, identifying relevant patterns, and supporting human intellectual evaluation.

Through this approach, the essential foundations of classical ijihad—including human reasoning, contextual interpretation, moral responsibility, and normative judgment—are preserved, while the analytical capacities of artificial intelligence are incorporated into the decision-making process in a controlled and meaningful manner.

The third significant contribution of the study is the development of the Maqasid-Based XAI Governance Architecture. This framework presents a comprehensive governance model consisting of interconnected dimensions, including ethical objectives, data governance, algorithmic transparency, Sharia oversight, and human-centered accountability. Unlike approaches that conceptualize artificial intelligence solely as a technical instrument, this model understands AI systems as value-sensitive structures whose development

and implementation must be guided by principles of justice, human dignity, responsibility, and collective welfare.

The broader theoretical implication of this research is that the primary challenge of the digital age does not lie in the mechanical application of classical legal principles to technological innovations. Rather, it requires the reinterpretation of enduring ethical and legal values within new technological contexts. The continuing relevance of *Maqasid al-Shari'ah* emerges precisely from its capacity to preserve universal objectives—such as dignity, justice, benefit, and the prevention of harm—while responding to changing circumstances and unprecedented forms of human interaction.

Nevertheless, this study does not advocate for recognizing artificial intelligence as a legal or religious authority. On the contrary, the proposed framework is grounded in a human-centered philosophy of technology. Artificial intelligence does not possess moral agency, legal responsibility, or the authority to generate Sharia rulings. Its appropriate function is to enhance human judgment, facilitate access to knowledge, and contribute to more informed, transparent, and accountable decision-making processes.

The findings of this research also have important implications for the fields of Islamic finance and Sharia governance. As digital finance, fintech applications, and AI-driven analytical systems continue to expand, Islamic financial institutions face the necessity of developing governance mechanisms capable of responding to these technological transformations. The Maqasid-based XAI approach proposed in this study provides a theoretical foundation applicable to various domains, including financial risk assessment, Sharia compliance auditing, Zakat management systems, and AI-supported Islamic financial services.

In conclusion, this study establishes a new interdisciplinary theoretical framework at the intersection of Islamic jurisprudence, artificial intelligence ethics, and digital governance. By integrating *maqasid al-shari'ah*, explainable artificial intelligence, and human-centered governance principles, the proposed model repositions AI not as an alternative to human reasoning, but as a supportive technological capability that must operate within ethical boundaries and normative commitments.

Future research may empirically examine the applicability of this theoretical framework within real-world contexts, including Islamic financial institutions, Sharia supervisory boards, and AI-assisted decision-making environments. Furthermore, comparative studies across different legal traditions, jurisprudential schools, and AI architectures may further expand the applicability and adaptability of a *Maqasid*-based approach to digital ethics.

Ultimately, in the age of artificial intelligence, the fundamental question is no longer merely whether machines can make decisions, but rather what purposes, value systems, and understandings of human responsibility those decisions ultimately serve. The *Maqasid* perspective provides a comprehensive pathway toward developing an AI paradigm that remains technologically advanced while being ethically grounded, human-centered, and oriented toward the realization of justice and public welfare.

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