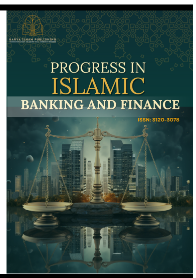
Progress in Islamic Banking and Finance

Journal homepage:
https://karyailham.com.my/index.php/piibf/index
ISSN: 3120-3078



Syariah 6.0: Embracing the Artificial Intelligence Era in Just Islamic Economics

Hisam Ahyani[1,*], Abdul Rahim[2], Ulummudin[3], Muharir[1], Naeli Mutmainah[4], Ali Mutakin[5], Zakiyyu Muhammad[6]

[1] Institut Miftahul Huda Al Azhar, Banjar City, Indonesia
[2] Sekolah Tinggi Agama Islam Asy-Syafi'iyah, Nabire, Papua Tengah, Indonesia
[3] Sekolah Tinggi Ilmu Syariah Wal Aqidah Ash Shofa Manonjaya, Tasikmalaya, Indonesia
[4] Yayasan As-Syaeroji, Kota Banjar, Indonesia
[5] Sekolah Tinggi Agama Islam Nurul Iman, Parung, Bogor, Indonesia
[6] Mewar University India and Acting Director General, InvestJigawa, Nigeria

ARTICLE INFO

Article history:
Received 7 September 2025
Received in revised form 25 September 2025
Accepted 5 October 2025
Available online 17 October 2025

Keywords:
Artificial Intelligence (AI); Maqāṣid al-Sharīʻah; Islamic economics; Shariah governance; ethical framework

ABSTRACT

The rapid advancement of Artificial Intelligence (AI) is reshaping multiple sectors, including the financial and economic systems. However, the integration of AI in Islamic economics requires a framework that aligns with Shariah principles, ensuring justice and social welfare while promoting innovation. This paper introduces Syariah 6.0, a conceptual model that combines Maqāṣid al-Sharīʻah (the higher objectives of Islamic law) with AI ethics to transform Islamic economic practices. The purpose of this study is to propose an ethical framework that ensures AI implementations in Islamic finance, zakat, and waqf adhere to the core principles of justice, human dignity, and social welfare. A qualitative approach was employed, grounded in Islamic jurisprudence and digital ethics, to explore how AI technologies, such as algorithmic finance and automated decision-making, can be assessed through the lens of Maqāṣid al-Sharīʻah. The research highlights the potential risks of unregulated AI systems, which may increase inequality and erode trust in Islamic financial institutions. Conversely, AI governance based on Shariah principles presents opportunities for enhancing financial inclusion, improving zakat and waqf distribution, and contributing to sustainable development goals. The study concludes that the future of Islamic economics, in the age of AI, must be anchored in ethical Shariah values. Syariah 6.0 provides a comprehensive, value-driven framework for the implementation of AI in Islamic financial systems, ensuring technological advancements align with the moral and social objectives of Islamic law.

1. Introduction

The 21st century marks an era of rapid technological transformation, where Artificial Intelligence (AI) is fundamentally reshaping the global economy, finance, governance, and social structures. The

* *Corresponding author.*
E-mail address: hisamahyani@gmail.com

https://doi.org/10.37934/piibf.2.1.2431

integration of intelligent systems in areas such as banking, investment, public services, and communication has created new efficiencies while simultaneously raising complex ethical dilemmas. For Islamic economics, which is grounded in divine guidance and ethical jurisprudence, this presents both a challenge and an opportunity. The core question is not whether AI should be adopted, but how its implementation can be aligned with the foundational values and objectives of the *Sharīʿah* [5].

Islamic economics is more than a system of financial transactions; it is a moral and spiritual framework that promotes justice (*ʿadl*), compassion (*raḥmah*), transparency (*amānah*), and social welfare (*maṣlaḥah*). Central to this framework is the concept of *Maqāṣid al-Sharīʿah*, which encapsulates the higher objectives of Islamic law: the protection of religion (*dīn*), life (*nafs*), intellect (*ʿaql*), lineage (*nasl*), and wealth (*māl*). These objectives form the ethical compass that guides Islamic legal and economic reasoning. However, in the face of AI-driven automation, data-centric decision-making, and algorithmic governance, traditional interpretations of Islamic economics must evolve to remain relevant and impactful [1,2].

The current discourse on AI ethics has primarily emerged from secular and Western perspectives, focusing on issues such as privacy, bias, accountability, and transparency. While valuable, these frameworks often lack the spiritual depth and holistic worldview embedded in Islamic teachings [56]. There is an urgent need to establish an AI ethics paradigm that is not only compatible with Islamic values but also capable of addressing contemporary challenges in finance, governance, and social justice [18]. This paper introduces Syariah 6.0 as a conceptual and practical framework that aims to integrate *Maqāṣid al-Sharīʿah* into the development and governance of AI in Islamic economics.

By proposing Syariah 6.0, this study seeks to bridge the gap between faith-based ethics and digital innovation. It argues that the future of Islamic economics must be digitally progressive, yet spiritually anchored. Without a robust ethical foundation, AI has the potential to intensify inequality, marginalize vulnerable communities, and erode trust in Islamic institutions. Conversely, when guided by *maqāṣid*-oriented principles, AI technologies can enhance zakat distribution, promote inclusive finance, and support sustainable development goals [36].

Recent literature reflects growing academic interest in the ethical integration of AI and Islamic values. For example, Firnando and Wahyudi [22] argue that AI should be framed within a tawḥidic worldview that prioritizes divine purpose over utilitarian benefit. Budiman *et al*., [19] emphasize spiritual intentionality in algorithmic design, advocating for God-conscious AI. Meanwhile, Nikmah and Nasikhin [43] propose a design framework where AI systems reflect moral objectives of *Sharīʿah*, including social justice and accountability.

From an ethical standpoint, Habib [25] identifies key areas of tension between algorithmic logic and human-centered ethics of Islam, highlighting the need to protect *ʿaql* and promote equity. Mohadi and Tarshany [38] emphasize challenges in aligning AI development with the preservation of intellect and wealth. Lubis [34] provides a contextual application of *maqāṣid* principles in Indonesia's Sharia-compliant digital trading systems.

From an economic development perspective, Pradita and Darwanto [46] propose reinterpreting human development indices using *maqāṣid*-oriented frameworks, while Delfita and Metrizal [20] advocate for integrating *maqāṣid* into green economics and national values such as Pancasila. Ainurrofiq [6] similarly links sustainable consumption with Islamic goals.

In the digital financial sphere, Marta and Utami [35] examine risks of exploitation in online lending, urging Sharia-based responses. Primadhany *et al*., [48] offer maqāṣid-based policies for digital economic justice. Arya *et al*., [14] stress the importance of Islamic ethics in shaping national economic policies.

Institutionally, Rahim and Ahyani [49] in their book *Syariah 7.0* reorient Islamic family and economic governance in light of Society 5.0. Hamzah, Muharir, and Ahyani [3] revisit waqf and inheritance laws in *Syariah 5.0*, while Ahyani *et al*., [4] introduce *Syariah 6.0* as a model for spiritual resilience and ethical income in the digital era.

Furthermore, Minarni *et al*., [37] and Jafar *et al*., [30] emphasize zakat and waqf as tools for digital empowerment and modernization. Ali *et al*., [9] compare mainstream AI ethics with Islamic trusteeship (*amānah*), calling for spiritually grounded developer responsibility.

Despite the emerging discourse, most studies remain conceptual. Few provide actionable models that operationalize Islamic ethics in AI governance. There is a noticeable gap in interdisciplinary, institutional strategies for implementing *maqāṣid*-aligned AI in real-world Islamic economics.

This study aims to fill that gap by offering Syariah 6.0 as a comprehensive framework that aligns the transformative power of AI with the moral imperatives of Islamic law. It addresses how AI can be ethically deployed in Islamic economic systems to preserve dignity, equity, and justice in the age of digital disruption.

2. Methodology

This study adopts a qualitative research methodology with a conceptual and normative approach, aiming to explore the integration of *Maqāṣid al-Sharīʻah* and Artificial Intelligence (AI) ethics within the transformation of Islamic economics. The research is exploratory and analytical in nature, focusing on the formulation of a value-based framework—referred to as Syariah 6.0—that offers ethical and spiritual guidance for the development, implementation, and governance of AI technologies in Islamic financial systems and socio-economic institutions. Given the abstract and interdisciplinary character of the topic, the study does not utilize quantitative data or statistical analysis. Instead, it conducts an in-depth textual and critical review of primary and secondary sources.

Primary sources include classical Islamic legal texts and jurisprudential writings concerning *Maqāṣid al-Sharīʻah*, while secondary sources encompass modern scholarly works, peer-reviewed articles, policy papers, and expert commentaries on Islamic economics, AI ethics, digital transformation, and governance. This dual-sourced approach is designed to build a theoretical bridge between the ethical imperatives of Islamic law and the practical challenges posed by technological disruption in the modern economy.

The analytical framework of this research is based on the five core dimensions of *Maqāṣid al-Sharīʻah*: the protection of religion (*dīn*), life (*nafs*), intellect (*ʻaql*), lineage (*nasl*), and wealth (*māl*). These dimensions are employed as evaluative criteria to assess the ethical and social implications of AI applications such as algorithmic decision-making, automated finance, and predictive data analytics. In addition to the maqāṣid-based evaluation, the study integrates foundational Islamic ethical values, including justice (*ʻadl*), public interest (*maṣlaḥah*), and accountability (*mas'ūliyyah*), to analyze the alignment between emerging AI governance models and Islamic moral objectives.

To achieve its aims, the study applies analytical reasoning to identify conceptual gaps in current ethical frameworks and to formulate the proposed Syariah 6.0 model. This is supported by a comparative literature review, identifying best practices, recurring ethical dilemmas, and policy trends in both Islamic and global contexts. Ultimately, the study develops a multidimensional, interdisciplinary approach that not only contributes to academic discourse but also provides strategic recommendations for policymakers, Islamic scholars, technology developers, and educators. These recommendations are intended to guide the development of AI systems that are spiritually grounded, ethically sound, and socially beneficial within the framework of Islamic economics.

3. Results

3.1 The Urgency of Syariah 6.0 in the AI Era

The rapid development of Artificial Intelligence (AI) is reshaping economic systems globally, including within the domain of Islamic economics. However, the integration of AI into Islamic economic practices cannot rely solely on technological advancement or Shariah compliance in a narrow legalistic sense. There is a growing need for a principled framework that ensures innovation is guided by Islamic values—particularly justice, human dignity, and social welfare. Syariah 6.0 emerges as a conceptual model that harmonizes AI ethics with *Maqāṣid al-Sharīʻah* (the higher objectives of Islamic law), positioning ethics not as an afterthought, but as a strategic foundation for digital transformation in Islamic economics.

Without such an ethical framework, AI implementations may unintentionally deepen inequality, perpetuate algorithmic bias, and undermine trust in Islamic institutions. On the contrary, a value-oriented approach rooted in maqāṣid can ensure that AI serves the collective good (*maṣlaḥah*), strengthens social justice, and respects spiritual integrity.

3.2 Syariah 6.0 as an Ethical Framework for AI in Islamic Economics

At the core of Syariah 6.0 lies the integration of the five objectives of the Shariah—protection of religion (*dīn*), life (*nafs*), intellect (*ʻaql*), lineage (*nasl*), and wealth (*māl*)—as guiding principles for the ethical use of AI. These objectives are not abstract ideals but functional moral imperatives that can inform every stage of AI development and deployment within Islamic financial systems.

This approach shifts the focus from procedural Shariah compliance (e.g., verifying halal financial structures) to *value-driven governance*, where technologies are evaluated not just for legality but also for their ethical, social, and spiritual consequences. Syariah 6.0 supports the use of AI in ways that enhance financial inclusion, improve zakat and waqf distribution, and align with Islamic visions of equity and human flourishing.

3.3 Risks and Opportunities of AI in Islamic Economic Practice

Findings from this research indicate both the potential and the peril of AI adoption in Islamic economic systems. On one hand, AI can accelerate social equity, transparency, and operational efficiency. On the other, unregulated or ethically detached AI applications—such as automated fatwa generation, algorithmic lending, or profiling in Islamic banking—may cause oversimplification of legal judgments, discrimination, and privacy violations.

Syariah 6.0 offers a normative response to these challenges. It encourages institutions to embed maqāṣid-based considerations in AI design, such as fairness in algorithmic decision-making, data governance rooted in Islamic privacy principles, and the promotion of inclusive economic outcomes. By adopting a *preventive and constructive* ethical approach, Syariah 6.0 transforms AI from a potentially harmful disruptor into a tool for advancing the divine objectives of the Shariah.

3.4 Implementation Strategy: Collaborative and Multidisciplinary

Operationalizing Syariah 6.0 requires collaboration between scholars, technologists, policymakers, and industry leaders. Islamic institutions must move beyond static fatwas and develop dynamic ethical guidelines, AI ethics curricula, and regulatory innovations grounded in maqāṣid. This includes integrating ethics into AI development from the outset ("ethical by design") rather than as a reaction to harm.

Institutions such as Islamic banks, zakat agencies, waqf authorities, and educational institutions play a critical role in setting this transformation in motion. For example, zakat organizations can employ AI for optimized distribution models while safeguarding the human and spiritual aspects of giving. Likewise, AI can be used in Islamic financial services to promote ethical investments, ensure transparency, and enhance trust.

4. Conclusion

This study proposes Syariah 6.0 as a value-based ethical framework for integrating Artificial Intelligence (AI) into Islamic economic systems. In contrast to views that treat AI as a neutral technological tool, this research affirms that AI carries ethical implications that must be addressed through the lens of Islamic jurisprudence. Left unchecked, AI may undermine the moral and social foundations of Islamic economics. However, guided by *Maqāṣid al-Sharīʿah*, it has the potential to become a catalyst for justice, inclusion, and human dignity.

The research highlights that the five objectives of Shariah—protecting religion, life, intellect, lineage, and wealth—provide a comprehensive compass for evaluating and governing AI in Islamic finance, zakat, and waqf systems. Through Syariah 6.0, Islamic institutions can shift from a rule-based compliance model to a purpose-driven governance structure that embodies ethical and spiritual principles at every stage of AI implementation.

Furthermore, the study emphasizes the importance of interdisciplinary collaboration and the proactive development of Shariah-compliant, ethical-by-design technologies. This includes revisiting educational curricula, creating adaptive fatwa mechanisms for emerging technologies, and formulating AI governance policies informed by Islamic values.

In essence, Syariah 6.0 is not a rigid doctrine but a dynamic and future-oriented model. It invites scholars, technologists, and policymakers to reimagine the future of Islamic economics—not just as a response to technological disruption, but as a moral vision for shaping the digital age. Through this framework, Islamic economics can position itself as a global leader in ethical AI development, where innovation is inseparable from justice and transcendence.

References

[1] Abdullah, Mohammad. "Evolution in waqf jurisprudence and Islamic financial innovation." *Journal of Islamic Monetary Economics and Finance* 4, no. 1 (2018): 161-182. https://doi.org/10.21098/jimf.v4i1.920

[2] Addury, Multazam Mansyur, and Aprilia Kinasih Putri Ramadhani. "The Influence Of Financing Model And Credit Risk On Financial Stability (Study Of Islamic Rural Banks In Java Island)." *Journal of Islamic Monetary Economics and Finance* 10, no. 3 (2024): 427-444. https://doi.org/10.21098/jimf.v10i3.1788

[3] Ahyani, Hisam, Imron Hamzah, Muharir Muharir, and Agus Munjirin Mukhotib Lathif. "SYARIAH 6.0: RESET HIDUP, UNLOCK REZEKI! PANDUAN REZEKI SUAMI BERKAH DI TENGAH REVOLUSI DIGITAL." (2025).

[4] Ahyani, Hisam, Parhan Parhan, Muhtolib Muhtolib, Ahmad Berizi, Nurhasana Nurhasana, and Nurul Ilyana Muhd Adnan. "Fraud in the Digital Space: A Comparative Study of Jinayah Fiqh and Indonesian Criminal Law." *Jurnal Hukum Islam* 23, no. 1 (2025): 37-72. https://doi.org/10.28918/jhi.v23i1.02

[5] Ahyani, Hisam, Ending Solehudin, Naeli Mutmainah, Yogi Triswandan, Aini Nurun Nazhifah, Miftakhul Huda, Moh Syarif Hidayat, and Dian Permana. "The Role of Sharia Law in Promoting Social Justice and Sustainable Development in Southeast Asia." In *The Routledge Handbook of Islamic Economics and Finance*, pp. 113-128. Routledge. https://doi.org/10.4324/9781003168508-9

[6] Ainurrofiq, Mokhammad. "Integration of Maqasid al-Shari'ah Principles in Sustainable Consumption: An Innovative Solution Toward Achieving the SDGs." *FADZAT: Jurnal Ekonomi Syariah* 5, no. 2 (2025).

[7] Alam, Md Kausar, and Muhammad Shahin Miah. "Do Islamic banks use institutional theory in the light of Shariah governance? Empirical evidence from a Muslim dominant country." *Heliyon* 10, no. 2 (2024). https://doi.org/10.1016/j.heliyon.2024.e24252

[8] Alghafes, Rsha, Sitara Karim, Khaoula Aliani, Naila Qureishi, and Lama Alkayed. "Influence of key ESG factors on Islamic banks' financial performance: Evidence from GCC countries." *International Review of Economics & Finance* 96 (2024): 103629. https://doi.org/10.1016/j.iref.2024.103629

[9] Ali, Fatima, Karim Bouzoubaa, Frank Gelli, Boumediene Hamzi, and Suhair Khan. "Islamic Ethics and AI: An Evaluation of Existing Approaches to AI using Trusteeship Ethics: Fatima Ali." *Philosophy & Technology* 38, no. 3 (2025): 120. https://doi.org/10.1007/s13347-025-00922-4

[10] Ali, Hassnian, and Ahmet Faruk Aysan. "Decoding Digital Signals: AI Sentiment and Financial Performance at Islamic Banks." *Borsa Istanbul Review* (2025).. https://doi.org/10.1016/j.bir.2025.05.011

[11] Al-Korbi, Halah, Mohammed A. Al-Hamdani, Alia Ghareeb, Maha Al-Asmakh, and Atiyeh M. Abdallah. "Facilitating inclusive education: Assessing faculty awareness and attitudes towards students with special educational needs at Qatar university." *Heliyon* 10, no. 10 (2024). https://doi.org/10.1016/j.heliyon.2024.e31076

[12] Al-Shibli, Farouq Saber. "The appointment of female arbitrators—What do islamic law and the constitutions of Arab muslim countries really say?." In *Women's Studies International Forum*, vol. 110, p. 103096. Pergamon, 2025. https://doi.org/10.1016/j.wsif.2025.103096

[13] Andala, Sri, Hizir Sofyan, and Kartini Hasballah. "Knowledge and acceptance associated with medication adherence among hypertension individuals in Aceh province, Indonesia." *Heliyon* 10, no. 7 (2024). https://doi.org/10.1016/j.heliyon.2024.e29303

[14] Arya, Prima Ariyo Widodo, Risdayani Risdayani, and Ahmad Raden Ali Tjenra. "Maqāṣid al-Sharī 'ah Insights on HDI and Islamic Economic Policy." *Indonesian Journal of Islamic Economic Law* 2, no. 2 (2025): 163-178. https://doi.org/10.23917/ijoel.v2i2.9943

[15] Asy-Syatibi, Imam Abu Ishaq. 2004. *Al Muwafaqat Fi Ushul Asy Syari'ah*. Beirut-Lebanon: Dar Al Kotob Al-Ilmiyah.

[16] Banuri, Sheheryar, Lucia Milena Murgia, and Imtiaz Ul Haq. "The power of religion: Islamic investing in the lab." *International Review of Financial Analysis* 96 (2024): 103690. https://doi.org/10.1016/j.irfa.2024.103690

[17] Belabes, Abderrazak. "Ḥabs as Common Living Heritage: Beyond the Cash Waqf as Deep Financial Innovation." *Asy-Syari'ah* 27, no. 1 (2025): 1-20. https://doi.org/10.15575/as.v27i1.44466

[18] Boo, Harn Shian. "Islamic religiosity and its impact on Muslim men's share of housework and childcare time in Malaysia: A proxy investigation." *Social Sciences & Humanities Open* 11 (2025): 101292. https://doi.org/10.1016/j.ssaho.2025.101292

[19] Budiman, Mamdukh, Mirza Mahbub Wijaya, Rijal Wakhid Rizkillah, Iqbal Hidayatsyah Noor, Safuan Safuan, and Rachmat Destriana. "Artificial Intelligence (AI) in Islam: Building Ethics and Solutions Based on Tawhid." In *Proceeding of the International Conference on Religious Education and Cross-Cultural Understanding*, vol. 1, no. 1, pp. 60-76. 2025. doi:10.61132/icreccu.v1i1.24.

[20] Delfita, Ratna, and Bunga Metrizal. 2025. "The Integration of Maqashid Syariah into Pancasila Economic Principles as an Ethical Solution for Green Economic Development in Indonesia." *Indonesian Journal of Economics Management and Accounting* 2 (1): 38–43.

[21] Elamer, Ahmed A., Collins G. Ntim, Hussein A. Abdou, and Chris Pyke. "Sharia supervisory boards, governance structures and operational risk disclosures: Evidence from Islamic banks in MENA countries." *Global Finance Journal* 46 (2020): 100488. https://doi.org/10.1016/j.gfj.2019.100488

[22] Firnando, Hero Gefthi, and Muhammad Wahyudi. "The role of artificial intelligence in shaping the Islamic worldview of the digital economy." *Journal of Islamic Economics and Philanthropy* 6, no. 3 (2024): 231-249. https://doi.org/10.21111/jiep.v6i3.11386

[23] Fischer, Johan, and Eva Nisa. "Emerging middles: Class, development and the halal economy in Indonesia and Malaysia." *Research in Globalization* 10 (2025): 100276.dhttps://doi.org/10.1016/j.resglo.2025.100276

[24] Asl, Mahdi Ghaemi. "An AI-optimized strategy for intelligent risk mapping of Islamic and conventional sustainable markets: Assessing the enduring dynamics of technological risk spillovers." *Expert Systems with Applications* (2025): 128945. https://doi.org/10.1016/j.eswa.2025.128945

[25] Habib, Zainal. "Ethics of Artificial Intelligence in Maqāṣid Al-Sharīa's Perspective." *KARSA Journal of Social and Islamic Culture* 33, no. 1 (2025): 105-134. https://doi.org/10.19105/karsa.v33i1.19617

[26] Hamzah, Imron, Hisam Ahyani, Naelul Azmi, Indra Utama Tanjung, and Sérgio António Neves Lousada. "Legal Foundations for Inclusive Halal Tourism in West Java: Between Constitutional Principles and Practical Challenges." *Syariah: Jurnal Hukum dan Pemikiran* 24, no. 2 (2024): 503-529. https://doi.org/10.18592/sjhp.v24i2.15513

[27] Hamzah, Imron. *BUKU SYARIAH 5.0: KAJIAN MAQASIDI ATAS TRANSFORMASI WAKAF, MAWARITS, DAN HUKUM KELUARGA ISLAM MODERN*. Penerbit Widina, 2025.

[28] Hidayati, Dewi, Utami Widiati, Evynurul Laily Zen, and Francisca Maria Ivone. "Developing an LMS-based of ESP course for Islamic undergraduate students." *Social Sciences & Humanities Open* 11 (2025): 101635. https://doi.org/10.1016/j.ssaho.2025.101635

[29] Issa, Saheed Olanrewaju, Abdulkadri Toyin Alabi, and Abdulbaki Teniola Ubandawaki. "Climate change governance, Shariah governance quality, and financed emission mitigation: Evidence from Islamic banks in Southeast and West Asia." *Borsa Istanbul Review* (2025). https://doi.org/10.1016/j.bir.2025.03.011

[30] Jafar, Ahmad, Hafsa Ibrahim, and Rizwan Malik. "Waqf: From classical charitable system to modern financial tool." *International Journal of Ethics and Systems* (2025). https://doi.org/10.1108/IJOES-10-2024-0354

[31] Jubaedah, Dedah, Hisam Ahyani, Haris Maiza Putra, Armelia Prakasa, and Naeli Mutmainah. "Legal Analysis of Crypto Investment in Era 4.0 View from Credo Theory." *Diponegoro Law Review* 7, no. 2 (2022): 262-278. https://doi.org/10.14710/dilrev.7.2.2022.262-278

[32] Karadağ, Tarık, and Mehmet Saraç. "The crisis resilience of optimal participation portfolios: A comparison with conventional counterparts on Borsa Istanbul." *Borsa Istanbul Review* (2025). https://doi.org/10.1016/j.bir.2025.02.004

[33] Khalid, Junaid, Qingxiong Derek Weng, Usman Ghani, Muhammad Usman, Muhammad Asim, and Maria Batool. "Supervisor negative gossip and target's helping behavior: the role of emotional exhaustion and Islamic work ethics." *Baltic Journal of Management* (2025). https://doi.org/10.1108/BJM-05-2024-0234

[34] Lubis, Mukhlis. 2024. "Integrating Artificial Intelligence and Maqāṣid Al-Syarī'Ah: Revolutionizing Indonesia's Sharia Online Trading System." *Computer Fraud and Security*, December, 301–9. https://doi.org/10.52710/cfs.238

[35] Marta, Dwi Jati, and Atikah Dewi Utami. "Digital financial transformation: An Islamic economic analysis of online lending in the era of industrial revolution 4.0." *Journal of Islamic Law on Digital Economy and Business* (2025): 53-64.doi:10.20885/JILDEB.vol1.iss1.art4.

[36] Masuwai, Azwani, Hafizhah Zulkifli, and Mohd Isa Hamzah. "Exploratory factor analysis of secondary school Islamic Education Teacher selhttps://doi.org/10.1016/j.ssaho.2025.101573f-assessment Instrument: A pilot study." *Social Sciences & Humanities Open* 11 (2025): 101573.

[37] Minarni, Minarni, Slamet Slamet, and Misbahul Munir. "A qualitative case study on productive zakat and pentahelix-based empowerment: Insights from BAZNAS Malang Regency." *Journal of Islamic Economics Lariba* 11, no. 1 (2025). https://doi.org/10.20885/jielariba.vol11.iss1.art17

[38] Mohadi, Mawloud, and Yasser Tarshany. "Maqasid al-Shari'ah and the ethics of artificial intelligence: contemporary challenges." *Journal of Contemporary Maqasid Studies* 2, no. 2 (2023): 79-102. https://doi.org/10.52100/jcms.v2i2.107

[39] Mohammed, Tawffeek AS. "Exploring child marriage in Yemen: a critical analysis of an Arab media corpus." *Qualitative Research Journal* 25, no. 2 (2025): 125-146. https://doi.org/10.1108/QRJ-02-2024-0036

[40] Saad, Noriza Mohd, Mohd Nizal Haniff, and Norli Ali. "Corporate governance mechanisms with conventional bonds and Sukuk'yield spreads." *Pacific-Basin Finance Journal* 62 (2020): 101116. https://doi.org/10.1016/j.pacfin.2019.02.001

[41] Munawar, Kukun Abdul Syakur, Hisam Ahyani, Abdul Rahim, Ali Mutakin, and Md Yazid Ahmad. "Reversed Burden of Proof in Online Gambling Fraud: Consumer Protection Based on Islamic Law in West Java." *Jurnal Hukum Bisnis Bonum Commune* (2025): 243-261. https://doi.org/10.30996/jhbbc.v8i2.12886

[42] Mustofa, Mustofa, Hisam Ahyani, Doddy Afandi Firdaus, Haris Maiza Putra, Arwansyah bin Kirin, and Zakiyyu Muhammad. "Strengthening Zakat Regulation through the Siyāsah Māliyah Approach: A Constitutional and Legal Analysis of Indonesia and Malaysia." *JURIS (Jurnal Ilmiah Syariah)* 24, no. 1 (2025): 111-126. https://doi.org/10.31958/juris.v24i1.14637

[43] Nikmah, Ma'rifatun. "God-Conscious AI: Maqasid al-Shari'ah in Algorithmic Design." *Salam Institute Islamic Studies* 2, no. 1 (2025): 13-20.

[44] Parikh, Aarushi K., and Shari R. Lipner. "Invisible hands: Ethical considerations of artificial intelligence use by medical students working with dermatologists." *Journal of the American Academy of Dermatology* (2025). https://doi.org/10.1016/j.jaad.2025.06.053

[45] Popandopulo, Mikhail, Saltanat Aubakirova, Zauresh Iskakova, Laura Zhumasheva, and Maira Kozhamzharova. "Artistic culture as a foundation for the spiritual and cognitive development of students." *Acta Psychologica* 257 (2025): 105098. https://doi.org/10.1016/j.actpsy.2025.105098

[46] Pradita, Geraldi Fikri Putra, and Darwanto Darwanto. "Integration of Maqashid Sharia and Human Development: Case Study in Indonesia." *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)* 8, no. 1 (2025): 1091-1109.

[47] Primadhany, Erry Fitrya, Novita Mayasari Angelia, Novita Angraeni, and Baihaki Jarkani. "Maḥāsin al-Syarī 'ah on The Implementation of Mahḍah Worship: Overview of Islamic Legal Philosophy." *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 6, no. 2 (2022): 634-654. https://doi.org/10.22373/sjhk.v6i2.12394

[48] Primadhany, Erry Fitrya, Tekun Suttikornpadee, Muhammad Amin, and Rabiatul Adawiyah. "Sharia-Based Digital Economic Policies: A Maqasid Shariah Approach to Achieving Sustainable Development." *Tribakti: Jurnal Pemikiran Keislaman* 36, no. 1 (2025): 25-42. https://doi.org/10.33367/tribakti.v36i1.5485

[49] Rahim, Abdul, and Hisam Ahyani. 2025. *Syariah 7.0: Reorientasi Hukum Keluarga Dan Ekonomi Islam Di Era Digital Dan Society 5.0*. Bandung: CV Widina Media Utama.

[50] Munawar, Kukun Abdul Syakur, Hisam Ahyani, Abdul Rahim, Ali Mutakin, and Md Yazid Ahmad. "Reversed Burden of Proof in Online Gambling Fraud: Consumer Protection Based on Islamic Law in West Java." *Jurnal Hukum Bisnis Bonum Commune* (2025): 243-261. https://doi.org/10.30996/jhbbc.v8i2.12886

[51] Abd Rahman, Nurulhuda, Muhammad Nazmul Hoque, Muhamad Rahimi Osman, and Norazam Mastuki. "Internal Shariah audit change: an identification of specific Islamic legal maxim in Islamic banking institution." *Qualitative Research in Financial Markets* 17, no. 4 (2025): 773-793. https://doi.org/10.1108/QRFM-11-2023-0262

[52] Raisuni, Ahmad Al. 1995. *Nadzariyyat al Maqashid Ind al Imam al Syatibi*. Virginia: The International Institute of Islamic Thought.

[53] Rofik, Mochamad, Zakaria Boulanouar, Sri Budi Cantika Yuli, and Dyah Titis Kusuma Wardani. "Revisiting the impact of Islamic finance on economic growth: a decomposition analysis using Indonesia as a testing ground." *International Journal of Islamic and Middle Eastern Finance and Management* 18, no. 4 (2025): 765-786. https://doi.org/10.1108/IMEFM-06-2024-0288

[54] Saleem, Adil, RM Ammar Zahid, and Judit Sági. "Differential impact of adopting Islamic banking: A quasi-experimental approach." *Research in International Business and Finance* 76 (2025): 102793. https://doi.org/10.1016/j.ribaf.2025.102793

[55] Sari, Sri Wahyuni Kartika, and Eny Purwandari. "Quarter-life Crisis: Spiritual Well-being as a Mediator in the Relationship Between Emotion Regulation, Social Support, Religious Activities, and Quality of Life." *The Open Psychology Journal* 18, no. 1 (2025). https://doi.org/10.2174/0118743501366061250422091849

[56] Shahir, Shahira, Xiaoni Ren, and Shaista Noor. "Silenced voices, enduring struggles: An Islamic feminist analysis of afghan female academics under Taliban rule." In *Women's Studies International Forum*, vol. 113, p. 103193. Pergamon, 2025. https://doi.org/10.1016/j.wsif.2025.103193

[57] Sharif, Khurram, and Mohd Nishat Faisal. "Mapping an Islamic venture capital setup using foresight-based social construction approach." *International Journal of Islamic and Middle Eastern Finance and Management* 18, no. 4 (2025): 787-812. https://doi.org/10.1108/IMEFM-03-2024-0141

[58] Sitefane, Sara, Ana Afonso, Wilfred McSherry, Linda Ross, Isabel Rabiais, and Sílvia Caldeira. "Implementation and Validation of Competency-Based Spiritual Care Education using the EPICC Self-Assessment Tool in Undergraduate Nursing Students." *Teaching and Learning in Nursing* (2025). https://doi.org/10.1016/j.teln.2025.07.019

[59] Smolo, Edib, and Abubakar Muhammad Musa. "The (mis) use of al-Hilah (legal trick) and al-Makhraj (legal exit) in Islamic finance." *Journal of Islamic Accounting and Business Research* 11, no. 10 (2020): 2169-2182. https://doi.org/10.1108/JIABR-01-2020-0009

[60] Solehudin, Ending, and Hisam Ahyani. "Legal compliance on sharia economics in halal tourism regulations." *PETITA* 9 (2024): 58. https://doi.org/10.22373/petita.v9i1.224

[61] Thakker, Sach, Thomas Stirrat, Amanda Paredes-Barbeito, Soham Apte, Nicholas Gulati, Jonas A. Adalsteinsson, Shari R. Lipner, Melissa Laughter, and Prince Adotama. "Bridging the dermatological divide: The ethical deployment of artificial intelligence in low-resource settings." *Journal of the American Academy of Dermatology*. https://doi.org/10.1016/j.jaad.2025.05.1364