ARTIFICIAL INTELLIGENCE (AI) IN ANSWERING ISLAMIC QUESTIONS FROM SHARIAH PERSPECTIVES

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ABSTRACT

In Malaysia, the use of AI is not foreign at all because it has been introduced and used on a large scale in different fields, in fact, its capabilities can exceed those of ordinary humans. As we know, Artificial Intelligence (AI) is used in a variety of ways and is becoming an extremely important technology for everyone. The integration of artificial intelligence (AI) in Islam also raises intriguing questions and challenges. The purpose of the present study was to explore the definition of artificial intelligence (AI), and to examine whether the AI was permissible from Shariah perspectives. This study also discusses about the existing guidelines in other countries for the use of artificial intelligence in Islam. In this study, the author applies the qualitative research methodology by conducting a literature review, researching Islamic fatwas, and analyzing newspaper articles. The author will be analyzing and interpreting the information found in these sources to understand the perspectives, information, and opinions related to the topic research. As a result, research findings indicate that artificial intelligence (AI) provides significant benefits to humans in various aspect of life such as increased efficiency, improved quality of life, enhanced user experience, and increased accessibility. In Islam, there are many discussions regarding AI, which are some Islamic scholars and intellectuals have expressed their views on AI, with some seeing it as a useful tool in improving human life, while others have concerns about its potential negative impacts. Since there are various views related to the use of AI in answering Islamic questions, this study was conducted to determine the use of AI in answering Islamic questions from shariah perspectives.

Keywords: Artificial Intelligence, AI, Islamic questions, Shariah perspectives.

Introduction

Artificial Intelligence, or AI is a super cool field of computer science that focuses on creating smart machines. These machines are designed to perform tasks that would normally require human intelligence. Think of AI as the brainpower behind things like voice assistants, self-driving cars, and even recommendation systems on streaming platforms. AI has a wide range of applications across different industries and the possibilities are endless.

"Did you know that by 2025, artificial intelligence (AI) may contribute about $15.7 trillion to the global economy, according to PwC's Global Artificial Intelligence Study?" (Duggal, 2023) Thus, it makes sense that artificial intelligence (AI) is one of the newest buzzwords in technology, and the importance of AI in everyday life has been clear in recent years. As far as we are aware, artificial intelligence (AI) has greatly benefited humans in several areas, including learning, employment, health, and other areas (Tuan Ibrahim et al., 2024a).

Artificial intelligence is always changing and getting better, and it is being more and more ingrained in our daily lives. The usage of AI is expanding and becoming more sophisticated, as was already noted. AI may be used, for instance, to create self-driving automobiles, which might help lower traffic accidents and increase transit effectiveness. Chatbots, which may aid businesses in providing better customer support, can also be created using AI. AI may also be used to examine massive volumes of data, which can assist decision-makers and researchers in making better choices. Furthermore, developments in Artificial Intelligence (AI) are meeting our demands as users and are evolving with time. However, what about using AI to answer Islamic-related questions—is this acceptable or not? You will learn from this article if it is acceptable for using artificial intelligence (AI) to provide answers to inquiries regarding Islam.

Literature Review

This study will be specific about the use of artificial intelligence (AI) in answering questions related to Islam was permissible or not. According to the research, Artificial intelligence (AI), which offers several advantages for mankind, is not prohibited, or discouraged by Islam, according to the available evidence. Allah urges people to take advantage of the earth's resources for their own gain. Human-made items and inventions, including ships and coats of mail, have also been referred to be Allah's bounties and signs in other places in the Quran. Like this, we can view AI apps and other human intellect-produced goods as blessings from Allah that help us in every aspect of our lives (Awais, 2022). Previous studies have shown the use of AI was permissible in Islam and as long it can be used for the benefit of human, so it was permissible.

Islam emphasizes the need of using technology correctly and considering the consequences on human life and the environment. Furthermore, artificial intelligence is not a new concept in the Islamic world. It is taught in the Qur'an that Samiri is described in QS Taha; 77-78 have done the fundamentals of artificial intelligence long before the realization of the existence of contemporary civilization (Khoirunnisa, et al., 2023). Moreover, we should figure out how to combine the best ideas from both traditional and modern perspectives, what is most sound and what one thinks is correct while incorporating new technologies into our strategies. This will create an intellectual framework that will ensure that we accomplish the necessary goals (A.Z., 2011). For example, recent research suggests that it is important to have open discussions and seek guidance from knowledgeable sources to understand the perspectives within Islam regarding AI.

Furthermore, artificial intelligence (AI) systems will be more widely accepted if they are in line with cultural and religious values. This is significant since the effective implementation of any new technology depends on acceptability (Elmahjub, 2023). Muslims with Islamic Revealed Knowledge (IRK) must understand the intellectual roots of AI and its possible influence on human life it is because artificial intelligence is not intrinsically incompatible with Islam. To ensure alignment with ethical and moral standards, a critical approach is required (Ali, 2023). It was reported in literature that before we use AI to answering questions related to Islam, it is advisable to consult knowledgeable scholars who can provide guidance based on Islamic principles.

Moreover, creative technology is acknowledged from an Islamic perspective as knowledge delivered by prophets. The narrative of Prophet Nuh building the Ark *(sin'ah)* in Surah Hud (11:37) with God's direction and providence before the Great Flood illustrates the spiritual aspect of technology. Within the verse's context, technology is utilized as a tool to protect believers from harm and as a way of carrying out Divine Will (Amin, 2021).

Results and Discussion

What is Artificial Intelligence?

According to the Emeritus Stanford Professor John McCarthy in 1955, (AI) was defined as "the science and engineering of making intelligent machines" (McCarthy, 2007). In other words, AI, short for artificial intelligence, refers to the development of computer systems that can perform tasks that typically require human intelligence. It involves creating algorithms and models that enable machines to learn, reason and make decisions. Before we proceed to artificial intelligence (AI) we should know what intelligence refers to. A possible description of intelligence would be the capacity to acquire and use methods relevant to the situation in an unpredictable, constantly changing environment to solve issues and accomplish goals. A manufacturing robot that has been completely preprogrammed is accurate, reliable, and versatile but not intelligent (Manning, 2020).

The feature of Intelligence in AI according to Mc Carthy (2007) was defined as "The computational component of the capacity to accomplish goals in the world is intelligence. There are many different types and levels of intelligence in humans, animals, and certain machines." Intelligence also described as a computerized system that "operates in real-time; exploits vast amounts of knowledge; tolerates erroneous, unexpected, and possibly unknown inputs; uses symbols and abstractions; communicates using some form of natural language; learns from the environment; and exhibits adaptive goal-oriented behavior" by Allen Newell in 1990.

Artificial intelligence (AI) has been defined as "the automation of intelligent behavior" or "the study of the calculations that make it possible to understand, justification, and respond" in its broadest meaning. AI is generated by a comprehensive "study of intelligent agents," both biological and artificial. Furthermore, there are several typologies and definitions of artificial intelligence. But in practical terms, and for the majority of uses, artificial intelligence (AI) is defined as the capacity of non-human intelligence to simulate human mental functions, like pattern recognition, natural language processing (NLP), adaptive learning through experience, planning, and reasoning about other people (Spiegeleire, 2017).

Furthermore, artificial intelligence (AI) can be divided into two main categories which are Narrow AI and General AI. Narrow AI is designed to perform specific tasks, such recognizing speech or playing chess while General AI aims to possess the same level of intelligence as humans and can be handle a wide range of tasks.

On the other hand, AI is not just about machines replacing humans, but it can also enhance human capabilities and improve efficiency in various industries. For example, AI powered tools can assist doctors in diagnosing diseases more accurately or help businesses automate repetitive tasks. AI is constantly evolving and advancing because researchers and developers are continuously pushing the boundaries of what AI can do, exploring new algorithms, architectures, and techniques to improve its performance and capabilities.

As AI becomes more prevalent, it is important to have discussions and establish guidelines around ethics, transparency, and accountability. This ensures that AI is used responsibly and in a way that benefits society. In a nutshell, artificial intelligence (AI) may be thought of as the brains behind robots, computers, and other intelligent technology. AI can improve at different tasks in the same way that students may improve their test scores. It may initially struggle with a particular activity, much like a kid learning anything new. However, AI's effectiveness improves with time as it continues to learn from data and experience.

Although artificial intelligence (AI) has been around for a while, it recently encountered an increase in adoption because of the quick advancements in chip technology, data processing, statistical modeling, and computer programming approaches. Artificial intelligence (AI) is a technology that mimics human intellect and has the capacity to learn how to get better at what it does over time, eventually becoming more proficient and flawless at completing a task (Maarof, 2023). Human life is now used to AI, and its application has expanded to include a wide range of industries, including the automotive, healthcare, and financial sectors. Furthermore, AI is one of the main forces behind the Industrial Revolution 4.0, which is built on digital systems and is now advancing quickly around the world (Maarof, 2023).

Artificial Intelligence (AI) From Syariah Perspective

In recent years, artificial intelligence (AI) technology has been advancing forward, and it can be said that the rapid development of the digital world makes society always try to produce changes to information technology. The use of artificial intelligence (AI) is widespread, involving business, education, and information distribution. This is significant evidence that the use of AI in daily life is growing among individuals in today's society. But what about the usage of AI by Muslims? As a result, different problems arise regarding the usage of this topic among Muslims, as well as its influence on society and future generations.

Islam is a religion which deals with every aspect of life. Islam emphasizes the preservation of indigenous wisdom and the natural richness. Including making use of the money generated locally to further civilization in the present day. In daily life, technology is utilized extensively, even when it comes to religious topics. Information and communication technology has already seen significant technical advancements, particularly in the areas of robots, nanotechnology, space technology, biotechnology, and quantum computing (Khoirunnisa, et al., 2023). It is expected that this discovery will have a disruptive impact and completely change how things go in society. Artificial intelligence is widely used nowadays as a means of significant advancement in technological civilization. Particularly within the broader context of Islamic civilization.

Islam has never prohibited human engagement in the use of technology. Thus, Islam never bans its followers from studying science and technology to advance innovation or bring about an industrial revolution. However, every action should have a limit (Mat , Abdul Hamid , Mat Nor , & Mazlan, 2021). Through His words in Surah Ar- Rum, Allah SWT cautions that many consequences of human deeds might occur:

> Translation: "Corruption has spread on land and sea as a result of what people's hands have done, so that Allah may cause them to taste ˹the consequences of˺ some of their deeds and perhaps they might return ˹to the Right Path".

> (Al-Quran. Surah Ar-Rum, 30:41)

Since using technology includes dangers and difficulties that might threaten the principles of *maqasid Shariah,* the Quran and Sunnah should be consulted for any technological advancement or output whose legitimacy is questionable. Within the framework of managing Islamic affairs in Malaysia, the Muzakarah Committee of the Council It is the responsibility of Malaysia's National Islamic Religious Affairs Division (MKI) to consider, render a decision, and issue fatwas on issues pertaining to the subject matter. However, unless the judgment has been approved and synchronized with the fatwa issuance process at the state level through fatwa-related legislative measures, it will not be binding on the state (Mat et al., 2021).

Artificial intelligence and the other types of technology advancement are accepted in Islam. However, Islam urges that technology must be utilized responsibly and that users must consider how it may affect the environment and human life. Information is an important component in society in the modern era, and experts who have access to it may have an impact on it. Essentially, Islam is a dynamic religion that follows the evolution of the times and is open to adopting all the outcomes of human discoveries and study as long they do not contradict Islamic teachings. As a result, with all accessible advances, the doctrine or principles of the Islamic faith will always be applicable to every time and location (Tebuireng, 2023).

Artificial intelligence can also be used as a teaching system or medium to help the community gain access to fatwas on Islamic education and Islamic finance (Tebuireng, 2023). In Islam, there is no specific prohibition against the use of AI. Islam encourages its people to use technology wisely and responsibly. The use of AI can provide benefits in various aspects of life such as education, health, and technological progress. However, it is important for us as Muslims to adhere to religious values and ethics in their use to always adhere to the Qur'an and Sunnah.

This is in accordance with the saying of Allah SWT in Quran:

> Translation: "And He has subjected to you whatever is in the heavens and whatever is on the earth – all from Him. Indeed, in that are signs for a people who give thought."

> (Al-Quran. Surah Al-Jathiyah 13:45)

According to the verse, nature and its contents are no exception to technical sophistication and the findings of dynamic study, all of which have been prepared to assist the lives of people in leading the period of revolution (Tebuireng, 2023).

Next, it is clearly stated in Islam that if the use of Artificial Intelligence can comply with proper guidelines, then it is definitely very good and gives benefit also convenience to the Muslim community. This is in accordance with the saying of Allah SWT:

> Translation: "Allah intends for you ease and does not intend hardship."

> (Al-Quran. Surah Al-Baqarah 2:185)

Moreover, one of the most important points to highlight is whether the development of AI will have a significant negative influence on society to the extent that it would undermine the free, honest, and moral system of human existence. AI will undoubtedly have an impact on both the environment and human nature when it becomes a part of the human family. Thus, it is crucial to give considerable thought to both the harm that can be prevented and the protection of human interests (Al-Bakri, 2023).

So, using the Artificial Intelligence AI and benefitting from it, is the wisdom that Muslims need to seek as mentioned by the Prophet PBUH.

The Prophet PBUH said:

> Translation: "The wise statement is the lost property of the believer, so whenever he finds it, then he is more worthy of it".

> (Riwayat al-Tirmizi, 2687)

Artificial intelligence offers a variety of applications and benefits in terms of problem solving and searching for various things that people want. In Islam, the benefits of Artificial Intelligence, if properly created and implemented, will be extremely beneficial to the requirements of Muslims. For example, consider the advancement of Artificial Intelligence, which may be used to translate the Qur'an into many languages throughout the world (Khoirunnisa, et al., 2023). According to the Former Minister in the Prime Minister's Department (Religious Affairs) who is former Mufti of the Federal Territory Datuk Zulkifli Mohamad Al-Bakri, said that any development in technology including AI needs to be seen from a neutral point of view and not make any initial assumptions without understanding it first (Al-Bakri, 2023). He is also mentioned that:

> "AI technology must not cause harm to oneself and others or only benefit oneself but cause harm or hardship to others. The yardstick of harm and benefit is the five core *Maqasid shariah* (holding based on Allah and Prophet). This is one of the important principles in the use and implementation of AI. Any obvious issues or risks related to AI need to be resolved first before we look at the various benefits that will be obtained. This matter becomes more important when there is a clash between *mafsadah* and *maslahah*".

> (Al-Bakri, 2023)

Next, the Legal maxims of Islamic Jurisprudence known as *Qawaid al Fiqhiyyah*, engage the concepts of Ijtihad, or independent reasoning, for the purpose of making decisions on new occurrences in the lack of clear proof or a clear statement from the Quran and Sunnah *Mutawatir*. It is the methodological discipline of inferring *fiqh* rulings from accepted legal precepts (King, 2014). There are several definitions of *Qawaid Fiqhiyyah* stated by the jurists (fuqaha') which are according to Dr. 'Imad Ali Jumaah he stated that *Qawaid Fiqhiyyah* technically refers to the rulings which are *ghalib* (prevalent) and through them are other minor Fiqh rulings identified. Meanwhile Al-Taftazani said that *Qawaid fiqhiyyah* are rulings which are *kulliy* (comprehensive) and applicable towards the sub rulings to identify Shariah rulings from it. So, based on the previous stated definitions, *qawaid fiqhiyyah* are general rulings that are comprehensive and *aghlabi* (prevalent), through which sub rulings are decided (Rusli, 2016). In this study, the author will be discussing about the basic guidelines related to artificial intelligence in *Qawaid Fiqhiyyah*, which are:

> Translation: "The original ruling for everything (that is beneficial) is *mubah*, until there is evidence of its prohibitions".

> (As-Suyuthi, 1983)

From the legal maxims mentioned above it is explained that any development in technology including Artificial Intelligence (AI) need to be seen from a neutral point of view and do not make any assumptions without understanding it first because if it is complied with the Shariah, so it was permissible.

Islam prohibits its ummah from harming anyone. This includes harm towards life, property, intellect, and others. Hence, there is a maxim which states:

> Translation: "Harm is neither inflicted nor reciprocated."

> Translation: "Harm is removed."

> (Aḥmad, 2002)

Hence, the use Artificial Intelligence must not cause harm to us and others or only benefits to ourselves but cause harm or distress to others. When there is harm related to *Maqasid syariah* on a single technology involving Artificial Intelligence (AI), it must be abandoned or replace with another alternative that complies with shariah.

Where there is a conflict between avoiding harm and gaining benefits, Islam instructs its followers to priorities the avoiding of *mafsadah* (harm) (Alias et al., 2024), as stipulated by the juristic maxim:

> Translation: "Avoiding harm is prioritised over gaining benefits".

> (As-Suyuthi, 1983)

This is one of the important principles in the use and implementation of Artificial Intelligence (AI). Any obvious issues or risks related to AI need to be resolved first before we look at the various benefits that will be obtained (Tuan Ibrahim et al., 2024b). This matter becomes more important when there is a clash between *mafsadah* (harm) and *maslahah*.

Furthermore, artificial intelligence, like every technology, has advantages and disadvantages. The balance of *maqasid syariah*, or the intent and purpose needed by syariah in enacting a law to guarantee the welfare of people, should be used to analyze both (Al-Bakri, 2023). Based on the famous Islamic scholar Sheikh Muhammad Al-Tahir Ibn Ashur described *Maqasid Shariah*, or the reasons for Islamic decisions, as the goals of Islamic law. He clarified that understanding *Maqasid Shariah* is crucial for mujtahids to solve modern Muslim concerns in addition to comprehending and interpreting the Shariah scriptures, it is including in the matters of Artificial Intelligence (AI). The idea of *Maqasid Shariah* offers a precise structure and guidance for the ijtihad process, enabling it to resolve conflicts in a way that both serves God's will and human interests.

These days, artificial intelligence (AI) is a hot topic in the computer industry. Artificial Intelligence is the computers' capacity to carry out jobs and activities that people typically accomplish. AI gathers and transforms incoming data into information that is helpful to finish the work at hand. Thus, AI is permitted if technology can help Muslims in a way that is consistent with Islamic beliefs because all new things, other than in matters of ibadah are permissible unless there is specific evidence of its prohibition (Awais, 2022).

In addition, scholars from the past were unable to provide a precise response since artificial intelligence (AI) emerged very recently. Regarding *fiqh tawaqqu'*, it is regarded as new. Thus, unless there is proof to the contrary, original legislation on a topic is usually needed. According to Sheikh al-Islam, Ibn Taimiyyah, "I am not aware of any dispute from any of the Salaf (previous) scholars on the fact that any substance for which there is no evidence indicating its ban is inherently permissible. There are, in fact, several writings on the subject by authors discussing the principles of *al-fiqh* and its subfields (Taymiyyah, 1980).

The Existing Guidelines in Other Countries for the Use of Artificial Intelligence (AI) in Islam

As is well known, artificial intelligence provides numerous benefits to humans in a variety of ways, but it should also be noted that everything has flaws. When it comes to the advancement of artificial intelligence, for example, in the realm of religion, Artificial Intelligence (AI) may collect all data from across the world concerning laws, fatwas, sharia court judgments, or anything else relevant to religion. As a result, the community has free access to it at their fingertips (Nuruddin, 2023).

Furthermore, artificial intelligence (AI) can simplify our lives in a variety of ways. For instance, it can be used to write Rytr, solve any problem with GRP-3, generate images, create videos, generate music, create beataven.ai, generate sound, create slides with Slides AI, edit pictures with Cleanup, and much more. Utilize Pictory to edit videos and TLDR to summarize notes and the most intriguing part about this DeepL translation is that it is one of the free AI programs available (Nuruddin, 2023).

However, because there are legal risks and difficulties that must be overcome, ethical considerations are crucial to the development of AI. Privacy and the use of personal data, for instance, are important concerns. Concerns exist around the ways in which AI systems gather, use, and safeguard personal data. Another issue is the worry that when AI is used to make judgments, it can disregard moral principles and result in unjust outcomes.

In Malaysia the construction of AI guidelines that are in accordance with local culture, manners and morals that are in line with the balance of shariah is very important for the benefit of the Muslim community. Therefore, the role of the Muzakarah Committee of the National Council for Islamic Religious Affairs of Malaysia (MKI) under the supervision of the Malaysian Islamic Development Department (MKI) is very necessary as a guide for the Mufti to get a comprehensive picture of this matter and prepare in advance from the point of view laws.

For now, there are several Islamic countries that have issued guidelines for the use of AI. For example, the second version of the AI Ethics Principles (also known as "AI Principles 2.0") was released recently by the Saudi Data and Artificial Intelligence Authority ("SDAIA"). The AI Principles aim to provide an ethical framework based on principles that will guide the development and application of AI technology in Saudi Arabia (O.Connell, Binsanad, & Abbas , 2023). The framework is based on seven principles and accompanying controls, including Fairness, Privacy & Security, Humanity, Social & Environmental Benefits, Reliability & Safety, Transparency & Explain ability, and Accountability & Responsibility. SDAIA's principles-based approach to compliance shows a commitment to a holistic and evolving compliance regime as opposed to a static check-box style approach. This approach is reflected by the fact that the principles and controls are to be applied throughout the entire lifecycle of an AI project, starting from the design and planning phase, and continuing during the deployment and monitoring phase (O.Connell, Binsanad, & Abbas , 2023).

According to director general of Smart Dubai Office, Dr. Aisha Binti Butti Bin Bishr, the guidelines are non-binding and are being developed in a collaborative, multi-stakeholder approach, with full consideration for organizations' requirements to innovate and preserve their intellectual property. This is a collaborative approach in which all stakeholders are asked to participate. The Dubai AI Ethics

Guidelines should grow into a general, practical, and adaptable framework guiding ethical criteria for AI creation and application. Our goal with these standards is to provide uniform direction that is constantly enhanced in partnership with our communities. The ultimate objective is to achieve general acceptance and adoption of widely agreed-upon regulations to guide the ethical use of AI not only in Dubai but globally.

The Dubai AI Ethics Guidelines are based on the following basis in the Dubai AI Principles: AI systems should be fair, transparent, accountable, and understandable. The guidelines are:

Make Artificial Intelligence (AI) systems fair

Organizations that build and operate AI systems should do appropriate data exploration and/or testing to find any biases in the data that may lead to biased decision-making in AI systems and AI operator and developer organizations should avoid using data that is unlikely to be reliable or representative of the impacted AI subjects, due to various reasons such as age, omissions, collecting methods, or other variables, while training AI systems.

Make Artificial Intelligence (AI) systems accountable

AI operator organizations and AI developer organizations should think about assigning specific people to look into and fix any losses or damages that result from the use of AI systems. Additionally, AI operator organizations should assess the potential effects of incorrect automated decisions on AI subjects and, if such decisions are likely to result in significant expense or inconvenience, think about mitigating those effects.

Make Artificial Intelligence (AI) systems transparent

When making important decisions, traceability should be considered, particularly if the choice might lead to loss, injury, or damage. AI development companies should think about including traceability into their systems if they are used to guiding important choices, especially ones that have the potential to result in loss, injury, or damage.

Make Artificial Intelligence (AI) systems as explainable as technically possible

If possible, AI operator organizations should think about giving affected AI subjects the ability to ask for explanations for certain important choices, considering the current level of research and model selection. Organizations that operate AI systems should think about offering a way for anyone impacted by a big AI-driven decision to get access to the logic that went into it. Where such an explanation ability is not attainable due to existing technology, AI operator organizations should consider concessions such as counterfactual reasoning or stating the most highly weighted elements influencing the decision.

The guidelines indicated above will be extremely significant to be used in their AI models, which is the AI-powered program named 'Virtual *Ifta*,' and their model is one of the two AI models introduced by the fatwa institutions. In terms of technological sophistication and religious issues, the United Arab Emirates launched the 'first-ever' artificial intelligence-powered fatwa service on October 29 in Dubai through the Dairatu as-Syu'un al-Islamiyyah wa al-'Amal al-Khairii/Islamic Affairs & Charitable Activities Department (IACAD) (Masrur, 2019). Additionally, Ahmed Abdul Aziz al-Haddad (Director of the IFTA Department) and Khalfan Juma Belhoul (CEO of the Dubai Future Foundation) were also present during the event. The official launch took place in the form of a three-day display at Emirates Towers, where guests could test it out (Masudi, 2019).

Furthermore, this system which is based on artificial intelligence (AI), is the first AI-based fatwa service model. With the help of this virtual mufti, individuals may now request fatwas without having to wait for responses from the many ulama who are responsible for providing them (Masrur, 2019). We shall be given the option to choose Arabic or English when we click on the "Chat with Us" link on the iacad.gov.ae website. In addition, inquiries and responses may be asked and received in real time. However, in the early stages, this system could only answer 205 questions (Masudi, 2019).

The other countries that have issued guidelines for the use of Artificial Intelligence (AI) is Singapore. The country released the Model AI Governance Framework (Second Edition) at the 2020 World Economic Forum Annual Meeting in Davos, Switzerland. Singapore's Model Governance Framework was created to motivate companies using AI to implement ethical practices. The Model Framework is intended to accomplish two overarching guiding principles and is independent of sectors or technologies which are AI-assisted decision making should be explainable, transparent, and fair, and AI systems should be human-centric and safe (Kin, 2020).

According to the Chief Executive of Singapore Academy of Law, Yeong Zee Kin, he stated that Singapore has adopted a well-rounded strategy that tackles the true difficulty of AI governance, which is how to build public confidence to facilitate the broad use of AI technology by resolving ethical and governance concerns. Giving advice to companies and organizations looking to implement AI technology is necessary to achieve this. Singapore has created a voluntary governance framework for companies using AI technology at scale by relying on well-established corporate governance and accountability standards.

According to Model AI Governance Framework (Second Edition), these ethical guidelines are converted into workable procedures via the Model Framework. It is an adaptable, living document that will alter quickly to keep up with the demands of a digital economy and its adopters (Wan Ismail et al., 2024). In January 2020, during the World Economic Forum Annual Meeting in Davos, Switzerland, the Second Edition of the Model Framework was introduced. It has better industrial relevance, usability, and extra governance concerns. Alongside it were two complimentary initiatives: the Compendium of Use Cases (also known as the "Compendium") and the Implementation and Self-Assessment Guide for Organizations (also known as "ISAGO").

This complimentary Model Framework offers recommendations on the important topics to think about and actionable steps that may be taken. Customizing the steps to address the risks highlighted for the implementing organization will be necessary if this Model Framework is adopted. The Model Framework is meant to help organizations accomplish the following goals which are build stakeholder confidence in AI through organizations' responsible use of AI to manage different risks in AI deployment and demonstrate reasonable efforts to align internal policies, structures, and processes with relevant accountability-based practices in data management and protection (Model AI Governance Framework (Second Edition), 2020).

The Model Framework is founded on two high-level guiding concepts that improve AI trust and understanding of AI technology applications:

Organizations that use AI in decision-making should guarantee that the process is explainable, transparent, and fair

Organizations should make an effort to make sure that their usage or application of AI is carried out in a way that, as closely as possible, represents the goals of these principles, even when full explainability, transparency, and fairness are unachievable. This contributes to the growth of AI confidence and trust.

Artificial Intelligence (AI) solutions should be human-centric

The preservation of human interests, particularly their safety and well-being, should be the top priority in the design, development, and use of AI as it may be utilized to enhance human capabilities.

In addition to internal governance, risk assessments, data quality and management, transparency, and other human-centric ethical principles, the Personal Data Protection Commission has released a model AI governance framework for organizations that develop or own AI systems. When making decisions on the provision of financial goods and services, the Monetary Authority of Singapore (MAS) has released the "Principles to Promote Fairness, Ethics, Accountability and Transparency (FEAT) in the Use of Artificial Intelligence and Data Analytics in Singapore's Financial Sector." The Veritas Initiative was also introduced by the MAS, and it allows financial institutions to assess their AI and data analytics solutions using the FEAT principles (e.g., by using the open-source toolkit and white papers from the Veritas Consortium that outline assessment methods) (Wong, 2023).

Islam has never stopped individuals from advancing their technological and scientific understanding. In fact, because it has the potential to increase human life quality, it becomes a fardhu kifayah desire. To lead and secure the Muslim community, however, research rules and principles based on Islamic teachings are required in the field of AI technology. Some of the basic guidelines regarding AI are:

1. Need a clear understanding, the purpose and goals of its use and creation this is because in Islam the use of Ai should be for a good and beneficial purpose for mankind.

2. Any form of AI should be against the nature of *sanam* (idol) or *timthal* (statue) which is alive. This is part of *sadd al-zari'ah*.

3. Avoid any form of *gharar* and fraud.

4. The use and creation of AI is only for the purpose of daily affairs of life and technical matters related to religion.

5. AI cannot touch religious sensitivities such as the issue of *ghaibiyyat* and the sketch of Rasulullah SAW's face for example.

6. A more in-depth study needs to be done on the attribution of criminal offences, accidents, and AI offenses whether involving systems or humans. I expect the judicial and legal side also need to look at this issue more seriously.

7. If there is a need for legal interpretation, human expertise is still prioritized because AI will never make decisions on matters beyond the data it obtains.

8. AI is absolutely forbidden to encroach on humanity. It is a concept that emphasizes the formation of manners, morals, and integrity.

In conclusion, it is important for us to continue to study and understand the development of AI and its implications in the context of religion. apart from that, we are also open to always discuss and conduct research that can deepen our understanding of AI in framework of religious principles.

Conclusion

Artificial intelligence brings a lot of benefits to people if seen from a positive point of view, but there is no denying that everything has its downsides. The development of this technology has also led to major changes in many things, and even the pattern of human life has also changed because of the development of technology. Considering the viewpoint of Shariah. Islam urges its citizens to pursue information that will benefit the nation, particularly Muslims. As is well known, valuable knowledge may lead to a variety of advancements that benefit not only humans but the entire world. Since we are currently living in the 4.0 industrial revolution, there are undoubtedly a lot of difficulties and barriers to overcome, particularly considering the numerous issues and fresh concerns pertaining to Shariah law that are currently circulating in society. As a result, Muslims may utilize this artificial intelligence as one of the platforms to obtain solutions for issues pertaining to the law (*hukum*) and other areas.

Additionally, Malaysia has developed its own intelligence model called *i-Murasalah*, which was introduced by the Federal Territory Office's Mufti. Users can communicate directly with the bot to receive responses based on the Federal Territory Mufti Office's question bank by using the *i-Murasalah* feature on the Federal Territory Mufti's Facebook page. Thus, it is obvious that using artificial intelligence to provide religious answers is permissible if it adheres to shariah's fundamental rules. Furthermore, to ensure that technology stays up to date with modernization while adhering to Islamic principles, the author hopes that the nation's religious department and the fatwa institution will monitor its advancement in accordance with time.

As a result, Islam does not forbid or discourage the use of technology but rather encourages it where it is helpful. In conclusion, the present fatwa approach must take into consideration changes in time and legislation so that the law given is relevant to the changes that occur.

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