

Original Article

Artificial Intelligence in Business: A Literature Review from maqasid al-Shariah Perspective's

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Abstract

Artificial intelligence (AI) has emerged as one of the key drivers of global business transformation. Its use across various sectors from marketing, logistics, finance, healthcare and e-commerce has created immense opportunities for innovation and economic growth. However, its deployment also portends foundational challenges, including inequalities wrought by algorithmic bias, the threat of job loss via automation and the pressing need for institutional structures that safeguard society from manipulation by technology. From the Islamic perspective, all these issues have to be examined in terms of maqasid al-Shariah that is concerned with the safeguard of religion (Hijz al-Din), life (Hijz al-Nafs), intellect (Hijz al-'Aql), lineage (Hijz al-Nasl) and property (Hijz al-Mal). Using a narrative review, this paper examines AI literature from 2016–2025, a period reflecting AI's transition into a major socio-economic force. The review focuses on workforce, ethics and governance; as these domains capture the most consequential impacts of AI and directly correspond to maqasid al-Shariah principles. The study illustrates that while AI has tremendous potential to make a contribution to productivity and economic sustainability, its beneficial applications can be utilized to the full only if combined with maqasid-inspired ethical frameworks supported by robust government policies. Beyond the Islamic context, this study contributes to the global discourse on ethical AI governance by offering a value-based framework that complements existing secular and regulatory approaches. Accordingly, the paper recommends the development of an Islamic AI ethical framework, sustained investment in workforce upskilling and reskilling and the formulation of maqasid-based public policies to ensure that AI technologies genuinely serve the broader interests of humanity.

Keywords: Artificial Intelligence; Ethics; Islamic Business; Maqāṣid al-sharī'ah.

Introduction

In recent decades, Artificial Intelligence (AI) has grown rapidly, emerging as a key driver of new business ways and digital revolution over the worldwide economy ¹. AI technologies like natural language processing, machine learning, computer vision, natural language processing and robotic process automation, used to strengthen data analytics, increase supply chains, automate operational processes and improve customer experience with remarkable efficiency ²³. This change positions AI as a key enable for economic competitiveness and productivity development in evolved and evolving countries.

¹ Fotis Kitsios and Maria Kamariotou, 'Artificial Intelligence and Business Strategy towards Digital Transformation: A Research Agenda', *Sustainability*, 13.4 (2021), 2025 <<https://doi.org/10.3390/su13042025>>; Ismail Mseer and Ahmad Abdelhafiz Ali Samhan, 'Artificial Intelligence, Business Innovation and Economic Diversification', 2025, pp. 1259–68 <https://doi.org/10.1007/978-3-031-87550-2_79>.

² Ulrich Kerzel, 'Enterprise AI Canvas Integrating Artificial Intelligence into Business', *Applied Artificial Intelligence*, 35.1 (2021), 1–12 <<https://doi.org/10.1080/08839514.2020.1826146>>.

³ Touati Rihab and Assal Said, 'The Application of Artificial Intelligence to Formal and Informal Entrepreneurial Projects', in *2025 5th International Conference on Innovative Research in Applied Science, Engineering and Technology (IRASET)* (IEEE, 2025), pp. 1–6 <<https://doi.org/10.1109/IRASET64571.2025.11008281>>.



Even though, the usage of AI in business has the potential to affect a significant impact on the economy, it also has the potential to gain significant an ethical and socio-economic concerns. One of the AI usage systems, specifically automation implemented in service-oriented and labor-intensive sectors, has triggered polarization in employment, workforce replacement and broaden in the income gap ⁴. In the worldwide scale, McKinsey estimate that AI can generate over 4.4 trillion dollars per year in economic. But it comes with some hurdle's things, like unemployment tied to big structural shifts and biases causes by algorithmic. This problem also can cause social inequalities ⁵.

In Malaysia, this AI has been institutionalized in the official map its National AI Policy 2021. That thing pushes the development of an AI ecosystem that's an innovative, inclusive and competitive overall ⁶. However, based on an empirical data, the impact of AI in socio-economic still remains unstable. This is founded on TalentCorp report, which is more than 30 percent of jobs face real disruption from automation especially in finance, customer service and manufacturing ⁷. This situation emphasize the need for a law core and comprehensive policy; to ensures technological and economic progress is balanced with labor protection, sustainability and long-term social well-being.

Based on existing studies about AI governance and ethics, mostly depend on materialistic normative structure, such as rights-based ethics, corporate social responsibility or utilitarianism. Although the study provides useful insights, it still falls insufficient in addressing moral issues, specifically concerning human dignity, collective well-being and social balance. Guided by an Islamic perspective, technological revolution must be assessed not only based on economic outcomes, but also on the extent to which it aligns with the higher objectives of Sharia (*maqasid al-Shariah*), which aim to promote human well-being (*maṣlaḥah*) and prevent harm (*mafsadah*).

The framework of *maqasid al-Shariah*, which is contain five main objective such as the protection of religion (*hifz al-dīn*), life (*hifz al-nafs*), intellect (*hifz al-‘aql*), lineage (*hifz al-nasl*) and property (*hifz al-māl*). This objectives offers a comprehensive ethical vision for evaluating the application of AI especially in a business context ^{8 9}. Current research underline that principles such as justice (*‘adl*), trust/responsibility (*amānah*), and the public interest (*maṣlaḥah ‘ammah*) can be the pilot for the socially responsible and evolution of ethical AI systems ¹⁰. Islamic economists such as Chapra and

⁴ Hasmat Malik, Gopal Chaudhary and Smriti Srivastava, ‘Digital Transformation through Advances in Artificial Intelligence and Machine Learning’, ed. by Hasmat Malik, Gopal Chaudhary, and Smriti Srivastava, *Journal of Intelligent & Fuzzy Systems*, 42.2 (2022), 615–22 <<https://doi.org/10.3233/JIFS-189787>>; Kristen E. Broady and others, ‘Automation, Artificial Intelligence, and Job Displacement in the U.S., 2019–22’, *Labor History*, 2025, 1–17 <<https://doi.org/10.1080/0023656X.2025.2477153>>.

⁵ Hui Liang, Jingbo Fan and Yunhan Wang, ‘Artificial Intelligence, Technological Innovation, and Employment Transformation for Sustainable Development: Evidence from China’, *Sustainability*, 17.9 (2025), 3842 <<https://doi.org/10.3390/su17093842>>.

⁶ Wendy Teoh Ming Yen, Tan Lay Hong and Yuen Yee Yen, ‘A Proposed Framework for Assessing the Readiness of AI in Small and Medium Enterprises (SMEs) in Malaysia’, *Journal of Ecobumanism*, 3.5 (2024), 254–60 <<https://doi.org/10.62754/joe.v3i5.3893>>.

⁷ Meher Nigar and others, ‘Artificial Intelligence and Technological Unemployment: Understanding Trends, Technology’s Adverse Roles, and Current Mitigation Guidelines’, *Journal of Open Innovation: Technology, Market, and Complexity*, 11.3 (2025), 100607 <<https://doi.org/10.1016/j.joitmc.2025.100607>>.

⁸ 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 (June 5, 2025): 41–50, <https://doi.org/10.35631/IJLGC.1040003>.

⁹ Muhammad Aizat Syimir Rozani and others, ‘Guide to Handling the Ethical Challenges of Using Artificial Intelligence Guided by Maqāsid Al-Qur’ān According to Yūsuf Al-Qaraḏāwī (1926-2022)’, *Al-Irsyad: Journal of Islamic and Contemporary Issues*, 10.2 (2025), 1559–75 <<https://doi.org/10.53840/alirsyad.v10i2.557>>.

¹⁰ Rafiullah Sheikh, ‘Developing Ethical Investment Criteria Based on Maqasid Shariah’, *Qualitative Research in Financial Markets*, 2025 <<https://doi.org/10.1108/QRFM-04-2025-0103>>; Hamdy Abdullah and others, ‘Developing Employee Motivation Index: McClelland and Maqasid Shariah’, *Journal of Islamic Accounting and Business Research*, 16.1 (2025), 218–44 <<https://doi.org/10.1108/JIABR-07-2023-0235>>; Ram Ahmad Y. A. Bani Ahmad and others, ‘The Role of Cybersecurity in E-Commerce to Achieve the Maqasid of Money’, in *2023 International Conference on Computer Science and Emerging Technologies (CSET)* (IEEE, 2023), pp. 1–8 <<https://doi.org/10.1109/CSET58993.2023.10346972>>.



Zarqa, also argue that systemic injustice in the economic system occurs due to a lack of moral foundation. This argument remains relevant today, especially in the era of AI ¹¹.

Although there has been an increase in studies related to Islamic economics and technology ethics among academics, the literature is still unbalanced and focused on certain sectors, with limited integration regarding the impact on the workforce, business ethics and public policy under a framework based on *maqasid al-Shariah*. Specifically, a comprehensive literature review on AI in business from the perspective of *maqasid al-Shariah* is still lack, especially in growing countries like Malaysia.

Despite the rapid expansion of AI governance and ethics literature, most existing frameworks remain grounded in secular normative theories such as utilitarianism, rights-based ethics and corporate social responsibility. While these approaches provide important regulatory and procedural guidance, they often lack an integrated moral vision that explicitly addresses human dignity, distributive justice and long-term social balance. Moreover, studies that engage with Islamic ethical perspectives tend to focus narrowly on specific sectors such as Islamic finance, without offering a holistic synthesis of AI's implications for the workforce, business ethics and public governance under a unified *maqasid al-Shariah* framework. This fragmentation creates a critical gap in understanding how AI-driven business practices can be evaluated and guided by value-based ethical principles.

In this regard, this article purpose to synthesize and review the existing literature on AI in business, with a specific focus on workforce impacts, ethical review and government policies, as well as to critically assess the extent to which current AI utilization align with the core of *maqasid al-Shariah*.

Method

This research uses a narrative review methodology style, which emphasizes critical interpretation, concept development and normative analysis rather than the integration of statistical data. Dissimilar with systematic review methodology, which relies on strict set protocols such as PRISMA and highlight the synthesis of quantitative evidence. But the narrative review draft allows for greater theoretical flexibility as well as interpretive depth. This methodology is highly suitable for studying complex and value-based issues such as AI, business practices and the basic principles of *maqasid al-Shariah*, where philosophical interpretation, ethical reasoning and contextual considerations are important. The literature accumulation process was handling by using targeted keyword to ensure relevance and thematic precision. Key search terms included combinations such as “artificial intelligence” AND “*maqasid al-shari'ah*”, “AI governance” AND “Islam”, “AI ethics” AND “Islamic”, “AI” AND “workforce”, “AI” AND “*Shariah* compliance”, and “AI in Islamic finance”. These keywords were systematically applied across major academic databases such as Scopus, springer and Google Scholar, to capture peer-reviewed scholarship as well as influential interdisciplinary contributions.

The scope of this study covers research conducted from 2016 to 2025. This selection reflects the period of development in discussions related to AI in business, Islamic governance and ethics, which has begun to gain the attention of academics. The selection of studies focuses on research that discusses an implications and applications of AI in business operations, workforce transformation, ethical decision-making and governance structures. This research also covers the discussions intersect with the objectives and principles of *maqasid al-Shariah*. This research only covered the full-text journal articles, academic documents and policy report reports to ensure the truthfulness of the analysis and substantive depth. In addition, official policy documents such as the government's AI strategy, guidelines from international organizations and central bank reports are also included to provide practical perspectives, rule and institutions relevant to AI governance in both Islamic and global contexts.

Then for the selection process, this research combined a two-stage screening procedure. First, the abstracts are reviewed to assess the relevance of the theme and alignment with the research objectives. Secondly, a full-text review is conducted to assess the depth of analysis, conceptual quality

¹¹ Muhammad Anas Zarqa Muhammad Anas Zarqa, ‘Islamic and Conventional Economics – Dialogue and Ethics’, *Journal of King Abdulaziz University Islamic Economics*, 32.2 (2019), 125–35 <<https://doi.org/10.4197/Islec.32-2.10>>.



and contribution of each source. This process ensures that only materials with a strong relevance to AI, business, and *maqasid al-Shariah* are saved for analysis. The literature analysis phase was carried out thematic narrative synthesis by grouping the studies to the four main thematic; AI and the workforce; AI and business ethics; AI and the role of government; and AI from a *maqasid al-Shariah* perspective. The result of that process has created a narrative synthesis, which is critically examines the use of AI in business from an Islamic perspective. such as an opportunities and challenges. Findings show that AI has determined by significant advantages, particularly in terms of efficiency, innovation and economic growth. However, the implementation of AI must be aligned with the objectives of *maqasid al-Shariah*. This alignment is important to ensure a balance and well-being between *maṣlahah* (benefits) and *mafsadah* (harms), while at the same time promoting a socially responsible, ethical and Sharia-compliant AI-based business practice.

Results and Discussions

AI and the Workforce

The literature consistently shows that AI is reshaping the workforce structure by repetitive tasks and automating routine, but at the same time demand for high-skilled digital jobs get increasing. Empirical research by Narendra, as well as Davenport and Ronanki, show that the expansion of AI in the fields of data analysis, software engineering, system supervision, and digital strategy has replaced human roles such as administrative work and standard operations. This phenomenon aligns with Acemoglu and Restrepo's task-based automation theory, which states that technological changes shift tasks rather than entirely eliminate jobs, although it does not avoid transitional disruptions¹². The development and application of technology have completely taken over physical jobs. At the firm level, studies by Rani and Dhir, Belanche et al., Santoni and Rustamova et al. show that AI improves productivity, operational efficiency, competitiveness in the service, financial and also manufacturing sectors¹³. However, these productivity gains are not distributed evenly. In activities that require labor, such as the manufacturing sector and customer service, problems arise due to imbalanced replacement, which raises concerns related to labor polarization. In automation literature, this is known as the 'productivity-inequality paradox,' where there are gains in the macroeconomy but at the same time instability occurs in micro-level employment.

Therefore, it can be concluded that the application and implementation of AI has the potential to increase job instability, worker suffering and long-term social inequality. This occurs due to the lack of strong social policies, job protection mechanisms and systematic upskilling and reskilling initiatives. On the other hand, targeted skills development and creation planning can balance technology and the workforce without harming one another.

AI and Business Ethics

Research results indicate that AI is capable of improving accuracy, efficiency and decision-making; however, it carries complex ethical risks. According to studies Tajalli and Ajayi, some of the main concerns in AI application are algorithmic bias, privacy intrusion, opacity in automated decision-making and lack of human oversight¹⁴. These risks also arise due to biased data, profit-driven implementation strategies and non-transparent machine learning models.

Based on empirical evidence, AI systems have the ability to reinforce structural inequalities and mimicry capabilities. Hassani's study found that historical data bias in AI-based credit scoring systems has affected economically marginalized groups¹⁵. This is also consistent with cases of gender

¹² Daron Acemoglu and Pascual Restrepo, 'Automation and New Tasks: How Technology Displaces and Reinstates Labor', *Journal of Economic Perspectives*, 33.2 (2019), 3–30 <<https://doi.org/10.1257/jep.33.2.3>>.

¹³ Daniel Belanche and others, 'Robots or Frontline Employees? Exploring Customers' Attributions of Responsibility and Stability after Service Failure or Success', *Journal of Service Management*, 31.2 (2020), 267–89 <<https://doi.org/10.1108/JOSM-05-2019-0156>>.

¹⁴ Payman Tajalli, 'AI Ethics and the Banality of Evil', *Ethics and Information Technology*, 23.3 (2021), 447–54 <<https://doi.org/10.1007/s10676-021-09587-x>>.

¹⁵ Bertrand K. Hassani, 'Societal Bias Reinforcement through Machine Learning: A Credit Scoring Perspective', *AI and Ethics*, 1.3 (2021), 239–47 <<https://doi.org/10.1007/s43681-020-00026-z>>.



discrimination against women occurring in one of the digital e-commerce companies, AMAZON, related to employee recruitment¹⁶. Moreover, recent studies also confirm that gender and ethnic biases still exist in AI-involved recruitment systems¹⁷. These cases reinforce the argument that technical neutrality is a myth without ethical intervention.

Although there are solutions based on previous studies such as bias audits, continuous monitoring, fairness metrics and implementing a human-in-the-loop system¹⁸ according to the study by Jobin, Ienca and Vayena, even though there are globally more than 80 AI ethics guidelines, most of the guidelines are secular in nature, inconsistent and lack moral ethics that are not based on compliance¹⁹.

In general, an AI ethics approach based on clear moral values, holistic in nature and supported by governance mechanisms as well as effective monitoring implementation is necessary to strengthen equity and uphold fairness so that it aligns with the goals of technology development centered on human well-being.

AI and the Role of Government

Studies have found that in the development of a country's framework, the government plays an important role in producing ethical guidelines and policy instruments such as the EU AI Act, OECD AI Principles, GDPR and the US AI Bill of Rights, emphasizing risk classification, transparency, accountability and data protection²⁰. The goal of these frameworks is to harmony the innovation with preservation from algorithmic harm.

Next, to reduce risks such as a “black box” and enhance accountability in the documentation of the lifecycle and auditing of algorithms. Technical mechanisms and governance needed as a supporting tools to overcome these issues²¹. However, according to Alvarez et al., there are ongoing challenges and obstacles such as the trade-off between control and automation innovation, multiple regulations across jurisdictions and limited model interpretative capacity²².

In Malaysia, the development of ethical, inclusive and competitive AI is underlined by the national AI policy. Therefore, to guaranteeing safety of consumers, Guidelines are published by authoritative bodies such as Bank Negara Malaysia; specifically, in sectors that focus on consumer protection, risk management and workforce competence. While in Islamic finance, authoritative bodies like ISRA, promotes the integration of *Shariah* law in AI design, to prevent usury (*riba*) uncertainty (*gharar*) and data abuse. At the international level, authorities such as UNESCO must present new ways by emphasizing the Ethics of AI usage to avoid the AI misuse. Generally, the finding shown that AI governance are needed. By using the layered approach, which is integrates technical, regulatory mechanisms and ethical values, it can make sure that AI development and application align with universal justice and human interests.

¹⁶ Jeremy Hsu, ‘Can AI Hiring Systems Be Made Antiracist? Makers and Users of AI-Assisted Recruiting Software Reexamine the Tools’ Development and How They’re Used - [News], *IEEE Spectrum*, 57.9 (2020), 9–11 <<https://doi.org/10.1109/MSPEC.2020.9173891>>.

¹⁷ Mark Anthony Camilleri, ‘Artificial Intelligence Governance: Ethical Considerations and Implications for Social Responsibility’, *Expert Systems*, 41.7 (2024) <<https://doi.org/10.1111/exsy.13406>>.

¹⁸ Diogo Leocádio, Luís Malheiro and João Reis, ‘Artificial Intelligence in Auditing: A Conceptual Framework for Auditing Practices’, *Administrative Sciences*, 14.10 (2024), 238 <<https://doi.org/10.3390/admsci14100238>>.

¹⁹ Anna Jobin, Marcello Ienca and Effy Vayena, ‘The Global Landscape of AI Ethics Guidelines’, *Nature Machine Intelligence*, 1.9 (2019), 389–99 <<https://doi.org/10.1038/s42256-019-0088-2>>.

²⁰ Amna Batool, Didar Zowghi and Muneera Bano, ‘AI Governance: A Systematic Literature Review’, *AI and Ethics*, 5.3 (2025), 3265–79 <<https://doi.org/10.1007/s43681-024-00653-w>>.

²¹ Margaret Mitchell and others, ‘Model Cards for Model Reporting’, in *Proceedings of the Conference on Fairness, Accountability, and Transparency* (New York, NY, USA: ACM, 2019), pp. 220–29 <<https://doi.org/10.1145/3287560.3287596>>.

²² Jose M. Alvarez and others, ‘Policy Advice and Best Practices on Bias and Fairness in AI’, *Ethics and Information Technology*, 26.2 (2024), 31 <<https://doi.org/10.1007/s10676-024-09746-w>>.



Welfare and Social workforce from a *maqasid al-Shariah* Perspective

Results shown that, there is a risk of social discrimination in productivity activities driven by AI. From an Islamic context, workforce is not just an economics input only, but they are needed to drive the economy to fulfill the necessities of life and fulfill social responsibilities. Therefore, the substitution workforce without ethical protection opposites with the principles of *maqasid al-Shariah*. In this workforce contexts, there were three *maqasid al-Shariah* principles involved; *hifz al-nafs*, *hifz al-mal* and *hifz al-‘Aql*. *Hifz al-nafs* shown that, stable and systematic rule based on fairness needed to protect the physical and psychological well-being of workers, which is every change need to consider carefully. While, *hifz al-mal* prioritize guardianship of income wages. This principle goals to protect individuals and citizens. Meanwhile, *hifz al-‘Aql*; Reskilling and upskilling initiatives are aligned with this principle because of the transformation that more using a technology, so workforce need to improve their intellect, adaptability and creativity. In these ways, can preventing the benefits of technology from being dominate by elite peoples.

AI Ethics and Islamic Values

Result shown that, AI ethics is not only about technical matters but also involved moral challenges such as dignity, justice and trust. Based on findings, there were three *maqasid al-Shariah* principles involved; *Hifz al-‘aql* that prioritizing framework transparency, *Hifz al-māl* that prioritizing data security and *Hifz al-nafs* that prioritizing anti-discrimination.

Islamic contemporary academic emphasize that AI ethics should be rooted by the Islamic concept “*khilāfab*”. Which is, people become trustee, that responsible to prohibitive harm. In Islamic finance also, AI must be planned to protect those vulnerable to risk and avoid injustice. Difference with secular framework, *maqasid al-Shariah* ethics arrange together elements like spirituality, accountability and social justice to ensure that common good over mere personal profit.

The Role of Government as the Guardian of Public Interest

Based on *maqasid al-Shariah* perspective’s, government supervision of AI is needed to manage and supervise. In these matters, there were three *maqasid al-Shariah* principle involved; which is *Hifz al-māl*, to protecting consumer’s data and to an ensure economic stability. *Hifz al- ‘Aql* to makes sure there were algorithmic transparency. And lastly is *hifz al-nasl*, which is preventing discrimination to protect individual dignity as well as social well-being Besides that, this research recommends a hybrid governance framework that combine international standards guideline with *maqasid al-Shariah* through:

1. Technical agreement through the audits, documentation and bias mitigation.
2. *Maqasid al-Shariah* effect with valuating benefit (*maṣlahah*) and prevent harm (*mafsadah*).
3. Stakeholder responsibility through the association among policymakers, *Shariah* scholars, technology experts and civil society.

This recommend framework is planned to instills moral accountability not only fulfill system requirements but also to ensure that AI evolution serves humanity rather than misuse it.

Table 1. Summary of Findings and Discussion

Theme	Issues	Findings	Relation with <i>Maqasid al-Shariah</i>
1. AI and the Workforce	Job displacement, workforce polarization, skills gap, income inequality	AI automates routine tasks while increasing demand for high-skilled digital roles. Productivity gains are significant but unevenly distributed, leading to workforce polarization. Reskilling and upskilling initiatives mitigate displacement risks. In Malaysia, AI adoption in Islamic finance increases	<i>Hifz al-māl</i> : Protection of livelihoods and income security. <i>Hifz al-‘aql</i> : Reskilling preserves and enhances human intellect. <i>Hifz al-nafs</i> : Humane workforce transitions safeguard worker well-being. Workforce policies grounded in <i>maṣlahah</i>



		demand for digital skills but intensifies skill stratification.	' <i>āmmah</i> prevent social harm (<i>mafsadah</i>).
1. AI and Business Ethics	Algorithmic bias, discrimination, lack of transparency, data privacy violations	AI systems replicate structural biases in recruitment and credit scoring due to skewed data and opaque models. Existing ethical frameworks focus on procedural compliance and lack moral depth. Technical neutrality is insufficient without ethical intervention.	<i>Hifz al-nafs</i> : Protection of dignity and fair treatment. <i>Hifz al-māl</i> : Safeguarding economic and personal data from exploitation. <i>Hifz al-'aql</i> : Transparency and explainability in decision-making. <i>Maqāṣid</i> provides a holistic moral framework beyond compliance.
2. AI and the Role of Government	Regulatory fragmentation, innovation–control trade-offs, weak ethical enforcement	Governments shape AI outcomes through laws and governance tools (EU AI Act, GDPR, UNESCO). Technical tools improve accountability but face interpretability challenges. Malaysian policies emphasize ethical AI and <i>Shariah</i> compliance, especially in Islamic finance.	<i>Hifz al-dīn</i> : Ensuring <i>Shariah</i> -compliant technological development. <i>Hifz al-māl</i> : Data protection and economic stability. <i>Hifz al-'aql</i> : Algorithmic transparency and rational governance. <i>Hifz al-nafs</i> and <i>Hifz al-nasl</i> : Preventing discrimination and preserving social cohesion. Government acts as guardian of public interest (<i>wilāyah al-maṣlahah</i>).
3. Integrated AI Governance	Lack of value-based assessment, fragmented ethical frameworks	A hybrid governance model combining technical compliance, <i>maqasid al-Shariah</i> impact assessment, and stakeholder engagement ensures ethical, inclusive, and socially responsible AI adoption.	<i>Maṣlahah 'āmmah</i> : Maximizing collective benefit. <i>Maqāṣid</i> -based governance embeds moral accountability alongside legal and technical controls.

Conclusion

This study sheds light on the fact that the development of AI in the business sector has deep consequences for public policy, employees' structure and ethics at both national and global phase. Although AI has shown to be a crucial productivity driver, innovation and organizational competitiveness, the findings of this study emphasize that its benefits are not neutral and are not automatically inclusive. AI-based business practices without normative guidance can cause a socio-economic inequality, sabotage the dignity of workers and eliminating public trust. Therefore, this study argues that the application of *maqasid al-Shariah* principles in AI governance can provides a socially sustainable morally and grounded framework able of addressing these problems. From an academic perspective, this research provides to international scholarship by expanding the study of



AI and business ethics beyond the dominant secular paradigm. In global framework, they often point out about risk management, fair agreement and procedural truth. While this research proposes *maqasid al-Shariah* as an inclusive normative framework that combine economic competence with social fairness, human wellbeing and moral. By systematically arrange subjects connected to ethics, governance and workforce with *maqasid al-Shariah* principles such as protection of intellect (*hifz al-‘aql*), wealth (*hifz al-māl*) and life (*hifz al-nafs*), it can create harmony beyond the context of Muslim-majority countries.

Basically, *maqasid al-Shariah* framework must fix with global ethical doubt by global people. Therefore, this research supply to the global AI ethics discourse by display how a truth-based moral framework can enrich and complement existing global norms. Practically, this research shown the advances of policy orientation rooted on *maqasid al-Shariah* that highlight workforce welfare social security in automation’s era. Reskilling and upskilling initiatives not only outlined as workforce market adaptation but also as an ethical responsibility aligned with *hifz al-‘aql* and *hifz al-māl*, to ensure the continuity of employment and economic flexibility. This perspective state that policymakers worldwide as an alternative rationale for people-centered AI approach especially in economies that facing technological interruption and workforce market inconstancy. From an ethical perspective, this research highlight that AI systems must be planned and managed based on the principles of trust (*amānah*), justice (*‘adl*) and transparency. This principle contributes moral obstruction to protect privacy data, prevent algorithmic discrimination and keep the human freedom from issues that transcend cultural and religious boundaries. Therefore, the government in charge for ensuring that ethical oversight mechanisms such as algorithm audits, *Shariah* or ethical impact assessments and also make sure that stakeholder obligation are incorporated into the AI policy framework. This is because, government plays a role as the keeper and protector of public interests (*wilāyah al-maṣlahah*),

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