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Introduction

Al-Amīn Research journal of Islamic sciences is a Research Journal by Department of Islamic Studies the University of Faisalabad (ISSN Print: 2790, 6507, Online: 2790, 6515) started in January, 2023. Al-Amīn is a double, blind peer reviewed journal. The journal aims at investigating and bringing forth innovative research, based concepts and practices in the discipline of Islamic studies and Social Sciences Subjects at national and international levels. Its goal is to highlight Islamic concepts to answer the questions and to find solutions of different issues arising in modern era in the light of Shariah. The journal provides platform to researchers, classroom practitioners and academic professionals to share their novel theoretical and practical research initiatives.

Al-Amīn not only encourages scholars to be creative, but also attempts to motivate and guide readers to be inquisitive, creative and critical in approach. The journal is constantly striving to achieve excellence by promoting quality of research. It is also committed to step forward with great zeal and zest to maintain standards of quality and integrity. Al-Amīn welcomes stimulating, inspiring, and informative research papers catering to the complex and increasingly diversifying multidimensional needs of learners, teachers and professionals in diverse contexts. Contributions that break new grounds in the domain of Islamic sciences Instead of assuming the values of originality, neutrality, objectivity, diversity of opinion, contribution of knowledge, strength for argument, truth and honesty Al-Amīn has incorporated all these values in process of selection and review. The Journal has diversified experts in its editorial and review board and is open to a wide range of methodological approaches and philosophical underpinnings.

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Islamic Studies Research Journal “Al-Amīn” is a peer, reviewed academic publication dedicated to advancing scholarship in the field of Islamic studies. The research journal Al-Amīn invites the submission of original and unpublished research papers in the field of Islamic Studies and given relative fields. Submissions will be judged on originality, reliability and meaningful comparison to research resources. Each submission will be reviewed internally and externally. Internally by at least one editorial board member, if the submission is found to be published then it will be sent to external peer review process in which two reviewers will evaluate the research. The process of articles publication would be adopted as per the standards set by the HEC publication policy.

The Journal seeks to foster scholarly research and critical inquiry into various aspects of Islam and Muslim societies, including but not limited to:

1. Quran and Uloom, ul, Quran
2. Hadith and Uloom, ul, Hadith
3. Seerah and its Disciplines
4. Islamic Taswwuf and its different dominations
5. History of Islam and Science
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Conscience after Code: AI, Moral Authority, and the Limits of External Governance

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ABSTRACT

This article examines a central limitation in contemporary AI ethics: the growing sophistication of external governance has not been matched by an equally serious account of internal moral authority. Current frameworks have advanced important principles of safety, transparency, accountability, fairness, and human oversight, yet they remain focused primarily on regulating observable conduct. They do not fully address how morally responsible judgement is formed in the human agent who designs, deploys, governs, and uses technological systems. The article argues that this gap becomes especially significant in the age of generative and increasingly agentic AI, where external systems may assist, influence, and sometimes displace human deliberation. In response, the study develops an Islamic ethical framework grounded in Quranic anthropology and the moral concepts of taqwa, amanah, ihsan, niyyah, muraqabah, muhasabah, and maqasid al-shariah. Its central claim is that external code cannot replace internal conscience. AI may contribute to efficiency, coordination, and public benefit, but it cannot inherit moral authority. The article therefore proposes that a just and sustainable AI order requires a clear hierarchy: technology must remain an assistant to conscience-led human agency, while the ultimate grounding of safety, responsibility, and restraint lies in the integrated moral vision of the Islamic tradition.

INTRODUCTION

Artificial intelligence has become one of the most consequential forces of the contemporary age, influencing governance, education, media, research, finance, and everyday human conduct. Current ethical and regulatory frameworks rightly stress safety, transparency, fairness, accountability, and human oversight. Yet these frameworks remain largely concerned with the external regulation of action. They do not fully address the prior question of how morally responsible judgement is formed within the human being who designs, authorizes, and uses such systems.

This article argues that the deeper crisis of the AI age is not technology itself, but the displacement of moral

authority from conscience to code. From the Qur'anic perspective, true moral order is not secured by surveillance, procedure, or outward compliance alone, but by inward accountability before Allah. The Qur'an (2183) states:

يا أيها الذين آمنوا كتب عليكم الصيام كما كتب على الذين من قبلكم لعلكم تتقون

"O you who believe, fasting is prescribed for you, as it was prescribed for those before you, so that you may attain Taqwa"

Likewise,

إن أكرمكم عند الله أتقاكم

"Indeed, the most noble of you in the sight of Allah is the most God-conscious of you" (Quran 49:13).

The Prophet صلى الله عليه وسلم said:

إنما الأعمال بالنيات

“Actions are only by intentions,”

And

أن تعبد الله كأنك تراه فإن لم تكن تراه فإنه يراك

“Worship Allah as though you see Him; and if you do not see Him, He sees you.”

AI may assist humanity, but it cannot replace morally formed conscience under divine guidance.

The literature relevant to this study may be arranged around four converging discussions: first, modern analyses of surveillance, external regulation, and the procedural management of conduct; second, recent AI ethics literature on fairness, accountability, transparency, and human oversight; third, wider philosophical concerns about the preservation of human judgement and moral agency in the age of intelligent systems; and fourth, Islamic sources and contemporary Muslim scholarship on *taqwa*, *amanah*, *ihsan*, and moral self-accountability. The central contention emerging from this review is that contemporary scholarship has become highly developed in diagnosing external risk and designing regulatory response, but remains comparatively weaker in accounting for the inward formation of moral authority (MacIntyre, 2007). A major strand of modern critical literature shows how late-modern governance increasingly shifts from the cultivation of character to the administration of observable behavior. In Michel Foucault’s analysis, disciplinary systems do not merely punish; they organize visibility, normalize conduct, and produce governable subjects. Although his analysis predates digital AI, its relevance has only deepened in algorithmic environments where ranking, monitoring, and behavioral prediction are embedded into everyday infrastructures. This literature is important because it helps explain how ethical life may be increasingly externalized into systems of observation, measurement, and correction.

This concern is intensified in Shoshana Zuboff’s account of surveillance capitalism, where human experience itself becomes raw material for data extraction, prediction, and behavioral modification. Her analysis is crucial for the present study because it shows that digital systems do not merely record action after the fact; they seek to shape future action by converting conduct into a manageable object of commercial and institutional power. Yet even in this highly influential literature, the problem is framed largely in terms of rights, autonomy, privacy, and market domination, not in terms of the deeper moral anthropology required to restore inward accountability (Zuboff, 2019).

A parallel philosophical diagnosis appears in MacIntyre’s critique of modern moral discourse. His central argument is that modernity retains fragments of ethical language while losing the teleological and communal traditions that once made virtue intelligible. This insight is highly relevant to AI ethics, because

contemporary governance often presupposes that procedural safeguards can compensate for the erosion of shared moral formation. MacIntyre helps clarify why systems may become more efficient in regulating conduct while societies become less capable of forming persons whose judgements are ordered by virtue (MacIntyre, 2007).

Within AI ethics proper, the dominant literature has focused on fairness, accountability, transparency, explainability, privacy, and human oversight. This body of work has achieved major conceptual and institutional importance by identifying bias, opacity, discrimination, safety failures, and concentration of power as central problems of AI deployment. Such work remains indispensable, especially because it translates ethical concern into operational governance. At the same time, much of this literature remains concerned with the design of better constraints, better auditing, and better oversight mechanisms, rather than with the formation of morally serious human agents who must ultimately interpret, govern, and bear responsibility for technological systems (Floridi and Cows, 2019).

This regulatory orientation is evident in influential institutional frameworks as well. The UNESCO Recommendation on the Ethics of Artificial Intelligence and the NIST AI Risk Management Framework both foreground values such as human rights, accountability, transparency, robustness, and human oversight. These frameworks are of immense practical value, and the present study does not oppose them. Rather, it observes that they primarily operate at the level of institutional design and risk governance. They tell us how systems should be constrained, evaluated, and supervised, but they do not fully answer how the supervising human subject is to be morally formed (UNESCO, 2021).

A newer line of scholarship has begun to move closer to the present article’s concern by focusing on the preservation of human judgement under conditions of AI assistance. Here the question is no longer limited to fairness or transparency, but extends to whether habitual reliance on AI may erode interpretation, deliberation, and agency themselves. This concern is especially important because the moral problem of AI is not exhausted by harmful outputs; it also includes the possibility that human beings become progressively less capable of serious judgement by delegating interpretive and evaluative labor to machines (Kim, 2025).

Recent Muslim scholarship has also begun to address AI from within Islamic categories, though the field remains emergent. Some discussions focus on permissibility, harm, and public interest; others attempt to build broader ethical models through *amanah*, *maqasid al-shariah*, and *khalifah*. What makes this developing literature especially valuable is that it does not treat the human being merely as a rights-bearing individual or a node within regulatory systems, but as a morally

responsible servant whose knowledge, action, and intention remain accountable before Allah. This gives Islamic ethics a conceptual advantage when the question shifts from external compliance to internal authority.

Among the most important published discussions for the present study is Mohammad Azram's treatment of governance in Islam. His argument is significant because it shows that Islamic governance cannot be reduced to formal rule or institutional procedure; rather, it is tied to the formation of a psycho-moral attitude of submission to Allah, service to moral order, and accountability before divine judgement. This is directly relevant to the current article, since it supports the claim that governance in the Islamic horizon is never purely external. Its ultimate ground lies in the disciplined moral interior of the human being (Azram, 2012).

This inward dimension is even clearer in the classical ethical tradition. Al-Muhasibi, al-Ghazali, and Ibn al-Qayyim all treat the heart, intention, self-accounting, and vigilance over the nafs as indispensable to moral life. In this tradition, ethical action is not secured merely by visible conformity, but by muhasabah, muraqabah, ikhlas, and taqwa. The self is not presumed reliable merely because it acts within rules; it must be trained, examined, corrected, and oriented toward Allah. This tradition therefore offers a rich grammar for thinking about moral formation in a way that exceeds the limits of procedural compliance (al-Ghazali, 1993).

The Quranic category that gathers these strands most powerfully is taqwa. In Quranic usage, taqwa is not merely fear in a narrow sense, nor merely legal caution; it is a sustained condition of God-consciousness, restraint, vigilance, and answerability. It is this concept that gives Islamic ethics a particularly strong response to the problem identified in the modern literature. Where surveillance-based systems depend upon external visibility, taqwa remains operative in concealment as well as publicity. Where algorithmic governance may optimize behavior, taqwa concerns the interior relation between act, intention, and divine accountability (Izutsu, 2002). The literature review therefore yields a clear conclusion. Modern critical theory and AI governance scholarship provide powerful diagnoses of surveillance, institutional control, and technological risk, but they do not sufficiently resolve the problem of inward moral formation. Islamic ethical thought, by contrast, supplies a much thicker anthropology of responsibility through taqwa, ihsan, amanah, muraqabah, and muhasabah. The gap to be addressed by the present article lies precisely here: how to bring contemporary AI ethics into serious conversation with a Quranically grounded account of internal moral authority, without collapsing either into technophobia or into mere proceduralism (Hashas, 2015).

MATERIALS AND METHODS

This article adopts a normative interdisciplinary methodology. It is normative because its central concern is not only how AI systems function, but how they ought to be governed in relation to human responsibility, justice, and moral authority. It is interdisciplinary because the problem under discussion cannot be adequately addressed from one field alone. AI governance literature identifies real concerns such as opacity, safety, overreliance, and the erosion of meaningful human judgement, yet the deeper question of inward moral formation requires engagement with moral philosophy, Quranic anthropology, Hadith, and the classical Islamic tradition of ethical self-discipline. In this sense, the article does not treat Islamic sources as decorative supplements to technical debate; rather, it brings them into direct analytical conversation with contemporary concerns about agency, accountability, and the preservation of judgement (Kim, 2025).

Methodologically, the article proceeds through conceptual analysis, close textual reading, and comparative ethical interpretation. Conceptual analysis is used to distinguish between external governance and internal moral authority, between procedural compliance and inward accountability, and between regulation of conduct and formation of conscience. Close textual reading is used in relation to the Qur'an, Hadith, and selected primary Islamic ethical works in order to reconstruct the moral logic of taqwa, ihsan, muraqabah, and muhasabah. Comparative ethical interpretation is then employed to place these Islamic categories into dialogue with current AI ethics discourse without forcing either tradition into the language of the other. The aim is therefore neither apologetic harmonization nor civilizational denunciation, but a disciplined inquiry into whether present AI ethics can remain adequate without a stronger account of the human interior (Izutsu, 2002).

The primary textual base of the article consists of the Qur'an, canonical Hadith, and selected classical works of tafsir and ethics. Qur'anic verses are treated as sources of moral anthropology, not merely as pious citations. The Hadith corpus is used especially where it defines inward accountability with conceptual precision, as in the Hadith of Jibril and other narrations relating to intention, ihsan, and hidden obedience. Classical tafsir is consulted where the ethical architecture of taqwa, fasting, justice, and trust can be clarified through authoritative exegetical tradition. In addition, selected ethical works by scholars such as al-Ghazali, al-Muhasibi, and Ibn al-Qayyim are drawn upon where they illuminate the practices of vigilance, self-accounting, disciplining the nafs, and purification of intention. This allows the article to ground its claims in primary Islamic materials rather than in generalized moral rhetoric (al-Ghazali, 1993).

Alongside these primary Islamic sources, the article engages selectively with modern scholarly and policy literature on AI. The operative word here is selectively. The article does not attempt a comprehensive survey of every technical branch of AI research, nor does it attempt to provide legal commentary on all emerging regulatory regimes. Rather, it focuses on those strands of recent literature that bear directly on its central concern: surveillance, behavioral management, external governance, human oversight, deskilling, and the preservation of meaningful judgement. The purpose of this engagement is to identify the strengths of contemporary AI ethics while also testing its limits. This is important because the article does not deny the value of regulation, risk management, or human oversight; it argues only that these remain incomplete unless they are joined to an account of inward moral responsibility (UNESCO, 2021).

The scope of the article is therefore deliberately focused. It is not a technical paper on model architecture, not a legal brief on AI regulation, not a sociological account of platform capitalism in its entirety, and not a general treatise on Islamic governance. Its concern is more specific: the moral limits of external governance in the age of AI, and the relevance of *taqwa* as a model of internal moral authority. For that reason, the discussion of present AI interventions remains limited to what is necessary for the argument, namely those forms of AI that expand automation, recommendation, decision-support, and the external organization of conduct. Likewise, the discussion of Islamic thought remains limited to those concepts that directly illuminate moral formation, accountability, and the relation between outward order and inward discipline. This limitation is not a weakness but a condition of analytical clarity (Azram, 2012).

The article also adopts an important argumentative restraint. It does not claim that religious ethics alone can replace institutional safeguards, nor does it claim that AI is intrinsically destructive. It does not reject oversight, legal regulation, or technical governance. Rather, it argues that these belong to the outer architecture of order and that they become morally fragile when detached from inwardly formed agents. In this respect, the article's use of Islamic sources is constructive rather than reactionary. *Taqwa* is presented not as an anti-technological slogan, but as a disciplined account of inner accountability that may supplement present discussions of governance by addressing what external systems cannot produce for themselves (IBID). Finally, the methodological horizon of the article is comparative but not relativistic. It recognizes that secular virtue ethics, human-rights discourse, and institutional governance each provide real and serious resources for AI ethics. Yet it also maintains that

Quranic anthropology offers a thicker conception of accountability because it binds action, intention, concealment, and answerability before Allah into one moral structure. The article's wager is that this structure can illuminate a major omission in current debates: the tendency to assume that if systems are sufficiently audited, supervised, and regulated, the ethical problem has been substantially solved. The present study challenges that assumption by arguing that no adequate ethics of AI can ignore the formation of the one who judges, chooses, restrains, and answers (Kim, 2025).

THE PRESENT AI MOMENT: INTERVENTIONS, BENEFITS, AND RISKS

The present AI moment is marked not only by rapid technical advance but by a widening expansion of where and how AI systems intervene in human life. What began as narrower forms of automation and prediction has moved into generative, multimodal, and increasingly agent-like systems capable of producing text, images, code, summaries, recommendations, and coordinated task execution across domains. OECD's recent conceptual study on agentic AI notes that current discussions increasingly distinguish between conventional AI systems and more autonomous, goal-directed agents that can plan, use tools, and act across sequences of tasks with reduced human prompting. This shift matters because the moral question is no longer confined to isolated outputs; it increasingly concerns delegated processes, distributed action, and the management of human judgement within expanding technical environments (OECD, 2026).

These interventions are now visible across governance, education, health, research, finance, media, and everyday communication. Public institutions use AI for triage, fraud detection, administrative classification, and service delivery. Educational settings use it for tutoring, translation, summarization, and personalized support. Workplaces use it for drafting, coding assistance, scheduling, search, and productivity enhancement. Health-related environments increasingly rely on AI for imaging support, transcription, pattern recognition, and workflow assistance. UNESCO's ethical framework remains relevant precisely because it recognizes that AI is no longer a marginal tool but a general-purpose technological layer capable of affecting rights, dignity, access, and social organization at scale (UNESCO, 2021). It is important, therefore, to state clearly that the present article does not approach AI as an intrinsically harmful phenomenon. The benefits are real and substantial. Generative and multimodal systems can improve access to knowledge, support translation across languages, reduce routine burdens, assist research, widen accessibility for disabled users, accelerate drafting and synthesis, and increase institutional efficiency in contexts where time and resources are limited. In some domains,

AI can enhance rather than diminish human capacity by handling repetitive tasks and freeing attention for higher-order deliberation. NIST's Generative AI Profile reflects this balanced posture: it does not deny the utility of generative AI, but seeks to govern its use through structured risk management so that beneficial deployment is not separated from responsible practice (NIST, 2024).

At the same time, the expansion of AI interventions has deepened a corresponding field of risks. Some are now familiar: bias, opacity, hallucination, privacy loss, discrimination, data insecurity, and concentration of power. Others are more subtle but equally significant: overreliance on machine outputs, deskilling of human judgement, diffusion of responsibility, erosion of deliberative habits, and the gradual normalization of systems that organize conduct through prediction and recommendation rather than moral reasoning. NIST's profile repeatedly stresses that generative AI introduces distinctive risks tied to synthetic content, misinformation, unpredictability, and the difficulty of evaluating outputs at scale. These are not merely technical inconveniences; they affect the conditions under which truth, trust, and responsibility are publicly negotiated (*ibid*).

Recent governance developments show that regulators increasingly recognize both the promise and the danger of these systems. The European Union's AI Act has moved into phased application, and by August 2025 obligations for general-purpose AI models became effective, including requirements concerning documentation, copyright policy, and additional duties for models presenting systemic risk.

A further feature of the present AI moment is the emergence of systems described as agents or agentic AI. Here the concern is not simply that a model generates an answer, but that it may pursue goals through multiple steps, coordinate tools, maintain context across tasks, and act with limited immediate oversight. OECD's 2026 paper is especially useful because it does not treat "agentic AI" as a slogan; rather, it identifies recurring features in the literature such as autonomy, goal-directedness, planning, memory, and tool use. The more these features become operational in mainstream systems, the more urgent become questions about supervision, accountability, escalation, and the preservation of meaningful human judgement. What is at stake is not merely efficiency, but the moral location of agency within human-technical arrangements (OECD, 2026).

For that reason, the present AI moment should not be described in simplistic terms of either celebration or alarm. It is a mixed condition of genuine promise and genuine peril. AI can assist learning, widen access, improve coordination, and support human work. It can also intensify surveillance, weaken interpretive discipline, amplify irresponsible delegation, and normalize the illusion that better systems can compensate for thinner moral agency. UNESCO's ethical framework is

instructive here because it continues to insist on human dignity, proportionality, fairness, transparency, and human oversight, thereby resisting both technological utopianism and unreflective adoption. Yet the existence of such principles does not eliminate the deeper problem explored in this article. It only clarifies that the governance of AI, however necessary, remains incomplete if it does not ask what kind of human being is governing, deploying, trusting, and obeying these systems (UNESCO, 2021).

The significance of this section, then, is diagnostic. The present AI moment is defined by expanding interventions, real and often substantial benefits, and equally real risks that now exceed narrow technical categories. This mixed reality requires more than refusal and more than enthusiasm. It requires an ethical framework capable of affirming beneficial innovation while identifying the point at which external systems begin to displace rather than assist human moral responsibility. That is the threshold on which the next section turns: the limits of external governance itself (Floridi and Cowls, 2019).

EXTERNAL GOVERNANCE AND ITS LIMITS

The preceding discussion makes clear that the present article is not opposed to technological development, nor to the beneficial use of artificial intelligence in administration, education, research, health, and other domains of human need. The argument is more precise. Technical advancement is valuable when it remains ordered to human good, but this ordering depends upon a governing principle: technology must remain assistant, supporter, and instrument, not driver, ruler, or substitute for conscience. Once the relationship is reversed and external systems begin to lead while human moral judgement becomes reactive, dependent, or secondary, the ethical center of action is displaced. The danger, then, is not innovation as such, but the inversion through which instruments start to occupy the seat of moral direction (Heidegger, 1977). At the level of public ethics, external governance refers to those mechanisms through which conduct is supervised, constrained, audited, and standardized from outside the agent. In contemporary AI discourse, this includes regulation, compliance frameworks, technical safeguards, model evaluations, documentation duties, institutional oversight, and procedural controls. These mechanisms are not only legitimate but indispensable. Without them, technologically powerful systems can operate without accountability, magnify bias, intensify opacity, and expose persons and institutions to serious harm. For this reason, modern frameworks such as the NIST AI Risk Management Framework and UNESCO's ethical recommendation deserve to be read as necessary achievements in the governance of emerging technology (NIST, 2024).

Yet the necessity of external governance does not imply its sufficiency. This distinction is central. External mechanisms can regulate behavior, but they cannot independently generate the moral qualities required for responsible human action. They may deter abuse, but they cannot purify intention. They may increase traceability, but they cannot produce sincerity. They may require disclosure, but they cannot create reverence, humility, restraint, or moral seriousness. At most, they can establish conditions under which better conduct becomes more likely. They do not, by themselves, form the inner subject who must still judge, choose, interpret, refuse, and answer. That is why a purely compliance-centered moral order remains fragile: it depends on outer pressure while leaving the deeper springs of action underdeveloped (MacIntyre, 2007).

This limitation has long been visible in broader political and social theory. Foucault's analysis of disciplinary power shows that systems of surveillance, normalization, and examination can shape observable conduct with considerable efficiency. But the success of discipline in producing manageable behavior does not amount to the formation of virtuous persons. A subject may be compliant without being just, visible without being sincere, and controlled without being morally transformed. The relevance of this insight to AI governance is considerable. Where algorithmic systems increase the precision of monitoring and prediction, they may also intensify the illusion that the ethical problem is solved once conduct becomes externally legible and technically manageable (Foucault, 1995).

A similar insight may be drawn from contemporary analyses of digital power. In surveillance capitalism, as Zuboff argues, systems increasingly seek not only to know behavior but to shape it through prediction and modification. This produces a model of order in which the subject is increasingly acted upon by architectures of nudging, ranking, personalization, and anticipatory control. Such systems may become extremely effective in steering behavior, yet their effectiveness does not resolve the moral question of whether the governed subject has become wiser, more responsible, or more just. Indeed, the greater the success of external behavioral management, the greater the temptation to neglect the inner labor of character formation (Zuboff, 2019).

This problem becomes sharper in the age of AI because contemporary systems do not merely watch; they recommend, prioritize, summarize, infer, and increasingly coordinate action. With the rise of more agent-like systems, the temptation grows to confuse operational competence with moral adequacy. A system may outperform humans in speed, consistency, pattern recognition, and procedural recall, yet still remain incapable of bearing moral responsibility in the full sense. The issue is not simply that AI lacks human consciousness in a philosophical sense, but that moral

authority involves answerability, intention, accountability under concealment, and the possibility of self-restraint even where no immediate external force compels it. These are qualities of the moral subject, not merely of the procedure (Kim, 2025).

For this reason, the article argues that the most serious risk lies not only in flawed systems, but in the moral inversion through which human beings gradually surrender the driver's seat of judgement to external processes. When technology becomes leader rather than assistant, the relation between means and ends is destabilized. Tools are designed to serve purposes, but if the tool begins to define the horizon of decision, then purpose itself is slowly subordinated to optimization, convenience, or prediction. In such a condition, the human agent may continue to act, but increasingly as a functionary of systems whose operational logic is stronger than his own moral deliberation. The catastrophe feared here is not merely a dramatic collapse, but a gradual erosion of conscience under the prestige of technical capacity (Ellul, 1964).

It is therefore necessary to distinguish clearly between assistance and substitution. Assistance strengthens human action while leaving moral direction in human hands. Substitution occurs when the external system no longer supports judgement but increasingly displaces it. This distinction should govern the ethical use of AI in every field. A translation tool may assist understanding; it should not become a replacement for intellectual responsibility. A decision-support system may organize relevant information; it should not become the silent sovereign of human judgement. A recommendation engine may extend capacity; it should not become the hidden architect of values, priorities, and desires. In each case, the decisive question is whether human conscience remains the leader of action or has been reduced to the follower of a technical process (UNESCO, 2021).

The language of "human oversight" found in many current governance documents is therefore important but still too thin if not further specified. Oversight can mean little more than procedural review, formal approval, or post hoc supervision unless it is connected to a morally formed human agent. A human being who merely ratifies machine-guided decisions without seriousness of conscience does not solve the ethical problem simply by being present in the loop. Presence is not the same as responsibility. Human oversight becomes ethically meaningful only when the human overseer retains substantive judgement, moral independence, and the willingness to refuse technically efficient but morally unsound action. This is why the article insists that conscience must remain the binding principle governing every invention, intervention, revolution, and evolution. Without such priority, oversight becomes ceremonial and human leadership becomes nominal (Dignum, 2019).

At this point, the limits of external governance can be stated with precision. External systems can set boundaries, assign duties, improve accountability, reduce some harms, and create more responsible conditions of use. They cannot create the moral centre from which rightly ordered action proceeds. They cannot ensure that the one who designs, deploys, governs, or obeys the system possesses sincerity, restraint, humility, justice, or fear of answerability. For that reason, governance remains structurally incomplete unless joined to an account of inward authority. This is not an argument against regulation; it is an argument against the illusion that regulation alone can carry the entire burden of ethics. The next section therefore turns to the concept that addresses this omission most directly in the Islamic tradition: *taqwa* as internal moral authority (Azram, 2012).

QUR'ANIC ANTHROPOLOGY: TAQWA AS INTERNAL MORAL AUTHORITY

Any serious attempt to address the moral limits of external governance must eventually ask a prior question: what, in the Quranic view of the human being, makes responsible action possible even when surveillance is absent and compulsion is weak? The answer is not located merely in law, fear of punishment, or public reputation. It is located in the moral interior of the human being, in that cultivated state which the Qur'an repeatedly names as *taqwa*. For this reason, *taqwa* should not be reduced to a vague pious sentiment, nor narrowed to the language of caution alone. In Quranic anthropology, *taqwa* designates a disciplined condition of inward vigilance through which the human being becomes answerable before Allah in both public and concealed action. This inner answerability is what makes *taqwa* central to moral authority (Izutsu, 2002).

The linguistic foundation of *taqwa* is well known. Derived from the root w-q-y, it carries the sense of guarding, protecting, shielding, and placing a barrier between oneself and what is harmful or feared. Yet in Quranic usage the term undergoes ethical deepening. It no longer signifies mere avoidance in a physical or tactical sense; rather, it signifies moral self-protection through conscious obedience and restrained desire. Ibn Manzur (1997) explains *taqwa* in terms of making a *wiqayah*, a protective barrier, while al-Raghib al-Asfahani shows that in ethical usage it becomes the guarding of the soul against what leads to sin and destruction. The concept therefore already contains an anthropology: the human being is not morally secure by default, but must actively cultivate an inward shield against corruption, vanity, and disordered desire.

The Qur'an presents *taqwa* not as a secondary virtue but as an organizing principle of moral life. One of its most important formulations appears in the verse of fasting:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُتِبَ عَلَيْكُمُ الصِّيَامُ كَمَا كُتِبَ عَلَى الَّذِينَ مِنْ قَبْلِكُمْ لَعَلَّكُمْ تَتَّقُونَ

“O you who believe, fasting is prescribed for you, as it was prescribed for those before you, so that you may become mindful of God”. (Haleem, 2004)

This verse is decisive because it links prescribed discipline to moral formation. The purpose of fasting is not stated as bodily denial for its own sake, nor as ritual conformity alone, but as the cultivation of *taqwa*. In other words, the Qur'an places one of the most visible acts of worship in the service of an invisible moral state. That structure is highly significant for the present study. It demonstrates that the divine pedagogy aims beyond external compliance toward the formation of an inward authority capable of governing the self when no worldly observer is present.

Al-Tabari's (2003) exegesis is especially important here because it preserves the ethical logic of the verse without reducing it to ceremonial observance. In his commentary on 2:183, he explains that fasting was prescribed so that believers might become among the *muttaqun* through restraint from what Allah has forbidden and through habituation in obedience. The exegetical move is crucial: *taqwa* is generated not by abstract instruction alone, but by disciplined acts that train the soul in unseen obedience. The result is a moral subject who does not require continuous external enforcement in order to refrain from wrong. This helps clarify why *taqwa* belongs to anthropology rather than merely to devotional vocabulary. It names a formed human condition (ibid).

Ibn Kathir (1999) develops the same point in a manner even more directly relevant to the problem of desire and moral restraint. In his commentary on the verse of fasting, he treats *saum* as a means of weakening the pathways of appetite and disciplining the impulses through which the *nafs* is often overwhelmed. *Taqwa* here emerges not as passive fear, but as active mastery under divine orientation. The human being becomes morally reliable not because appetite disappears, but because appetite is subordinated to obedience. This is of particular importance in an age of technological systems that often intensify immediacy, stimulation, and impulse satisfaction. The Quranic anthropology of *taqwa* does not deny human desire; it trains it under moral ends (Qur'an). The Qur'an also connects *taqwa* to human worth and moral distinction. In Surat al-Hujurat, the most cited verse on this theme declares:

إِنَّ أَكْرَمَكُمْ عِنْدَ اللَّهِ أَتْقَاكُمْ

“Indeed, the most noble of you in the sight of God is the most mindful of Him” (Haleem, 2004).

This verse carries two major anthropological implications. First, it denies that rank, power, lineage, ethnicity, or visible status are the final measures of human worth. Second, it relocates dignity into a moral and spiritual criterion that is inward before it is outward. The noblest human being is not the most technically equipped,

politically dominant, or materially empowered, but the one most deeply ordered by taqwa. In the context of the present article, this provides a powerful corrective to any civilizational framework that allows technological capacity to become the measure of value. The Qur'anic scale is different: quwwah without taqwa is unstable, whereas taqwa rightly orders power. The uploaded study on the taqwa-quwwah dichotomy is useful precisely because it shows that Muslim intellectual reflection has long wrestled with the danger of material strength detached from inner moral formation.

This distinction is not only social but existential. Taqwa transforms the human being from a creature managed from outside into a self-aware moral agent who carries an inward sense of answerability. That is why the Qur'an repeatedly joins taqwa to knowledge, remembrance, restraint, justice, and divine nearness. It is not merely a prohibition-focused attitude. It is a total moral orientation. Izutsu's semantic analysis is especially valuable on this point, because he demonstrates that Quranic ethical concepts do not function as isolated virtues but as interlocking components of a worldview in which moral consciousness is inseparable from ontological relation to Allah. Taqwa, therefore, is not simply one virtue among many; it is a governing disposition that shapes the moral reading of reality itself (Izutsu, 2002).

A further dimension appears in the verses that remind human beings of constant moral record and answerability:

إِذْ يَتْلَى الْمُتْلَفِينَ عَنِ الْيَمِينِ وَعَنِ الشِّمَالِ قَعِيدٌ . مَا يَلْفُظُ مِنْ قَوْلٍ إِلَّا لَدَيْهِ رَقِيبٌ عَتِيدٌ

“When the two receivers receive, seated on the right and on the left, not a word does one utter but there is a watcher ready beside him” (Haleem, 2004)

The significance of these verses lies not in producing paranoia, but in constructing moral seriousness. The human being is not abandoned to invisibility. Speech, intention, and deed unfold within a reality of witness. Yet the witness here is not a worldly regime of surveillance designed to dominate subjects; it is part of a divine moral order that calls the human being to self-accounting. The difference is profound. Modern surveillance operates externally and often instrumentally. Quranic accountability operates inwardly and ethically. The former may produce caution; the latter seeks conscience.

Muslim thinkers and philosophers have repeatedly emphasized that no just external order can be sustained if the inner order of the soul is neglected. Al-Muhasibi made self-accounting the center of moral reform because he understood that the crisis of action begins in the unexamined heart. Al-Ghazali similarly argued that the outward limbs follow the inward condition, and that the corruption of intention hollows out the apparent righteousness of deeds. Ibn al-Qayyim later deepened this logic by presenting muraqabah and muhasabah as conditions for sincerity, steadfastness, and moral

rectification. In all of these writers, the point is unmistakable: institutions matter, law matters, visible conduct matters, but the decisive battlefield remains the inner human being (al-Ghazali, 1993).

This same insight appears in modern Muslim scholarship on governance. Mohammad Azram's discussion of good governance in Islam is especially helpful because it defines taqwa as a psycho-moral attitude of accountability before Allah that disciplines passions under reason guided by revelation. He further argues that without such inward preparation the most formal structures of governance remain unstable, because the problem of corruption is ultimately rooted in the human subject who governs and is governed. This argument directly reinforces the thesis of the present article. If governance depends upon morally prepared persons, then no external regulatory architecture, however sophisticated, can bear the whole burden of ethics by itself. The inner authority of taqwa remains indispensable.

The philosophical force of taqwa becomes even clearer when placed beside the tendency of modern systems to treat visibility as if it were equivalent to accountability. The Qur'anic model resists that reduction. A person of taqwa remains bound by moral responsibility in khalwah as well as in jalwah, in concealment as well as in publicity. This is why fasting occupies such an important place in the Quranic and Prophetic moral imagination: it is obedience in the absence of visible enforcement. The one who fasts can break the fast in secrecy, yet refrains because taqwa has relocated authority inward. Here the anthropology of taqwa appears in its clearest practical form. The most decisive ethical restraint may occur precisely where external supervision is weakest.

The contrast with purely external governance is now sharp. External systems can monitor, deter, rank, and constrain. Taqwa forms a subject who watches over himself before being watched by others. External control organizes conduct through institutional force. Taqwa internalizes accountability through conscious relation to Allah. External frameworks are necessary for social order, but they remain dependent upon the moral quality of the agents who design, apply, and obey them. For that reason, the Quranic anthropology of taqwa does not compete with governance as such; rather, it identifies the deeper condition without which governance becomes shallow, selective, or performative. This is why taqwa should be understood here as internal moral authority. It is the inward government of the self that precedes and stabilizes the just government of systems (Hashas, 2015).

HADITH, AQWAL, AND ATHAR IN MORAL FORMATION

If the previous section established taqwa as the Quranic ground of internal moral authority, the Hadith corpus,

together with the *aqwal* and *athar* of the early Muslim tradition, shows how that authority is formed, refined, and sustained in lived moral practice. The Prophetic Sunnah does not treat moral excellence as a merely abstract state of belief, nor as a legal minimum secured by external compliance. Rather, it trains the believer to become answerable inwardly before Allah, vigilant over intention, restrained in desire, and serious in self-accounting. For that reason, Hadith is indispensable to the present argument, because it translates the Quranic anthropology of *taqwa* into an operative pedagogy of the heart, the tongue, the limbs, and the hidden self (al-Ghazali, 1993). The most concentrated Prophetic articulation of inward moral consciousness appears in the Hadith of Jibril:

ان تعبد الله كأنك تراه فان لم تكن تراه فإنه يراك

“That you worship Allah as though you see Him, and if you do not see Him, then indeed He sees you” (al-Ghazali, 1993).

This hadith is of decisive importance because it defines *ihsan* as a mode of inward awareness, not merely outward correctness. The first half expresses the highest moral and spiritual orientation, while the second grounds it in continuous divine surveillance that does not humiliate but ennoble the believer through answerability. Here moral formation reaches beyond public observance into conscious interiority. A human being shaped by *ihsan* does not require constant worldly monitoring in order to act rightly, because the deeper principle of supervision has already been internalized. This is why the hadith is central to any Islamic account of moral authority: it binds conduct to consciousness and consciousness to divine presence. The same logic appears in the foundational hadith on intention:

انما الاعمال بالنيات وانما لكل امرئ ما نوى

“Actions are only by intentions, and every person shall have only what he intended” (Sahih al-Bukhari).

This narration is methodologically vital for the present study because it establishes that the ethical value of action cannot be exhausted by outward form alone. Two acts may appear similar externally and yet differ fundamentally in moral worth because their inward orientation differs. In relation to AI ethics, this point is especially powerful. Systems may classify outputs, track processes, and evaluate compliance, but they cannot independently determine the sincerity, integrity, and moral seriousness with which a human agent acts. The hadith of intention therefore marks a limit of external governance: visible regularity does not automatically disclose inward truth. A further Prophetic principle clarifies the locus of corruption and reform:

ألا وان في الجسد مضغة إذا صلحت صلح الجسد كله وإذا فسد فسد الجسد كله ألا وهي القلب

“Truly, in the body there is a morsel of flesh: if it is sound, the whole body is sound; and if it is corrupted, the whole body is corrupted. Truly, it is the heart (Sahih al-Bukhari). The significance of this hadith is profound. It

places the moral center of human life not in external conformity alone but in the heart as the seat of orientation, motive, and corruption. Al-Ghazali made this hadith one of the structural foundations of his moral psychology, arguing that outward reform without inward rectification remains unstable and often deceptive. In the framework of the present article, this hadith directly supports the thesis that no amount of procedural governance can carry the whole ethical burden if the heart of the acting subject remains morally unformed (al-Ghazali, 1993).

The formative role of hidden obedience becomes especially clear in relation to fasting. In one hadith qudsi, Allah says:

كل عمل ابن ادم له الا الصوم فإنه لي وأنا اجزي به

“Every deed of the son of Adam is for him except fasting; it is for Me, and I alone shall reward it (al-Ghazali, 1993).

This hadith has long been understood by Muslim scholars as indicating a distinctive relation between fasting and sincerity. Because fasting is uniquely resistant to public verification in its inward reality, it becomes a school of concealed fidelity. Ibn Rajab explains that fasting is among the clearest acts through which *ikhlas* is tested, since the fasting person can secretly violate it yet refrains for the sake of Allah alone. This is analytically crucial for the present article. It shows that one of the most important modes of Islamic moral training is built precisely on the absence of worldly surveillance. In such a case, the governing force is not external compulsion but inward accountability (Sahih al-Bukhari). The Prophetic Sunnah also repeatedly links moral worth to restraint of speech and self-governance, not only to visible achievement. The Messenger of Allah صلى الله عليه وسلم said:

من كان يؤمن بالله واليوم الآخر فليقل خيرا أو ليصمت

“Whoever believes in Allah and the Last Day, let him speak good or remain silent (Sahih al-Bukhari).

This hadith is significant because it frames speech not as a spontaneous right detached from ethics, but as an arena of disciplined accountability. In contemporary technological environments where communication is accelerated, amplified, and often detached from reflection, this Prophetic standard retains particular force. The morally formed person is not the one who merely can speak, publish, or generate output, but the one who governs expression through responsibility and restraint. In that sense, the Sunnah does not merely condemn harmful speech; it cultivates a character capable of withholding it (Sahih al-Bukhari). The *aqwal* and *athar* of the early Muslim tradition deepen this inner pedagogy. Umar ibn al-Khattab is widely reported to have said:

حاسبوا انفسكم قبل ان تحاسبوا

“Take account of yourselves before you are taken to account”

Whether cited as *athar* or *hikmah*, the importance of this statement in Muslim ethical thought is unmistakable. It condenses the logic of *muhasabah* into one imperative:

the morally serious person does not wait for external exposure before beginning reform. He anticipates judgement through self-examination. Al-Muhasibi built an entire ethical program on this principle, insisting that the *nafs* must be questioned, corrected, and monitored so that action may be reordered before corruption hardens into habit. This early Islamic emphasis on self-audit is highly relevant to modern discussions of accountability, because it presents an interior form of review prior to institutional review (Al-Muhasibi, 1964).

The same moral grammar appears in the sayings of Hasan al-Basri, who described the believer as one who remains a guardian over himself, taking himself to account for Allah. The force of such statements lies in their anthropological realism. They assume that the human self is vulnerable to self-deception, appetite, heedlessness, and moral drift, and that ethical life therefore requires more than formal rule-following. It requires vigilance. In the language of the present article, they point to an important truth: systems may detect violations after they occur, but only inward discipline can prevent the normalization of a heart that no longer resists them (Al-Makki, 1997).

Muslim thinkers and philosophers extended this insight beyond devotional life into broader ethical theory. Miskawayh, for example, treated moral refinement as the disciplined habituation of the soul under the guidance of reason and virtue, while al-Ghazali joined spiritual psychology to practical ethics by showing how desires, anger, ambition, and vanity distort action unless rectified through knowledge, discipline, and remembrance. Taha Hashas, in modern Islamic philosophy, likewise argues that responsibility cannot be reduced to procedural obligation, because the human being is a trusteeship-bearing moral subject whose action is inseparable from inward answerability. Across these thinkers, the pattern is consistent: moral order in society depends ultimately upon the moral ordering of the self (Hashas, 2015).

This section therefore yields a clear conclusion. Hadīth, *aqwal*, and *athar* do not treat morality as a system sustained primarily by external enforcement. They construct a pedagogy of inner life in which intention, heart, silence, fasting, vigilance, and self-accounting become the means by which *taqwa* is stabilized in practice. The result is a model of moral formation that is highly relevant to the age of AI. Where external governance can supervise, the Prophetic and early Islamic tradition seeks to transform. Where institutions can audit, this tradition trains the believer to audit himself. Where technical systems may increase the reach of control, Hadīth and *athar* remind us that the decisive ethical question remains whether the human being has become capable of governing himself before Allah.

TOWARD AN ISLAMIC FRAMEWORK FOR AI ETHICS

If external governance is necessary yet insufficient, and if *taqwa* names the inward authority without which responsible action remains unstable, then the next task is constructive: to identify a framework through which artificial intelligence may be ethically integrated without being morally enthroned. The governing principle of such a framework is simple but decisive. Technology may assist, extend, and support human action, but it must not occupy the place of moral leadership. In Islamic terms, the human being is not permitted to surrender the burden of moral direction to the instrument he has made, because he remains the bearer of trust, responsibility, and answerability before Allah. The ethical question, therefore, is not whether AI may be used, but under what ordering of authority it may be used rightly (*ibid*).

The first foundation of this framework is *amanah*. The Qur'an declares:

إنا عرضنا الأمانة على السماوات والأرض والجبال فأبين أن يحملنها واشفقن منها وحملها الإنسان إنه كان ظلوما جهولا

“Indeed, We offered the Trust to the heavens and the earth and the mountains, but they declined to bear it and feared it; yet man undertook it. Indeed, he has always been prone to injustice and ignorance” (Haleem, 2004).

This verse establishes a basic moral orientation for all human action, including technological action. Human beings are not absolute owners of power but entrusted bearers of responsibility. When applied to AI, *amanah* requires that systems be designed, deployed, and governed as instruments under trust rather than as autonomous replacements for human conscience. This changes the ethical grammar of technology. It means that capability alone does not justify use, efficiency alone does not determine legitimacy, and innovation alone does not define progress. The relevant question becomes whether a given technological intervention honors the trust borne by the human being or weakens his sense of answerability (Azram, 2012).

The second foundation is *maqasid al-shariah*. A constructive Islamic AI ethics cannot remain at the level of general piety; it must possess evaluative criteria. The classical *maqasid* tradition, especially as systematized by al-Shatibi, offers precisely such a structure through the preservation of religion, life, intellect, lineage, and property. In contemporary moral reasoning, these objectives also illuminate adjacent concerns such as dignity, justice, and public welfare. Their significance for AI ethics is considerable. A system that degrades intellect through habitual overdependence, manipulates desire for commercial gain, obscures accountability in matters affecting life and livelihood, or undermines human dignity through invasive surveillance cannot be treated as ethically neutral merely because it is technically functional. *Maqasid* supplies a disciplined standard

through which benefit and harm may be evaluated beyond raw utility or market success (Al-Shatibi, 2003).

The preservation of intellect is particularly important in the present context. Many contemporary AI systems are celebrated for reducing cognitive burden, increasing speed, and simplifying decision pathways. These benefits are real, but they introduce an ethical tension. A system that assists judgement may be beneficial; a system that gradually replaces the habit of judgement threatens the maqasid-related protection of aql. The issue here is not merely whether the output is correct, but whether the user remains intellectually and morally capable of evaluating, resisting, refining, and taking responsibility for that output. A maqasid-based framework therefore requires that AI augment human judgement without eroding the very faculties that make judgement possible (Kim, 2025). A third foundation is niyyah. Islamic ethics has always insisted that the moral worth of action cannot be separated from intention. This principle must be brought into technological ethics more explicitly than most contemporary governance models allow. Systems are often evaluated through performance, safety metrics, documented compliance, or legal conformity, all of which matter. Yet Islamic moral reasoning asks an additional question: for what purpose is the system being built, and to what end is it being deployed? A design process governed by niyyah would require that developers, institutions, and regulators articulate the moral purpose of AI systems in advance, rather than treating purpose as an afterthought once capacity has already been achieved. This does not replace technical testing; it precedes it by ordering technical work toward morally intelligible ends. A fourth foundation is the principle of non-harm. The Prophetic maxim states:

لا ضرر ولا ضرار

“There should be neither harm nor reciprocal harm”. (Anas, 2005).

This maxim is exceptionally important for AI ethics because it moves the discussion from abstract legitimacy to concrete consequences. Systems that intensify addiction, facilitate manipulation, normalize unjust surveillance, amplify bias, or distribute serious harms without clear accountability fall directly within the field of darar. An Islamic framework cannot be satisfied with usefulness in one domain if significant moral injury is displaced into another. The prohibition of harm therefore requires more than post hoc repair; it demands anticipatory ethical scrutiny of foreseeable injuries to dignity, intellect, justice, and social trust (Anas, 2005). A fifth foundation is the distinction between human oversight and moral outsourcing. Much contemporary AI policy language rightly emphasizes keeping a human in the loop, on the loop, or over the loop. Yet from an Islamic ethical perspective, this remains inadequate unless the human agent retains substantive moral authorship. A nominal human presence does not solve the ethical

problem if the human has become dependent, uncritical, or unwilling to overrule technically efficient but morally unsound outcomes. The real question is not whether a human signs off at the end, but whether that human remains morally awake, intellectually capable, and conscience-led throughout the process. In this sense, oversight must mean more than procedural involvement; it must mean preserved human responsibility (Dignum, 2019).

Muslim thinkers strengthen this point by refusing to separate outer systems from the inner state of the acting person. Azram’s discussion of governance is especially useful because it insists that scientific and professional capacity must remain under the guidance of revelation and that power, when divorced from wisdom and God-consciousness, becomes corruptive and ruinous. This argument directly supports the central principle of the present article: technological strength is not rejected, but it must remain subordinate to morally formed agency. In other words, quwwah is valuable only when governed by taqwa. Once that order is inverted, the instrument begins to dominate the one who was meant to guide it (Azram, 2012).

This same priority appears in Muslim reflections on the taqwa–quwwah relationship. The point is not that material strength, science, organization, or strategic capacity are irrelevant. Rather, the warning is that development models that privilege quwwah while marginalizing Taqwa produce imbalance in attitudes, motivation, and morality. Such imbalance is especially dangerous in the technological domain, because it can make power appear self-justifying. An Islamic AI ethics must therefore reject both anti-technical romanticism and morally ungoverned technicism. It affirms advancement, but only under the prior rule of conscience (Hamid, 2003).

From these foundations, several practical guardrails follow. AI should be used to assist human deliberation, not to erase it. It should reduce burdens without producing moral passivity. It should expand access to knowledge without corroding intellectual effort. It should serve justice and welfare without exploiting vulnerability, desire, or heedlessness. It should be deployed in high-impact domains only where accountability remains reviewable, contestable, and humanly owned. Most importantly, no technological process should be treated as morally self-sufficient. Every system remains subordinate to the judgement of those who build, authorize, and use it, and those persons remain answerable before Allah for the ends they choose and the harms they permit (UNESCO, 2021).

The constructive force of this framework lies precisely in its balance. It does not call for the abandonment of AI, nor for a retreat from science, technical skill, or institutional governance. It affirms beneficial innovation, but refuses to let innovation

become a new sovereign. It welcomes technological assistance, but denies technology the right to moral command. It accepts regulation, but insists that regulation alone cannot generate conscience. In that sense, the framework may be summarized in one governing proposition: AI must remain under conscience, because conscience alone can answer for the use of AI. The next section therefore addresses the most likely objections to this claim and clarifies its scope more fully.

OBJECTIONS AND RESPONSES

A serious article in AI ethics cannot proceed by assertion alone. If the argument of this study is that external governance remains necessary yet insufficient, and that AI must remain under the leadership of conscience rather than occupy the driver's seat itself, then several objections arise naturally. Some come from contemporary governance discourse, some from secular ethical theory, and some from within the very logic of moral anthropology. Addressing them is essential, because the aim of this article is not to oppose technological development, but to clarify the conditions under which development remains genuinely beneficial and morally ordered (Dignum, 2019).

A first objection states that regulation and governance were never meant to create virtue in the first place. Their function, it may be argued, is limited and practical: to reduce harm, distribute responsibility, and establish institutional safeguards. From this perspective, it is unfair to criticize AI governance for not producing inward moral excellence, because that was never its task. This objection carries real force and must be granted in part. External governance is indeed designed primarily to restrain, coordinate, and supervise. The present article does not deny that purpose. Its argument is narrower. It holds that when societies begin to behave as though compliance mechanisms are morally exhaustive, they risk neglecting the interior conditions without which compliance itself becomes shallow, selective, or strategically performative. The claim, therefore, is not that governance has failed at being governance, but that governance cannot bear the whole burden of ethics by itself (UNESCO, 2021).

A second objection argues that secular moral philosophy already possesses robust accounts of character, virtue, and moral formation, so the present article overstates the gap in contemporary ethical discourse. This objection is also important. It is true that virtue ethics, moral psychology, and traditions of character formation have long addressed the relation between outward action and inward disposition. MacIntyre's recovery of virtue, for example, was itself a protest against the fragmentation of moral life into procedural remnants. The response, however, is that contemporary AI governance discourse has been driven

more strongly by principles of safety, fairness, accountability, transparency, and rights than by thick accounts of moral formation. The issue is not the total absence of virtue ethics in modern thought, but its relative marginality within dominant institutional frameworks for AI. The article therefore does not deny secular resources; it argues that current governance practice remains thinner than the moral problem it seeks to solve (MacIntyre, 2007).

A third objection states that internal conscience is itself unreliable. Human beings rationalize, deceive themselves, misname desire as sincerity, and often invoke inward conviction in order to escape accountability. If this is so, then grounding AI ethics in conscience or *taqwa* may appear dangerously subjective. This objection is perhaps the most serious, and Islamic moral thought has never ignored it. On the contrary, the classical tradition begins precisely from the instability of the *nafs*. That is why *taqwa* is not defined as instinctive inward feeling, but as disciplined moral formation under revelation, worship, remembrance, self-accounting, and the correction of the heart. Conscience in the sense defended here is not autonomous self-certainty; it is a trained inward authority shaped by divine guidance and sustained through *muhāsabah* and *muraqabah*. The answer, therefore, is not to abandon inward authority because it can be corrupted, but to distinguish formed conscience from ungoverned impulse (Al-Muhasibi, 1964).

A fourth objection maintains that religious categories such as *taqwa*, *amanah*, and *ihsan* are not universal enough for a global discussion of AI ethics. Since AI governance operates across plural societies, legal systems, and moral traditions, an explicitly Islamic framework may be thought too particular to offer general relevance. This objection should be met with clarity. The article does not claim that all participants in global AI ethics must share Islamic metaphysical commitments in order to understand its argument. Rather, it offers an Islamic normative intervention into a global question. Such an intervention is legitimate for two reasons: first, because all serious ethical traditions contribute from within their own conceptual vocabularies; and second, because the specific problem addressed here, namely the insufficiency of external governance without inward moral formation, is intelligible even to those who do not share the theological premises of Islam. The universality claimed here is therefore analytical before it is confessional (Izutsu, 2002).

A fifth objection argues that the benefits of AI are too great, and the competitive pace of innovation too intense, for societies to burden technological development with thick moral requirements. In this view, excessive ethical hesitation risks slowing beneficial innovation in medicine, education, accessibility, governance, and economic productivity. The response of this article is not to deny benefit, but to reject the assumption that speed

and benefit are sufficient grounds of legitimacy. History repeatedly shows that human beings can achieve extraordinary technical capacity while remaining morally unprepared for its consequences. The issue, then, is not whether AI can do good, but whether societies possess the moral discipline to govern its power without surrendering to convenience, domination, or dependency. A technology that assists without displacing judgement is a benefit; a technology that gradually erodes the authority of conscience while increasing operational ease may deliver immediate gains at deeper long-term cost (Ellul, 1964).

A sixth objection concerns human oversight. Many policy frameworks already insist that humans remain in the loop, on the loop, or over the loop. From this perspective, the article may appear to demand something already secured in contemporary governance language. Yet this objection rests on an ambiguity. Human involvement is not identical with morally serious oversight. A human being may formally approve an AI-mediated process while remaining intellectually passive, institutionally pressured, or morally disengaged. In that case, the “human in the loop” becomes little more than a symbolic remainder rather than a substantive moral agent. The point of the present article is that oversight becomes ethically meaningful only when the human participant retains real judgement, real responsibility, and real freedom to refuse technically efficient but morally unsound outcomes. A merely ceremonial human presence does not resolve the ethical problem (NIST, 2024).

A seventh objection may come from the opposite direction and claim that the article underestimates the extent to which external systems are indispensable precisely because human beings are morally weak. If corruption, impulsiveness, and injustice are permanent features of human life, then strong procedural control may seem more realistic than any hope for widespread moral formation. This objection contains an important realism, and Islamic thought would not dismiss it. The Shariah itself includes outward regulation, evidentiary procedure, institutional order, and visible accountability because human beings cannot be trusted without structure. Yet Islamic ethics never concludes from human weakness that inward reform is irrelevant. Rather, it insists on the joint necessity of outer rule and inner discipline. The present article therefore does not replace governance with spirituality; it argues that governance without inward authority is structurally incomplete, while inward aspiration without governance remains institutionally fragile (Al-Shatibi, 2003).

An eighth objection suggests that the thesis of “AI under conscience” risks romanticizing the human being and demonizing the tool. This concern should also be answered directly. The article does not imagine the human agent as morally pure, nor the machine as metaphysically corrupt. Its claim is functional and ethical, not mythic. Human beings remain responsible because

they alone bear intention, accountability, and answerability in the full moral sense. Tools, however sophisticated, do not become rightful bearers of moral leadership merely because they become more capable. The distinction between leader and assistant is therefore not based on technological fear, but on moral ontology. AI may extend capacity, but it cannot inherit the burden of answerability that belongs to the human being as bearer of Amanah (Hashas, 2015).

CONCLUSION

This article has argued that the core limitation of contemporary AI ethics is not the absence of regulation, but the assumption that regulation alone can secure moral order. External governance can impose safeguards, reduce risk, improve accountability, and regulate conduct. It cannot by itself produce sincerity, restraint, justice, self-accounting, or inward responsibility. For that reason, compliance is necessary, but never sufficient. The central claim of this study is precise: AI must remain an assistant to conscience-led human agency, not its driver. Once technology begins to lead and the human being becomes morally passive, dependent, or merely supervisory in name, the ethical order is inverted. In such a condition, technical power may increase while moral responsibility weakens. That inversion is the real danger. The Islamic tradition offers a more complete foundation for safety because it does not confine ethics to external control. Through taqwa, amanah, ihsan, niyyah, muraqabah, muhasabah, and maqasid al-shariah, Islam secures both the outer and inner dimensions of human action. It regulates conduct, but also disciplines intention. It establishes limits, but also forms conscience. It addresses public justice, private restraint, intellectual integrity, and accountability before Allah. This makes Islamic principles uniquely comprehensive in ensuring safety across all respects: personal, social, intellectual, institutional, and civilizational. The conclusion is therefore categorical. AI may be used, developed, and advanced for genuine human benefit. But moral authority must remain with the human being under divine guidance. The safest future will not be produced by code alone. It will be secured when technology serves, conscience leads, and ethical order remains grounded in the enduring authenticity and completeness of Islamic moral principles.

RECOMMENDATIONS

1. Legally affirm human moral primacy. Every AI policy should state that final moral and legal responsibility remains with accountable human persons and institutions, never with the system.
2. Restrict AI to an assistive role.

AI should be authorized to support analysis, prediction, drafting, and coordination, but not to become the final driver in morally consequential decisions.

3. Mandate meaningful human oversight.

“Human in the loop” must mean real authority to review, question, suspend, and override AI outputs, not mere formal presence.

4. Classify high-risk moral domains.

In areas such as justice, policing, warfare, healthcare, education, child-related matters, religion, and public governance, AI use must face stricter approval and supervision.

5. Require intention-and-purpose review before deployment.

No system should be approved only on technical performance; regulators must ask why it is being used, for whose benefit, and with what foreseeable moral effects.

6. Protect human intellect and judgement.

Policy must prevent overdependence by requiring that AI systems augment rather than erode reasoning, deliberation, memory, and professional competence.

7. Make harm prevention a continuing duty.

Systems must be monitored for bias, manipulation, addiction, privacy invasion, dehumanization, deskilling, and unjust exclusion throughout their lifecycle, not only before launch.

8. Build traceability and answerability into governance. Every significant AI-assisted decision must remain attributable, reviewable, contestable, and auditable by competent human authorities.

9. Require ethical training for developers and users.

Technical competence alone is insufficient; institutions should include structured training in responsibility, restraint, accountability, and public trust.

10. Adopt a non-substitution rule.

Any AI application that effectively transfers moral leadership from conscience-led humans to machine-led processes should be restricted, redesigned, or rejected.

AUTHOR CONTRIBUTIONS

MFR contributed to conceptualization, methodology design, data curation, and drafting of the manuscript. MK performed analysis, and validated the results.

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No conflict of interest among the authors to declare

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Contemporary Issues in Digital Financial Transactions in Hanafi Jurisprudence: A Principled and Applied Study

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ABSTRACT

This research article presents a comprehensive and principled analysis of contemporary digital financial transactions within the framework of Hanafi jurisprudence. The rapid evolution of the digital economy, encompassing online transactions, electronic contracts, and digital currencies, has generated complex legal and ethical challenges that demand rigorous juristic engagement. While classical Islamic jurisprudence did not directly address such technological developments, it established a robust اصولي framework capable of accommodating new realities. The study is grounded in primary Islamic sources. Allah states: *واحل الله البيع وحرم الربا* (Quran 2:275), affirming the permissibility of trade while prohibiting unjust gain. The Prophet صلى الله عليه وسلم said: *البيعان بالخيار ما لم يتفرقا* (al Bukhari, Hadith 2112), emphasizing mutual consent, and also warned: *من غشنا فليس منا* (Muslim, Hadith 102), establishing the prohibition of deception. Drawing upon authoritative Hanafi texts such as al Hidayah, Badai al Sanai, al Mabsut, and Radd al Muhtar, the study examines foundational principles including permissibility of transactions, conditions of valid contracts, concept of possession, and prohibition of uncertainty. The juristic maxim *الاصل الاصل* (al Kasani, Badai al Sanai) forms a central analytical basis. The research adopts a normative and analytical methodology, integrating classical juristic reasoning with contemporary financial practices. It critically evaluates digital transactions, automated agreements, and crypto currencies in light of concepts such as *غرر*, *قبض*, *مال*, and *ثمنية*. The study identifies a significant gap in contemporary literature, which remains fragmented and lacks a unified اصولي framework. It proposes a structured juristic model that bridges classical Hanafi principles with modern digital economic systems. The findings demonstrate that Hanafi jurisprudence possesses the intellectual flexibility and methodological depth necessary to address emerging financial challenges, provided that its foundational principles are systematically applied.

INTRODUCTION

The contemporary transformation of financial systems through digital technologies represents one of the most profound developments in modern economic history. The rise of e commerce, artificial intelligence driven contracts, and decentralized digital currencies has fundamentally altered the nature of commercial transactions. These developments pose critical questions

for Islamic jurisprudence, particularly in relation to contractual validity, ownership, risk, and ethical compliance. Islamic law establishes a comprehensive framework governing financial transactions, rooted in both revelation and juristic reasoning. The Quran (2:275) states:

واحل الله البيع وحرم الربا

This verse forms the foundation of Islamic commercial law, establishing the permissibility of trade while prohibiting unjust enrichment. The distinction

between lawful gain and prohibited increase becomes particularly complex in digital environments where traditional transactional structures are absent. The Prophetic teachings further elaborate these principles. The Messenger of Allah صلى الله عليه وسلم said (al Bukhari, 2112; 2002):

البيعان بالخيار ما لم يتفرقا

This hadith establishes the principle of mutual consent. In another narration (Muslim, 102; 2000):

من غشنا فليس منا

This highlights the prohibition of deception, a principle that is highly relevant in digital transactions characterized by information asymmetry. Hanafi jurisprudence provides a systematic and اصولي framework for addressing such issues. Among its foundational principles is (al Kasani, 1986):

الأصل في البيوع الإباحة إلا ما ورد الشرع بتحريمه

This principle reflects the inherent flexibility of Islamic law, allowing new forms of transactions to be incorporated within its scope.

At the same time, the jurists emphasized strict conditions for validity. Imam al Kasani (1986) states:

ومن شرط صحة البيع أن يكون المبيع معلوما علما يمنع المنازعة

This requirement of clarity becomes critical in digital transactions where physical inspection is absent. Similarly, Ibn Abidin (2003) states:

والقبض يختلف باختلاف الأشياء

This allows for a flexible interpretation of possession, enabling its application to digital contexts. The principle of harm prevention is also central:

لا ضرر ولا ضرار

This maxim ensures that all financial dealings must avoid injustice and exploitation (Ibn Majah, 2341; 2000).

Despite the richness of classical jurisprudence, contemporary discussions on digital finance remain fragmented. There is a lack of a unified اصولي framework that systematically connects classical principles with modern realities. This research seeks to address this gap by developing a structured analytical approach rooted in Hanafi jurisprudence.

The study of financial transactions in Islamic jurisprudence, particularly within the Hanafi school, is deeply rooted in a comprehensive and systematic legal tradition. Classical jurists developed a highly sophisticated framework governing commercial dealings, contracts, ownership, and ethical conduct. These discussions are primarily found in foundational works such as al Hidayah by al Marghinani, 2000; Badai al Sanai by al Kasani (1986), al Mabsut by al Sarakhsi (1993), and Radd al Muhtar by Ibn Abidin (2003). At the core of this literature lies a detailed analysis of bay, which is defined by Imam al Sarakhsi (1993) as:

البيع اسم لمبادلة المال بالمال

This definition establishes that sale is fundamentally an exchange of value, which must be recognized and lawful. The jurists further emphasized that such exchange

must be free from ambiguity. Imam al Kasani (1986) states:

ومن شرط صحة البيع أن يكون المبيع معلوما علما يمنع المنازعة

This requirement reflects a central concern of Hanafi jurisprudence, namely the prevention of dispute through clarity and transparency. Classical literature also addressed various forms of non-immediate transactions. The contract of salam, for example, allows for advance payment with deferred delivery. Imam al Kasani explains:

السلم بيع أجل بعاجل

Similarly, the concept of istisna was developed to accommodate manufacturing contracts. These discussions demonstrate that Islamic law possesses inherent flexibility, allowing it to address different economic arrangements. The issue of possession was also treated in detail. Ibn Abidin (2003) states:

والقبض يختلف باختلاف الأشياء

This indicates that possession is not limited to physical transfer but varies according to the nature of the object. This principle is particularly significant in modern digital transactions where physical possession may not occur.

In addition to classical jurisprudence, أصول الفقه provides the methodological foundation for legal reasoning. Principles such as (al Sarakhsi, 1993):

الثابت بالعرف كالثابت بالنص

الضرر يزال

Play a crucial role in extending classical rulings to new contexts. These أصول ensure that Islamic law remains adaptable while preserving its foundational values. In the modern period, Islamic finance has emerged as a distinct academic discipline. Scholars such as Muhammad Taqi Usmani (2002; 2005), M Umer Chapra (2000), and Mahmoud El Gamal (2006) have contributed significantly to the development of contemporary Islamic financial theory. Their work addresses issues related to banking, investment, and financial instruments. However, much of this literature focuses on institutional finance rather than digital transactions. Recent studies have begun to address digital financial practices. Research on e-commerce examines the permissibility of online transactions, particularly in relation to lack of physical inspection. Similarly, discussions on electronic contracts analyze the validity of agreements formed through digital interfaces. The issue of crypto currency has also received considerable attention, with scholars debating its classification as مال and its compliance with Shariah principles. Despite these efforts, several limitations can be identified in the existing literature. First, many studies adopt a fragmented approach, addressing specific issues such as crypto currency or online sales in isolation. This prevents the development of a comprehensive framework capable of addressing the digital economy as a whole.

Second, there is an over reliance on contemporary fatwa literature. While fatawa provide valuable insights, they often lack the اصولي depth required

for systematic analysis. Classical Hanafi jurisprudence, on the other hand, offers a more structured and principled approach that is not fully utilized in modern discussions. Third, modern academic research on digital economy and financial technology often lacks engagement with Islamic jurisprudence. While these studies provide technical insights, they do not address the ethical and legal dimensions emphasized in Shariah. Fourth, there is insufficient integration between classical juristic principles and modern financial realities. Many studies fail to apply foundational concepts such as bay, qabd, and gharar in a systematic manner to contemporary issues. Based on the above analysis, a clear research gap emerges. Although classical Hanafi jurisprudence provides a comprehensive framework for financial transactions, and contemporary studies have begun to address digital financial practices, there remains a lack of a unified methodological approach that systematically connects these two domains. Existing research suffers from fragmentation, limited engagement with classical sources, and insufficient analytical depth. There is a particular need for a study that:

- Integrates classical Hanafi principles with modern digital financial systems
- Applies اصول الفقه in a structured manner
- Analyzes multiple aspects of digital finance within a single coherent framework

Furthermore, there is a lack of in depth engagement with primary Arabic sources in contemporary discussions, which limits the scholarly rigor of such studies. This research seeks to fill this gap by providing a comprehensive, principle based, and analytically rigorous study of digital financial transactions within the framework of Hanafi jurisprudence.

MATERIALS AND METHODS

This study adopts a normative, analytical, and اصولي methodology to examine contemporary digital financial transactions within the framework of Hanafi jurisprudence. The complexity of modern digital systems requires a methodological approach that is not limited to descriptive analysis but is deeply rooted in classical legal theory and capable of addressing emerging financial realities. At the foundational level, this research is based on the primary sources of Islamic law, namely the Quran and Hadith. These sources provide the ethical and legal principles that govern all financial transactions. The Quran (2: 275) establishes the legitimacy of trade in the verse:

واحل الله البيع وحرم الربا

This verse serves as the primary legal foundation for all commercial dealings. Similarly, the Prophetic traditions provide essential guidance regarding fairness, consent, and ethical conduct. The Prophet صلى الله عليه وسلم said (al Bukhari, 2112; 2002: Ibn Majah, 2341; 2000):

البيعان بالخيار ما لم يتفرقا
لا ضرر ولا ضرار

These narrations establish the importance of consent and the prevention of harm in all transactions. In addition to primary sources, the study relies extensively on classical Hanafi jurisprudential texts. Works such as al Hidayah, Badai al Sanai, al Mabsut, and Radd al Muhtar are analyzed through close textual reading in order to extract the اصول and قواعد governing financial transactions. The juristic principle (al Kasani, 1986):

الاصل في البيوع الاباحة الا ما ورد الشرع بتحريمه

Forms a central methodological basis of this study. This principle allows new forms of transactions to be evaluated within a presumption of permissibility, provided that they do not contain prohibited elements. The study also employs اصول الفقه as a key analytical tool. Legal maxims such as (al Sarakhsi, 1993):

الضرر يزال
الثابت بالعرف كالثابت بالنص

A central methodological component of this research is the process of تطبيق, or application. After establishing the relevant juristic principles, the study applies them to contemporary digital financial practices. This includes online transactions, electronic contracts, and digital currencies. Each issue is analyzed by identifying its essential characteristics and comparing them with analogous cases in classical jurisprudence. The study also incorporates a comparative analytical approach. While the primary focus remains on Hanafi jurisprudence, contemporary discussions in Islamic finance and digital economy are critically examined. This allows for a deeper understanding of current debates and highlights the limitations of existing approaches. Another important aspect of the methodology is the rejection of purely fatwa based analysis. Instead of relying on isolated rulings, the study emphasizes اصولي reasoning and seeks to develop a coherent analytical framework. This approach ensures that the research contributes to the development of Islamic legal thought rather than merely reproducing existing opinions. Furthermore, the study recognizes the role of intention in legal evaluation. The Prophet صلى الله عليه وسلم said (al Bukhari, 1; 2002):

إنما الأعمال بالنيات

This principle is particularly relevant in the context of automated digital transactions, where intention may be established at the stage of system design rather than execution. The scope of the study is deliberately defined to ensure analytical clarity. It focuses on three major areas of digital financial transactions: online transactions, electronic contracts, and digital currencies. Broader macroeconomic issues are excluded in order to maintain a focused and in depth analysis.

In summary, the methodology of this research is based on four key components. First, reliance on primary Islamic sources. Second, detailed analysis of classical Hanafi jurisprudence. Third, application of juristic

principles to modern financial practices. Fourth, critical engagement with contemporary scholarship. Through this integrated approach, the study aims to provide a comprehensive and اصولي analysis of digital financial transactions.

THEORETICAL FRAMEWORK OF HANAFI FIQH

Principle of permissibility in transactions

Hanafi jurisprudence establishes a foundational principle that governs all financial transactions, namely that permissibility is the الأصل in commercial dealings. This principle is articulated by classical jurists in the following statement (al Kasani, 1986):

الأصل في البيوع الإباحة إلا ما ورد الشرع بتحريمه

This principle reflects the inherent flexibility of Islamic commercial law. It allows for the inclusion of new forms of transactions, including those emerging in the digital economy, as long as they do not involve prohibited elements such as riba, gharar, or deception. This openness distinguishes Islamic law from rigid legal systems, as it enables jurists to engage with evolving economic realities without compromising foundational values.

Conditions of valid contract (Ijab And Qabul)

A valid contract in Hanafi jurisprudence is based on the presence of ijab and qabul, which signify mutual consent. Imam al Sarakhsi (1993) states:

وينعقد البيع بالإيجاب والقبول إذا وجد التراضي

This establishes that the essence of a contract lies in mutual agreement rather than specific forms of expression. The jurists further recognized that consent can be expressed in various ways. Imam al Kasani (1986) writes:

والكتابة تقوم مقام الخطاب في العقود

This principle allows written and nonverbal forms of communication to serve as valid expressions of agreement, which is highly relevant in digital transactions where contracts are formed electronically.

Concept of mal (wealth)

The classification of an object as مال is central to determining the validity of financial transactions. Imam al Sarakhsi (1993) defines مال as:

المال ما يميل إليه الطبع ويمكن ادخاره لوقت الحاجة

This definition indicates that wealth must possess value and utility, and must be capable of being stored for future use. The concept of مال متقوم further requires that the object be permissible in Shariah and recognized as valuable. This principle becomes critical when analyzing digital assets and crypto currencies.

Concept of qabd (possession)

Possession is a key element in the completion of ownership. Ibn Abidin (2003) states:

والقبض يختلف باختلاف الأشياء

This principle indicates that possession is not a fixed concept but varies according to the nature of the object. In classical jurisprudence, possession could be physical or constructive. This flexibility allows the concept of qabd to be extended to digital contexts, where control may be established through access rather than physical transfer.

Prohibition of gharar (uncertainty)

Hanafi jurisprudence strictly prohibits transactions involving excessive uncertainty. Imam al Kasani (1986) states:

ولا يجوز بيع ما فيه غرر فاحش

This principle ensures that transactions must be based on clarity and certainty. The prohibition of gharar is closely linked to the objective of preventing disputes and protecting the rights of both parties. In digital transactions, this principle becomes highly relevant due to the potential for ambiguity and lack of transparency.

Prohibition of riba

The prohibition of riba is one of the most fundamental principles of Islamic finance. The Quran (2:275) states:

وحرم الربا

Riba represents unjustified increase and exploitation in financial dealings. This prohibition extends to all forms of financial transactions, including those conducted through digital platforms.

Role of custom (urf)

Hanafi jurisprudence recognizes the importance of custom in shaping legal rulings. Imam al Sarakhsi (1993) states:

الثابت بالعرف كالثابت بالنص

This principle allows customary practices to be considered in legal evaluation, provided that they do not contradict Shariah principles. In the context of digital transactions, the widespread acceptance of online trade and electronic communication can be considered a valid form of custom.

Principle of harm prevention

The prevention of harm is a fundamental objective of Islamic law. The Prophet صلى الله عليه وسلم said (Ibn Majah, 2341; 2000):

لا ضرر ولا ضرار

This principle requires that all transactions be structured in a way that avoids harm and injustice. In digital financial systems, this principle plays a critical role in

addressing issues such as fraud, manipulation, and exploitation.

Online transactions in the light of hanafi jurisprudence

The rise of e commerce has fundamentally transformed the nature of commercial exchange. Transactions are now conducted through digital platforms where physical presence, direct inspection, and immediate delivery are often absent. This transformation raises significant juristic questions regarding the validity of such transactions in the framework of Hanafi jurisprudence. A fundamental requirement in Hanafi law is that the subject matter of sale must be clearly known. Imam al Kasani (1986) states:

ومن شرط صحة البيع أن يكون المبيع معلوما علما يمنع المنازعة

This establishes that the validity of a transaction depends on sufficient knowledge that prevents dispute. In online transactions, although physical inspection is absent, detailed descriptions, specifications, and images can fulfill this requirement if they eliminate ambiguity.

Sale of unseen goods (bay al ghaib)

Hanafi jurists explicitly allowed the sale of unseen goods under certain conditions. Imam al Marghinani (2000) states:

ويجوز بيع الغائب إذا وصف وصفا يرفع الجهالة

This principle directly supports the permissibility of e commerce. The key condition is the removal of ignorance through accurate description.

Khiyar al ruya (option of inspection)

Islamic law provides protection to the buyer through the doctrine of khiyar al ruya. Ibn Abidin (2003) states:

من اشترى شيئا لم يره فله الخيار إذا رآه

This ensures that the buyer retains the right to reject the product upon inspection. Modern return and refund policies in online platforms reflect this classical principle and strengthen the permissibility of such transactions.

Deferred delivery and salam analogy

Online transactions often involve immediate payment and delayed delivery. This structure resembles the classical contract of salam. Imam al Kasani (1986) states:

السلم بيع أجل بعاجل

This indicates that deferred delivery does not invalidate a transaction if conditions are clearly defined. Thus, e commerce transactions can be analogically validated through the framework of salam.

Role of custom in online trade

Custom plays a significant role in Hanafi jurisprudence. Imam al Sarakhsi (1993) states:

الثابت بالعرف كالثابت بالنص

The widespread acceptance of online transactions establishes them as a recognized custom. Therefore, digital trade practices gain legitimacy through عرف, provided they do not contradict Shariah principles.

Fraud and misrepresentation (tadlis)

One of the major concerns in e commerce is deception. The Prophet صلى الله عليه وسلم said (Muslim, 102; 2000):

من غشنا فليس منا

Hanafi jurists also addressed this issue. Imam al Kasani (1986) states:

وإن كان فيه تدليس كان للمشتري الخيار

This ensures that any transaction involving deception is subject to annulment.

Consumer protection and risk

Hanafi jurisprudence emphasizes fairness and protection of both parties. The principle of clarity, consent, and absence of exploitation forms the basis of consumer protection. The requirement of removing ambiguity ensures that buyers are not exposed to undue risk. This aligns with modern consumer protection mechanisms in digital markets.

Application of harm principle

The principle of preventing harm is central to Islamic law. The Prophet صلى الله عليه وسلم said (Ibn Majah, 2341; 2000):

لا ضرر ولا ضرار

This principle requires that digital transactions be structured in a way that eliminates harm and ensures justice. Any system that leads to exploitation, fraud, or unfair advantage must be restricted or regulated.

Analytical conclusion of section

A comprehensive analysis of Hanafi jurisprudence demonstrates that online transactions are not inherently problematic. Rather, they can be accommodated within the existing legal framework provided that essential principles are upheld.

These include:

- clarity of subject matter
- mutual consent
- absence of deception
- protection of buyer rights
- avoidance of harm

The flexibility of Hanafi legal theory allows classical concepts such as bay al ghaib, khiyar al ruya, and salam to be applied effectively to modern digital commerce.

Electronic contracts and automated agreements in hanafi jurisprudence

The rapid development of digital technologies has introduced new forms of contractual arrangements, including electronic contracts and automated agreements executed through algorithms and artificial intelligence. Unlike traditional contracts, these agreements may be concluded without direct human interaction at the moment of execution, raising fundamental juristic questions regarding validity, intention, and responsibility.

Concept of ijab and qabul in digital form

In Hanafi jurisprudence, the validity of a contract depends on ijab and qabul, which signify mutual consent. Imam al Sarakhsi (1993) states:

وينعقد البيع بالإيجاب والقبول إذا وجد التراضي

This establishes that the essence of a contract lies in consent rather than physical form.

Therefore, in digital environments, actions such as clicking “accept” or confirming terms can be interpreted as valid expressions of ijab and qabul, as they clearly indicate agreement.

VALIDITY OF WRITTEN AND ELECTRONIC AGREEMENTS

Hanafi jurists recognized that written communication can substitute verbal agreement. Imam al Kasani (1986) states:

والكتابة تقوم مقام الخطاب في العقود

This principle provides a strong basis for validating electronic contracts, emails, and online agreements.

Thus, digital documentation fulfills the requirement of contractual expression.

Automated contracts and AI systems

A more complex issue arises when contracts are executed automatically by systems without direct human intervention. In such cases, the question is whether a contract can be valid if it is performed by a machine.

From a Hanafi perspective, such systems can be understood as tools executing pre-defined instructions rather than independent agents. The validity of the contract is therefore linked to the original human intention.

Intention (niyyah) in digital transactions

The role of intention is central in Islamic law. The Prophet صلى الله عليه وسلم said (al Bukhari, 1; 2002):

إنما الأعمال بالنيات

This hadith establishes that actions are judged by intentions. In automated contracts, intention exists at the

stage of programming or authorization. When a user sets conditions for execution, this prior intention governs subsequent automated actions.

Agency (wakalah) and digital systems

The concept of wakalah provides a strong analogy for understanding automated systems. Imam al Kasani (1986) states:

الوكالة إقامة الغير مقام النفس في التصرف

This indicates that an agent acts on behalf of the principal.

Digital systems can be viewed as tools performing functions similar to agents, executing instructions defined by human users.

Error and system malfunction

A significant concern in automated systems is the possibility of error. Technical faults or incorrect programming may lead to unintended transactions. Hanafi jurisprudence recognizes the impact of error on contractual validity. If a contract is based on fundamental mistake, it may be subject to annulment. This principle ensures that justice is maintained even in technologically complex environments.

Ethical concerns in automation

Beyond legal validity, ethical considerations play a crucial role. Automated systems may lead to reduced human oversight and increased risk of exploitation.

The Prophet صلى الله عليه وسلم said ((Ibn Majah, 2341; 2000):

لا ضرر ولا ضرار

This principle requires that technological systems must not result in harm or injustice. Therefore, the use of AI in financial transactions must be regulated to ensure fairness, transparency, and accountability. Electronic contracts and automated agreements can be accommodated within Hanafi jurisprudence through the application of established principles.

Key findings include:

- ijab and qabul can be expressed digitally
- written communication validates electronic agreements
- automated systems function as tools or agents
- intention exists at the stage of authorization
- errors must be corrected to ensure justice

This analysis demonstrates that Hanafi jurisprudence is capable of engaging with advanced technological developments while preserving its اصولي integrity.

DIGITAL CURRENCY (CRYPTO CURRENCY) IN THE LIGHT OF HANAFI JURISPRUDENCE

The emergence of digital currencies, particularly crypto currencies, represents a fundamental shift in the concept of money and financial exchange. Unlike traditional currencies, crypto currencies are decentralized, lack physical form, and derive their value from digital networks and market perception. This raises profound juristic questions regarding their classification, permissibility, and compliance with the principles of Hanafi jurisprudence.

Definition of mal in hanafi fiqh

The classification of an asset as مال is the first step in determining its legal status. Imam al Sarakhsi (1993) defines مال as:

المال ما يميل إليه الطبع ويمكن ادخاره لوقت الحاجة

This definition indicates that wealth must possess value and utility, and must be capable of storage.

Similarly, Ibn Abidin (2003) states:

المال ما له قيمة بين الناس

This highlights that value is determined by social recognition.

Classification as mal mutaqawwam

Not every مال is legally valid. For an asset to be مال متقوم, it must be permissible and beneficial. Hanafi jurists distinguish between valid and invalid wealth based on its utility and legality. The question arises whether cryptocurrencies meet this criterion. If they are used for lawful purposes and recognized as valuable, they may qualify as مال متقوم.

Issue of thamaniyyah (monetary nature)

The concept of ثمنية refers to the function of money as a medium of exchange. Classical jurists recognized gold and silver as primary currencies, but also acknowledged that money can evolve based on custom.

Ibn Taymiyyah (1995) states:

الدراهم والدنانير لا تقصد لنفسها بل هي وسيلة إلى التعامل

This indicates that money is not defined by its substance but by its function. Therefore, digital currencies may acquire monetary status if they become widely accepted.

Gharar and volatility

One of the major concerns regarding crypto currencies is volatility. Hanafi jurists prohibited transactions involving excessive uncertainty. Imam al Kasani (1986) states:

ولا يجوز بيع ما فيه غرر فاحش

Extreme price fluctuations may introduce gharar, particularly when transactions are driven by speculation rather than genuine exchange.

Speculation vs real economic activity

Many crypto currency transactions are based on speculation rather than real economic activity. Islamic law distinguishes between legitimate trade and gambling like behavior. Transactions that resemble chance based gain may fall under prohibited categories. This concern aligns with the broader objective of Shariah to promote real economic productivity.

Regulatory and ethical concerns

The decentralized nature of crypto currencies raises concerns regarding regulation, fraud, and misuse.

Islamic law emphasizes accountability and transparency in financial dealings. The Prophet صلى الله عليه وسلم said (Muslim, 102; 2000):

من غشنا فليس منا

This highlights the prohibition of deception, which becomes a major concern in unregulated digital systems.

Comparative juristic opinions

Contemporary scholars differ in their evaluation of crypto currencies.

Some consider them permissible based on:

- recognition as مال
- acceptance in markets
- technological utility

Others consider them problematic due to:

- high volatility
- speculative nature
- lack of intrinsic value

This divergence reflects the complexity of the issue and the need for nuanced analysis.

Analytical conclusion of section

The analysis of digital currencies within Hanafi jurisprudence reveals that their permissibility cannot be determined through a simple binary approach.

Key findings include:

- digital currencies may qualify as مال if socially recognized
- monetary status depends on acceptance and stability
- excessive volatility introduces gharar
- speculation undermines permissibility
- regulatory concerns affect ethical evaluation

Therefore, a case by case analysis is required, grounded in classical principles and contemporary realities.

DISCUSSION

The preceding analysis of online transactions, electronic contracts, and digital currencies reveals that the central challenge in contemporary Islamic finance is not the absence of relevant juristic principles, but rather the absence of a unified and systematic application of those principles. Hanafi jurisprudence, as demonstrated through classical sources, provides a deeply structured and اصولي framework capable of addressing complex financial developments. However, modern applications often fail to fully utilize this framework. A critical examination of online transactions shows that the classical requirement of knowledge, as articulated by Imam al Kasani (1986):

ومن شرط صحة البيع أن يكون المبيع معلوما علما يمنع المنازعة

This demonstrates that classical jurisprudence not only accommodates modern practices but also anticipates their ethical requirements. In the case of electronic contracts, the flexibility of Hanafi jurisprudence becomes even more evident. The recognition of written agreements as valid contractual expressions, as stated (al Kasani, 1986):

والكتابة تقوم مقام الخطاب في العقود

It provides a direct basis for validating digital agreements. Furthermore, the extension of agency principles to automated systems highlights the adaptability of Islamic law. The concept of wakalah allows technological systems to be understood as instruments of human intention rather than independent actors. However, the discussion on digital currencies introduces a higher level of complexity. While the definition of مال allows for a broad interpretation of value, the presence of excessive volatility and speculative behavior raises serious concerns. The prohibition of gharar, as stated (al Kasani, 1986):

ولا يجوز بيع ما فيه غرر فاحش

It serves as a critical معيار in evaluating such transactions. This indicates that not all forms of digital currency can be treated equally; rather, their permissibility depends on their specific characteristics and usage. A comparative analysis of these three domains reveals an important pattern. In both online transactions and electronic contracts, the primary issues relate to form and method, which can be addressed through the flexible principles of Hanafi jurisprudence. In contrast, digital currencies raise questions related to substance and economic reality, which require deeper scrutiny. Another significant observation is the role of custom in shaping legal evaluation. The principle (al Sarakhsi, 1993):

الثابت بالعرف كالثابت بالنص

Plays a crucial role in legitimizing digital transactions that have become widely accepted. However, this principle is not absolute; it operates within the boundaries of Shariah and cannot override explicit prohibition. Furthermore, the principle of harm prevention remains central across all domains. The Prophetic

statement: remains central across all domains. The Prophetic statement (Ibn Majah, 2341; 2000):

لا ضرر ولا ضرار

It provides a unifying ethical معيار for evaluating digital financial practices. Whether in the context of fraud in e commerce, errors in automated contracts, or risks in crypto currency markets, the elimination of harm remains a decisive factor. The discussion also highlights a methodological issue in contemporary scholarship. Much of the existing literature relies heavily on isolated fatawa rather than systematic اصولي analysis. This approach leads to fragmented and sometimes inconsistent conclusions. In contrast, the classical Hanafi method emphasizes coherence, hierarchy of principles, and analogical reasoning.. Therefore, the most significant contribution of this study lies in demonstrating the necessity of returning to اصول as the primary basis for legal evaluation. By reconnecting contemporary issues with foundational juristic principles, it becomes possible to develop consistent and well-grounded responses to modern financial challenges.

From the above discussion, several key insights emerge:

- Hanafi jurisprudence possesses inherent flexibility through اصول
- Digital transactions can be accommodated through principled adaptation
- Not all modern financial innovations are equal in nature
- Ethical considerations remain central to legal evaluation
- Fragmentation in contemporary research must be addressed

CONCLUSION AND RECOMMENDATIONS

The present study has undertaken a comprehensive and اصولي analysis of contemporary digital financial transactions within the framework of Hanafi jurisprudence. By examining online transactions, electronic contracts, and digital currencies, the research has demonstrated that Islamic law possesses a deeply rooted and flexible structure capable of addressing modern financial developments. A central conclusion of this study is that the challenge posed by digital financial systems does not stem from the inadequacy of classical jurisprudence, but rather from the lack of systematic application of its principles in contemporary contexts. Hanafi jurisprudence, as evidenced through foundational texts, provides a coherent framework based on اصول and قواعد that can effectively guide the evaluation of new financial practices. The analysis of online transactions reveals that the absence of physical interaction does not invalidate a transaction as long as the essential conditions of clarity and consent are fulfilled. The principle articulated by Imam al Kasani (:

ومن شرط صحة البيع أن يكون المبيع معلوما علما يمنع المنازعة

It remains fully applicable in digital contexts. Similarly, the doctrine of *khiyar al ruya* provides a strong mechanism for protecting consumer rights in e commerce environments. In the domain of electronic contracts, the study demonstrates that the classical recognition of written agreements, as stated:

والكتابة تقوم مقام الخطاب في العقود

It provides a direct basis for validating digital and automated agreements. The extension of the concept of *wakalah* to technological systems further reinforces the adaptability of Hanafi jurisprudence.

However, the discussion of digital currencies highlights a more complex reality. While such currencies may qualify as *مال* based on social recognition, their volatility and speculative nature raise significant concerns. The principle (al Kasani 1986, Bada'i al Sanai):

ولا يجوز بيع ما فيه غرر فاحش

It serves as a critical criterion in evaluating their permissibility. This indicates that a nuanced and case specific approach is required. Another key finding of this research is the importance of integrating *اصول الفقه* into contemporary analysis. Principles such as (Ibn Majah, 2341; 2000):

الثابت بالعرف كالثابت بالنص

لا ضرر ولا ضرار

It provide a unified ethical and legal framework for evaluating digital financial practices. In light of the findings of this study, several important recommendations can be proposed. First, contemporary scholars should prioritize *اصولي* analysis over reliance on isolated *fatawa*. This will ensure that legal rulings are grounded in a coherent and systematic framework. Second, there is a need for interdisciplinary collaboration between scholars of Islamic jurisprudence and experts in digital technology and finance. Such collaboration will enhance the accuracy and relevance of juristic evaluations. Third, regulatory frameworks should be developed to ensure that digital financial systems operate within the ethical boundaries of Islamic law

This includes addressing issues of fraud, deception, and excessive risk. Fourth, further research should be conducted on emerging financial technologies, particularly in areas where rapid innovation continues to introduce new challenges. Fifth, educational institutions should incorporate modern financial issues into their curricula, enabling future scholars to engage effectively with contemporary realities.

DATA AVAILABILITY

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Addressing of Contemporary Challenges in Political, Economic and Management Fields in Perspective of The Holy Prophet's ﷺ Seerah

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ABSTRACT

In an age marked by armed conflict, economic volatility, political fragmentation, and social insecurity, the need for morally grounded and strategically effective crisis-management models have become increasingly urgent. This article examines the Seerah of Prophet Muhammad ﷺ as a comprehensive framework for crisis management that integrates ethical discipline with practical leadership. Using a qualitative analytical method based on the Quran, Hadith, and classical Seerah sources, the study explores selected Prophetic responses to military threat, economic hardship, and political tension. It argues that the Prophetic model of crisis management is distinguished by its fusion of justice, mercy, consultation, foresight, restraint, and trust in Allah with decisive institutional and strategic action. Through the cases of Badr, Khandaq, the Madinan market, and the Treaty of Hudaybiyyah, the article demonstrates that the Prophet ﷺ addressed crises not merely by temporary control measures, but through moral legitimacy, social cohesion, and long-term stability. The article further contends that the Seerah offers not only devotional inspiration but also a viable ethical-political framework for contemporary governance, public policy, conflict de-escalation, and equitable resource management. It concludes that the Prophetic method remains intellectually significant and practically relevant for modern societies seeking humane and sustainable responses to complex crises.

INTRODUCTION

The contemporary world is characterized by recurring and interconnected crises. Wars devastate populations, inflation erodes livelihoods, political polarization weakens institutions, and competition over resources intensifies local and global instability. Yet modern crisis management frequently suffers from a deep imbalance: it often prioritizes technical control over moral legitimacy, short-term stabilization over long-term justice, and political expediency over human responsibility. This imbalance has generated an urgent need for models of crisis response that combine strategic intelligence with ethical integrity.

Within the Islamic tradition, the Seerah of Prophet Muhammad ﷺ offers a uniquely rich model in this regard.

The life of the Prophet ﷺ presents a sustained record of leadership under pressure: persecution in Makkah, migration to Madinah, military threats, internal tensions, market formation, treaty negotiation, and the management of a rapidly transforming society. These were not abstract moral discussions; they were concrete crises demanding immediate yet principled responses.

The Quran (al-Baqarah 2:155) frames human life itself as a domain of trial:

وَلَنَبْلُوَنَّكُمْ بِشَيْءٍ مِّنَ الْخَوْفِ وَالْجُوعِ وَنَقْصٍ مِّنَ الْأَمْوَالِ
وَالْأَنْفُسِ وَالْأَمْوَالِ

“And it will surely test you with something of fear and hunger and a loss of wealth, lives, and fruits.”

This Quranic worldview does not treat crisis as an exception to moral order; rather, it treats crisis as a test that reveals the depth of moral order. The Prophetic

response to crisis was therefore neither reactive improvisation nor detached idealism. It was a disciplined practice of leadership rooted in revelation, consultation, justice, mercy, and realism. This article argues that crisis management in the Seerah should be understood as an integrated ethical-strategic framework. It seeks to demonstrate that the Prophetic method offers enduring principles for contemporary economic and political crises, particularly where modern responses are weakened by moral fragmentation and purely instrumental thinking. Classical Islamic scholarship contains substantial reflection on governance, justice, public order, and social welfare. Works by al-Mawardi (1996), al-Ghazali (1997), Ibn Taymiyyah, and Ibn Khaldun (2004) discuss the preservation of political order, the ethical responsibilities of rulers, the causes of civilizational decline, and the centrality of justice in sustaining society.

However, these discussions are often presented at the level of political theory, administrative conduct, or moral sociology rather than as a dedicated framework of crisis management derived from the Seerah. Modern scholarship has likewise addressed Islamic leadership, maqasid al-shari'ah, Islamic economics, and conflict resolution. Some contemporary writers have highlighted the Prophet's ﷺ qualities of shura, sabr, mercy, and fairness, while others have examined specific domains such as battlefield ethics, market regulation, or peace treaties. Yet much of this literature remains fragmented. Military ethics are often studied apart from economic ethics, and political foresight is often separated from theological and moral foundations. A further limitation in many modern writings is methodological. Some studies remain descriptive and devotional, praising the Prophet ﷺ without sufficiently analyzing how moral principles were operationalized in concrete crises. Others extract "leadership lessons" in a managerial style but underplay the revelatory and normative dimensions that give those lessons their legitimacy within the Islamic tradition.

This article attempts to address that gap by reading selected Prophetic episodes as components of a unified crisis-management paradigm. Its concern is not merely to celebrate the Seerah, but to analyze how the Prophet ﷺ responded to crises in ways that preserved moral legitimacy while producing strategic stability.

MATERIALS AND METHODS

This study adopts a qualitative analytical methodology. Its primary sources are the Quran, authentic Hadith, and major classical Seerah and historical works, including Ibn Hisham (2001), al-Tabari (1999), and Ibn Kathir (2003). The article selects representative crisis episodes from the life of the Prophet Muhammad ﷺ and analyzes them to identify recurring principles of crisis management. The method operates in three stages. First, relevant Quranic and Hadith texts are used to establish the ethical

foundations of crisis response in Islam. Second, selected events from the Seerah are examined as case studies of leadership under military, economic, and political pressure. Third, these principles are brought into dialogue with contemporary economic and political challenges. The scope of the article is analytical rather than exhaustive. It does not attempt to catalogue every crisis in the Seerah, nor does it argue for a simplistic transplantation of seventh-century Arabia into modern geopolitical structures. Rather, it seeks to identify normative principles and strategic patterns whose relevance extends beyond their original historical setting.

THE ETHICAL FOUNDATIONS OF PROPHETIC CRISIS MANAGEMENT

The Prophetic model begins from the premise that crisis never legitimizes moral collapse. In many modern settings, crisis becomes the excuse for injustice, manipulation, and exceptional abuse. By contrast, the Quranic framework insists that pressure increases moral responsibility rather than suspending it. Allah commands:

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ

"Indeed, Allah commands justice and excellence." (al-Nahl 16:90). Justice is not reserved for times of calm; it is most necessary in times of turmoil. Likewise, the Quran establishes consultation as a principle of collective order:

وَأْمُرْهُمْ شُورَىٰ بَيْنَهُمْ

"And their affairs are conducted by mutual consultation." (al-Shura 42:38). The Prophet ﷺ embodied this principle in moments of grave uncertainty, demonstrating that crisis leadership is not identical with authoritarian control. Consultation in the Prophetic model generates participation, trust, legitimacy, and practical wisdom. The Hadith literature reinforces this ethical framework. The Prophet ﷺ said:

كُلُّكُمْ رَاعٍ وَكُلُّكُمْ مَسْئُولٌ عَنْ رَعِيَّتِهِ

"Each of you is a shepherd, and each of you is responsible for his flock." (al-Bukhari, 2002; Sahih Muslim, 1955; 2000, 20007). This narration places responsibility at the center of authority. Leadership, therefore, is not domination over the vulnerable but accountability before Allah regarding them. Another crucial element is restraint. The Quran commands:

وَلَا تَعْتَدُوا إِنَّ اللَّهَ لَا يُحِبُّ الْمُعْتَدِينَ

"Do not transgress; indeed, Allah does not love the transgressors." (al-Baqarah 2:190). This command establishes a permanent limit: even when confronting aggression, Muslims may not become aggressors. In crisis, power must remain disciplined by moral law.

MILITARY CRISIS MANAGEMENT IN THE SEERAH

Badr: leadership under existential threat

The Battle of Badr represents one of the earliest and most severe military crises faced by the Muslim community. The Muslims were materially underprepared and numerically inferior. Yet the Prophet ﷺ did not respond with despair or panic. He gathered intelligence, organized ranks, consulted his companions, selected position carefully, and nurtured moral confidence. This episode reflects a defining feature of Prophetic crisis management: the union of tawakkul and tadbir, trust in Allah and deliberate planning. The Prophet ﷺ made dua with utmost humility, yet he did not abandon preparation. His conduct at Badr demonstrates that spiritual reliance in Islam is not fatalism; it is morally anchored action under divine awareness. The Quran's account of Badr also highlights how crisis may become the site of collective moral formation:

إِذْ تَسْتَغِيثُونَ رَبَّكُمْ فَاسْتَجَابَ لَكُمْ

"When you sought help from your Lord, and He answered you." (al-Anfal 8:9) The event was thus not merely military; it was pedagogical, spiritual, and communal.

Khandaq: adaptation, consultation, and collective resilience

The Battle of the Trench illustrates another dimension of Prophetic crisis response: adaptive strategy. Faced with a coalition threat to Madinah, the Prophet ﷺ adopted the suggestion of Salman al-Farisi رضى الله عنه to dig a trench around the city. This was an innovative defensive measure not native to the customary Arab battlefield environment. The significance of this episode lies not only in the tactic itself, but in what it reveals about leadership. The Prophet ﷺ remained open to expertise, welcomed useful innovation, and mobilized the community collectively in implementing the strategy. This is an important lesson: fidelity to revelation does not exclude practical creativity. Rather, revelation frames the ethical ends within which sound human judgment operates. The event also displayed emotional steadiness under siege. The Quran describes the ordeal vividly:

وَزُلْزِلُوا زَلْزَالًا شَدِيدًا

"And they were shaken with a severe shaking." (al-Ahzab 33:11). Yet the Prophetic response transformed fear into disciplined endurance.

Ethics of war and protection of non-combatants

The Prophet ﷺ also established clear ethical limits in warfare. He said: The Prophet ﷺ prohibited the killing of women and children in war:

فَنَهَى رَسُولُ اللَّهِ ﷺ عَنْ قَتْلِ النِّسَاءِ وَالصِّبْيَانِ

"Do not kill women or children." (Muslim, 1744b; 1955).

In other narrations, he forbade killing monks in their places of worship and condemned mutilation and treachery. These instructions are not marginal details; they are foundational to Islamic crisis ethics. The Prophetic model rejects the logic that existential threat permits total violence. Victory purchased through moral disintegration is not true victory. This has enduring relevance for modern warfare, especially in debates over civilian immunity, proportionality, and the ethics of force.

ECONOMIC CRISIS MANAGEMENT AND DISTRIBUTIVE JUSTICE

Economic hardship in the early Muslim community was a recurring reality. Migration to Madinah created pressures of settlement, livelihood, and redistribution. The Prophetic response did not reduce economic management to either pious passivity or laissez-faire disorder. Instead, it combined moral discipline with institutional intervention. The Quran warns against excess:

وَلَا تُسْرِفُوا إِنَّهُ لَا يُحِبُّ الْمُسْرِفِينَ

"Do not be excessive; indeed, He does not love the excessive." (al-An'am 6:141). Moderation here is not only a private virtue but a social principle. In times of scarcity, consumer excess and elite waste deepens collective suffering. Likewise, the obligation of zakah and the encouragement of sadaqah functioned as mechanisms of economic stabilization, not merely acts of personal generosity. Wealth in Islam is morally conditioned by duty. The Quran states regarding the believers' wealth:

وَفِي أَمْوَالِهِمْ حَقٌّ لِّلسَّائِلِ وَالْمَحْرُومِ

"And in their wealth there is a due share for the beggar and the deprived." (al-Dhariyat 51:19). This transforms the poor from passive recipients of kindness into bearers of a recognized claim.

The madinan market and ethical regulation

The Prophet ﷺ established a market in Madinah that was intended to be open, fair, and free from unjust domination. This institutional step reveals the Prophetic understanding that markets require moral structure. Commerce is permissible and productive, but it must not become a site of monopolistic abuse, deception, or exclusion. The Prophet ﷺ condemned hoarding in clear terms:

مَنْ اخْتَزَرَ فَهُوَ خَاطِي

"Whoever hoards is a sinner." (Muslim, 1605a; 2000). He also forbade fraudulent market behavior. When he passed by a pile of food and discovered moisture hidden beneath the surface, he said:

مَنْ عَشَّنَ فَلَيْسَ مِنِّي

"Whoever cheats is not from us." (Muslim, 102; 2007). These narrations show that the Prophet ﷺ did not treat the market as a morally neutral zone. Economic crisis management in the Seerah rests on the principle that

injustice in exchange is a public wrong. Exploitation during scarcity is not cleverness; it is sin.

Brotherhood and social solidarity

The muakhah between the Muhajirun and the Ansar further illustrates the social dimension of economic crisis response. Rather than allowing migration to generate fragmentation or competition, the Prophet ﷺ built an ethic of brotherhood that eased redistribution and preserved dignity. In this respect, social cohesion itself became a form of crisis infrastructure.

POLITICAL CRISIS MANAGEMENT AND THE TREATY OF HUDAYBIYYAH

One of the most remarkable demonstrations of Prophetic political crisis management is the Treaty of Hudaibiyyah. On the surface, many companions found its terms difficult to accept. Some clauses appeared humiliating or one-sided, and the emotional atmosphere was charged with disappointment. Yet the Prophet ﷺ accepted the treaty because he perceived a wider horizon of benefit beyond immediate sentiment. The Quran described the treaty in striking terms:

إِنَّا فَتَحْنَا لَكَ فَتْحًا مُبِينًا

“Indeed, we have granted you a clear victory.” (al-Fath 48:1). The wording itself is instructive: what appeared to many as concession was, in divine evaluation, victory. Hudaibiyyah demonstrates several foundational principles. First, crisis leadership must distinguish between symbolic emotion and substantive benefit. Second, de-escalation can be more transformative than confrontation. Third, temporary concession is not equivalent to defeat when it serves long-term justice and stability. In contemporary political life, many leaders are trapped by performative strength, populist anger, and honor-driven rhetoric. The Prophetic example offers a corrective. True leadership is not the refusal of compromise at all costs; it is the disciplined ability to choose the more beneficial path even when it is temporarily misunderstood.

CONTEMPORARY RELEVANCE OF THE PROPHETIC MODEL

The relevance of the Seerah today lies not in mechanical imitation but in principled application. Modern crises differ in scale, technology, and institutional complexity, yet they continue to be driven by familiar human failures: greed, fear, injustice, shortsightedness, polarization, and abuse of power. The Prophetic model offers at least six enduring principles for modern crisis management: First, moral restraint: no emergency justifies transgression without limit. Second, consultation: legitimacy and

wisdom are strengthened through collective deliberation. Third, openness to expertise: useful knowledge should be welcomed regardless of origin, as demonstrated in Khandaq. Fourth, economic justice: markets and resources must remain accountable to moral law. Fifth, long-term strategic vision: as Hudaibiyyah shows, immediate appearances do not exhaust political reality. Sixth, spiritual accountability: leadership is answerable before Allah, not merely before institutions or audiences. These principles challenge both technocratic and authoritarian models of crisis management. They suggest that durable solutions require more than administrative capacity; they require moral credibility, public trust, distributive fairness, and disciplined leadership.

CONCLUSION

The Seerah of Prophet Muhammad ﷺ provides a coherent and profound model of crisis management in which ethics and strategy are inseparably joined. Whether confronting military threat, economic hardship, or political tension, the Prophet ﷺ neither abandoned principle under pressure nor reduced leadership to pious idealism detached from reality. Rather, he governed crises through consultation, restraint, foresight, justice, mercy, and trust in Allah. The cases of Badr, Khandaq, the Madinan market, and Hudaibiyyah reveal that the Prophetic method was not reactive improvisation. It was a principled system of leadership that preserved social cohesion, moral legitimacy, and long-term stability. In an age where many crisis responses are marked by excess, exploitation, and ethical erosion, the Prophetic example remains not only spiritually inspiring but intellectually urgent. For contemporary societies, the greatest lesson of the Seerah may be this: crisis is never merely a managerial problem. It is a moral test. A society may control disorder and still fail ethically; it may gain power and lose justice; it may stabilize prices and destroy solidarity. The Prophetic model refuses such hollow success. It insists that true crisis management must protect both order and conscience.

DATA AVAILABILITY

Data will be made available on a fair request to the corresponding author

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Not applicable to this paper.

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The Crisis of the Heart in the Age of Screens: An Islamic Study of Attention, Tazkiyah al-Nafs, Haya, and Inner Moral Discipline

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ABSTRACT

This article examines the contemporary screen environment through the Islamic conception of the heart as the center of perception, moral awareness, and spiritual transformation. It argues that the age of screens should not be understood merely in terms of convenience or technological progress, since prolonged digital immersion increasingly affects attention, sleep, emotional regulation, social conduct, and inward discipline. Read through Qur'anic anthropology and Prophetic guidance, this condition appears not simply as distraction but as a deeper crisis of the heart, particularly in light of the verses. The force of this verse lies in its distinction between sensory possession and inward comprehension. A person may see, hear, consume vast amounts of content, and yet remain spiritually unresponsive. This observation has unusual force in the digital age, which often combines abundance of information with poverty of reflection. For that reason, the most adequate Islamic response is neither technophobia nor uncritical celebration of digital convenience. It is disciplined inhabitation. The heart must be protected through dhikr, muhasabah, tazkiyah al-nafs, disciplined sight, guarded time, and renewed haya' (Qur'an 13:28; Qur'an 24:30; al-Ghazali, 1998; Ibn al-Qayyim, 1996). Only then can the Muslim benefit from technology without allowing technology to become a means through which the nafs is strengthened, heedlessness is normalized, and inward seriousness is lost. The central question of the age is therefore not whether screens are present, but whether the heart remains morally sovereign in their presence.

INTRODUCTION

Digital excess may intensify ghaflah, weaken contemplation, diminish haya', and erode self-governance. While engaging scientific literature with methodological caution, the study notes showed meaningful associations between excessive screen exposure, poor sleep, anxiety, and attentional strain (Stiglic and Viner, 2019; Santos et al., 2023; Gomes and Goldman, 2024). It concludes that Islam offers not a rejection of technology, but a disciplined framework of inward reform through dhikr, muhasabah, guarded sight, regulated time, and purification of the self.

إِنَّ لِّسْمَعِ وَالْبَصَرِ وَالْفُؤَادِ كُلُّ أُولَئِكَ كَانَ عَنْهُ مَسْئُولًا

“Indeed, the hearing, the sight, and the heart—each of these shall be questioned” (Qur'an 17:36; Abdel Haleem, 2004), and

أَلَا بِذِكْرِ اللَّهِ تَطْمَئِنُّ الْقُلُوبُ

“Surely, in the remembrance of Allah do hearts find rest” (Qur'an 13:28; Abdel Haleem, 2004). The article further draws on the Prophetic statement,

أَلَا وَهِيَ الْقَلْبُ... أَلَا وَإِنَّ فِي الْجَسَدِ مُضْغَةً

“Indeed, in the body there is a piece of flesh... truly, it is the heart,” (al-Bukhari, 52; 2001, Muslim, 1599a; 1955). The screen has become one of the defining structures of modern life. It no longer functions only as a neutral medium through which information passes. It has become an environment in which perception, reaction, desire, memory, and self-presentation are continuously shaped. Human beings wake to screens, work through them, socialize through them, rest with them, and often carry them into the final moments before sleep. Such saturation changes the conditions of moral and psychological life. It

normalizes interruption, multiplies visual exposure, and reduces the spaces once available for stillness, reflection, and inward recollection. For that reason, the question of screens cannot be reduced to convenience or habit. It must be studied as a question of human formation (Carr, 2010; Turkle, 2015; Williams, 2018). Contemporary research increasingly reports associations between heavier screen use and poorer sleep, weakened well-being, anxiety, and attention problems, even while many researchers remain careful about overclaiming causation (Ophir et al., 2009; Ward et al., 2017; Orben and Przybylski, 2019; Stiglic and Viner, 2019; Santos et al., 2023). From an Islamic perspective, the issue becomes more serious because the primary site of injury is not only time or mood, but the heart. The Qur'an speaks of the heart not merely as an emotional metaphor, but as a faculty of discernment and accountability. Allah Most High says (Qur'an 17:36; Abdel Haleem, 2004):

وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهِ عِلْمٌ إِنَّ السَّمْعَ وَالْبَصَرَ وَالْفُؤَادَ كُلُّ أُولَٰئِكَ كَانَ عَنْهُ مَسْئُولًا

This verse places hearing, sight, and the heart under moral responsibility. In another verse, Allah says (Qur'an 13:28; Abdel Haleem, 2004):

أَلَا بِذِكْرِ اللَّهِ تَطْمَئِنُّ الْقُلُوبُ

The verse does not present tranquillity as the result of endless stimulation, but of remembrance. Together, these verses establish an anthropology in which sensory intake and inward condition are inseparably related. The digital problem, therefore, is not simply that people are busy; it is that the sensory and cognitive order of life is being reorganized in ways that may weaken receptivity to remembrance, contemplation, and moral steadiness. The purpose of this article is not to condemn technology in a simplistic way, nor to romanticize a pre-digital past. Its aim is to ask how the age of screens should be understood when read through the Islamic discourse of qalb, nafs, ghaflah, haya', and tazkiyah. This makes the inquiry both classical and contemporary: classical in its conceptual resources and contemporary in its application.

MATERIALS AND METHODS

This article adopts an interpretive and analytical method. It proceeds in four stages. First, it identifies selected Qur'anic and Prophetic texts relevant to attention, moral intake, modesty, remembrance, and purification. Second, it situates those texts within the conceptual architecture of classical Islamic moral psychology, especially the literature of the heart, the nafs, and tazkiyah al-nafs. Third, it brings that framework into conversation with selected contemporary scientific research on screen exposure, sleep, anxiety, stress, and attention. Fourth, it proposes an Islamic response grounded in inward reform rather than technological withdrawal. The scope of the article is deliberately limited. It does not claim that every form of screen use is harmful. It does not deny the real

benefits of digital tools in education, research, communication, and da'wah. It also avoids simplistic causal language, since much of the current scientific literature reports associations, elevated risks, or complex bidirectional relationships rather than a single universal causal mechanism (Orben and Przybylski, 2019; Stiglic and Viner, 2019; Santos et al., 2023). Yet such caution does not weaken the argument. It strengthens it. The cumulative evidence is sufficient to justify serious concern, and the Islamic moral framework is sufficiently rich to interpret that concern at a deeper level than psychology alone.

THE HEART IN QUR'ANIC ANTHROPOLOGY

Any serious Islamic treatment of modern distraction must begin with the qalb. In Qur'anic discourse, the heart is not a sentimental ornament. It is a faculty of perception and moral understanding. One of the clearest verses is (Qur'an 7:179; Abdel Haleem, 2004):

لَهُمْ قُلُوبٌ لَا يَفْقَهُونَ بِهَا وَلَهُمْ أَعْيُنٌ لَا يُبْصِرُونَ بِهَا وَلَهُمْ آذَانٌ لَا يَسْمَعُونَ بِهَا أُولَٰئِكَ كَالْأَنْعَامِ بَلْ هُمْ أَضَلُّ أُولَٰئِكَ هُمُ الْغَافِلُونَ

The Prophetic Sunnah confirms the governing place of the heart in even more explicit form. The Prophet said (al-Bukhari, 52; 2001; Muslim, 1599a ; 1955):

أَلَا وَإِنَّ فِي الْجَسَدِ مُضَغَةً، إِذَا صَلَحَتْ صَلَحَ الْجَسَدُ كُلُّهُ، وَإِذَا فَسَدَتْ فَسَدَ الْجَسَدُ كُلُّهُ، أَلَا وَهِيَ الْقَلْبُ

This hadith establishes that the outward life is governed by inward condition. Action, restraint, judgment, speech, and desire do not stand apart from the heart; they emerge from it. Accordingly, any environment that persistently unsettles attention, agitates desire, weakens self-command, and normalizes inner restlessness is acting not only upon conduct but upon the very centre from which conduct proceeds.

CLASSICAL ISLAMIC FRAMEWORK: QALB, NAFS, AND TAZKIYAH

A serious article at this level cannot rely on isolated quotations alone. It must show how the issue fits within the wider architecture of the tradition. In classical Islamic thought, the heart is discussed alongside the nafs, the intellect, desire, intention, and moral discipline. Abu Hamid al-Ghazali's *Ihya' 'Ulum al-Din* treats the heart as the governing inward reality of the human being and repeatedly links moral failure to inner corruption rather than outward form alone (al-Ghazali, 1998). Ibn al-Qayyim's *Madarij al-Salikin* develops a rich spiritual psychology in which heedlessness, vanity, repentance, vigilance, sincerity, and desire are not passing moods but structuring conditions of the inward path (Ibn al-Qayyim, 1996). Al-Raghib al-Isfahani's *al-Dhari'ah ila Makarim al-Shari'ah* likewise places moral excellence within a

framework of disciplined inward cultivation (al-Raghib al-Isfahani, 2007). These sources matter because they prevent the present discussion from collapsing into secular therapeutic language. The issue here is not merely wellness, but the ordered or disordered condition of the self before Allah. This is where tazkiyah al-nafs becomes essential. The Qur'an says (Qur'an 91:9–10; Abdel Haleem, 2004):

قَدْ أَفْلَحَ مَنْ زَكَّاهَا ۖ وَقَدْ خَابَ مَنْ دَسَّاهَا

The verse makes purification and corruption the axis of success and failure. Tazkiyah is therefore not an optional devotional refinement. It is a condition of human felicity. In the context of screen culture, the relevance is immediate. If the digital environment repeatedly stimulates desire, disperses concentration, weakens modesty, and invites self-display, then it directly concerns the purification or corruption of the nafs. The device itself is not the moral agent; the deeper issue is whether the nafs remains governed by taqwa and discipline, or becomes increasingly habituated to novelty, impulse, and external validation.

GHAFLAH AS THE SPIRITUAL LOGIC OF DIGITAL EXCESS

Among the classical Islamic concepts most capable of interpreting the present condition is ghaflah. Ghaflah is more than casual forgetfulness. It refers to a state in which the heart becomes occupied by surfaces and loses attentiveness to truth, accountability, and divine presence. Screen culture intensifies ghaflah because it trains the self to prefer immediacy over depth, reaction over reflection, and perpetual contact over reflective distance.

A person may remain busy, informed, and socially connected while inwardly losing seriousness, stillness, and moral clarity.

This is why the screen problem cannot be defined only by clearly immoral content. Even lawful or educational content, when consumed excessively and without discipline, may cultivate scattered attention and shallow receptivity. The issue is not only what is viewed, but the form of viewing itself: hurried, fragmented, repetitive, and emotionally manipulative. In Islamic terms, one danger of such repetition is that it accustoms the heart to movement without depth and reaction without inward digestion. Ghaflah in this sense is not only verbal forgetfulness of Allah. It is the loss of sustained inward presence. The Prophetic teaching

مِنْ خُسْنِ إِسْلَامِ الْمَرْءِ تَرْكُهُ مَا لَا يَغْنِيهِ

It acquires striking relevance here (al-Nawawi, 12; 2007). Modern platforms are designed to persuade the user that everything concerns him: every quarrel, every rumor, every image, every trend, every emotional wave. The hadith teaches the opposite discipline. It trains the believer to refuse needless involvement and to preserve moral energy for what is weighty. In the age of the feed,

this is not a small courtesy. It is a form of spiritual resistance.

HAYA' AND THE ETHICS OF VISIBILITY

One of the most important categories for this discussion is haya'. Screen culture does not only distract; it reorganizes visibility. It rewards self-exposure, continuous self-curation, and external validation. In this environment, haya' must be understood as more than a narrow social modesty. It is a moral discipline that regulates what one reveals, what one seeks, what one normalizes, and how one inhabits the gaze of others. The Prophet said that modesty is a branch of faith, and in another narration that haya' brings nothing except good (al-Bukhari, 9, 6117 and 6118; 2001; Muslim, 35b; 1955). These hadiths show that haya' is not an accessory to iman but one of its active expressions. If haya' belongs to faith, then the erosion of shame, reserve, and reverence is not socially trivial. It is spiritually consequential. In digital environments, where the self can be constantly displayed, measured, and compared, the weakening of haya' does not remain confined to dress or speech. It extends to habits of exposure, appetite for spectacle, voyeurism, and the subtle replacement of sincerity with visibility. The Qur'anic command regarding the gaze deepens this point (Qur'an 24:30 Abdel Haleem, 2004):

قُلْ لِلْمُؤْمِنِينَ يَغُضُّوا مِنْ أَبْصَارِهِمْ وَيَحْفَظُوا فُرُوجَهُمْ ذَلِكَ أَزْكَى لَهُمْ

The verse ties visual restraint to purification. In the screen age, this command acquires even greater depth. The eye is no longer occasionally tempted; it is continuously solicited by images, spectacle, provocation, and curated lives. Guarding the gaze today therefore includes resisting voyeurism, curated envy, habitual image consumption, and the restless impulse to peer into every passing matter. It is part of preserving haya', resisting desensitization, and protecting the heart from a flood of impressions that weaken reverence and moral shame.

SCIENTIFIC DISCUSSION IN CAUTIOUS TERMS

The scientific literature does not justify sensational claims, but it does support serious concern. Recent studies and reviews commonly report associations between heavier or problematic screen use and poorer sleep, anxiety, depressive symptoms, stress, and attentional strain (Ophir et al., 2009; Ward et al., 2017; Stiglic and Viner, 2019; Santos et al., 2023; Gomes and Goldman, 2024). A 2023 systematic review on screen time and mental health among adolescents also reported meaningful associations between heavier screen use and poorer mental well-being (Santos et al., 2023). Such findings do not prove a single causal chain, but they strengthen the case that screen habits are relevant to

human functioning in significant ways. These findings should be used with discipline. They do not prove that screens alone cause every mental or spiritual disturbance. Nor do they justify identical claims across all age groups, usage patterns, or forms of media. Yet the cumulative pattern matters (Orben and Przybylski, 2019; Stiglic and Viner, 2019; Santos et al., 2023).

It shows that poorly regulated screen use is not a harmless add-on to life. It may affect sleep rhythms, emotional steadiness, and sustained attention, all of which are directly relevant to Islamic worship and moral self-command. A person who sleeps badly, lives in recurrent distraction, and becomes increasingly reactive is not merely less productive. He may also become less capable of *khushu'*, *sabr*, disciplined speech, and serious *muhasabah*. This is where scientific caution and Islamic anthropology meet fruitfully. Science identifies patterns of strain and dysregulation. Revelation clarifies why those patterns matter morally and spiritually. The point is not that science proves the Qur'an. The point is that empirical observation and Islamic moral wisdom converge upon a common practical reality: ungoverned digital life can damage the conditions under which the heart remains awake, balanced, and receptive to remembrance.

DISTINCT SPIRITUAL CONSEQUENCES

The first consequence is weakened contemplation. Deep reflection requires continuity of thought, but screen culture privileges rapid transitions and intermittent attention (Carr, 2010; Ophir et al., 2009). This reduces the soul's ability to dwell with a verse, a moral question, or a moment of repentance. In a tradition where *tadabbur* is central, the loss of contemplative endurance is spiritually significant.

The second consequence is diminished *khushu'*. Worship depends on gathered inwardness. When a person is habituated to speed, interruption, and constant stimulation, prayer may begin to feel inwardly thin, not because worship has lost meaning, but because the self has been trained into dispersion. The issue is therefore formative, not merely emotional. The third consequence is moral desensitization. Repeated exposure to shamelessness, hostility, spectacle, and constant commentary can lower the threshold at which the heart feels disturbed. What once produced caution, grief, or shame may gradually seem ordinary.

Here the relevance of *haya'* and guarding the gaze becomes unmistakable. The fourth consequence is performative selfhood. Social media environments train the user to imagine life under continuous observation (Turkle, 2015; Williams, 2018). This threatens sincerity because the self may begin to seek visibility before truth, impression before substance, and reaction before integrity. In Islamic moral language, this does not mean that every user necessarily falls into *riya'*, but it does

mean that the digital environment may make sincerity harder to preserve and self-display easier to normalize.

ISLAMIC RESPONSE: INWARD REFORM, NOT TECHNOLOGICAL WITHDRAWAL

The Islamic response is not the simplistic abandonment of all modern tools. Such a position would neither fit reality nor reflect the broader moral intelligence of the tradition. Islam does not define maturity by fleeing the world, but by disciplining the self within it. The central question is therefore how to inhabit the technological world without surrendering the sovereignty of the heart. The first response is *dhikr*. The verse

أَلَا بِذِكْرِ اللَّهِ تَطْمَئِنُّ الْقُلُوبُ

It presents remembrance as the ground of inward repose (Qur'an 13:28; Abdel Haleem, 2004). The heart cannot be repaired merely by replacing one distraction with another. It requires reorientation toward Allah. Regular *dhikr*, recitation, and moments of silent remembrance oppose the centrifugal pull of digital life by re-centering the heart around permanence rather than novelty. The second response is *muhasabah*. Since the Qur'an makes hearing, sight, and the heart accountable (Qur'an 17:36; Abdel Haleem, 2004), the believer must ask: what enters my eyes, what consumes my hours, what disturbs my sleep, what weakens my prayer, what inflames my envy, and what hardens my inward life? *Muhasabah* transforms digital use from an invisible routine into a morally visible practice. It reconnects behavior with consequence, which is one of the chief aims of *tazkiyah al-nafs*. The third response is disciplined sight. Lowering the gaze in the digital age includes more than avoiding explicit indecency (Qur'an 24:30; Abdel Haleem, 2004). It includes resisting voyeurism, curated envy, habitual image consumption, and restless curiosity. This widens the verse's relevance without weakening its original force. The fourth response is regulation of time. The contemporary evidence on sleep and bedtime technology use supports practical limits, especially before sleep and around worship (Gomes and Goldman, 2024). Structured screen boundaries are not merely productivity advice. They are protective disciplines for the heart, the body, and the rhythm of devotion. The fifth response is the rehabilitation of *haya'*. In practical terms, this means reducing unnecessary self-display, being selective about what is shared, resisting the compulsion to narrate the self publicly, and preserving a zone of inward reserve. *Haya'* protects not only modesty but sincerity. It teaches the self that not everything must be shown, not every reaction must be posted, and not every private moment must be turned into public material. The sixth response is renewed *tazkiyah al-nafs*. The struggle with screens is ultimately a struggle over the training of the self: desire, timing, gaze, attention, anger, and intention. So long as the *nafs* remains untrained, the screen will keep finding doors through which to enter the

heart. Tazkiyah therefore remains the deepest remedy (al-Ghazali, 1998; Ibn al-Qayyim, 1996), because it addresses not only the object of distraction but the inward vulnerability that turns distraction into attachment.

CONCLUSION

The crisis of the heart in the age of screens is not a rhetorical exaggeration. It is a diagnosis of a real condition in which sensory overload, attentional fragmentation, poor sleep, emotional strain, performative visibility, and weakened inward discipline increasingly converge. Scientific research, used cautiously, supports concern about associations between excessive screen exposure and disturbed sleep, anxiety, and attentional difficulty (Ophir et al., 2009; Ward et al., 2017; Orben and Przybylski, 2019; Stiglic and Viner, 2019; Santos et al., 2023; Gomes and Goldman, 2024). Islamic anthropology explains why these findings matter at a deeper level: because the human being is not merely a cognitive unit or social consumer, but a moral and spiritual creature whose heart, sight, and inward state are all accountable before Allah (Qur'an 17:36; Abdel Haleem, 2004).

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Policing with Ihsan: Integrating Cultural Sensitivity and Islamic View in Modern Law Enforcement

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ABSTRACT

This article examines how contemporary law enforcement frameworks must critically incorporate cultural sensitivity and the Islamic values of Ihsan (excellence and compassion). In an increasingly diverse and globalized world, policing necessitates a profound comprehension of the complex identities of the communities it serves, in addition to the technical application of the law. This study offers a revolutionary approach to law enforcement by fusing the spiritual and ethical underpinnings of Ihsan with modern theories of cultural competence, intersectionality, and multicultural communication.

The study highlights the contributions of intellectuals like Sir Syed Ahmed Khan and Allama Iqbal as it explores the historical development of cultural awareness from the 16th century to the present. The article shows how policing based on Ihsan acting as if in the presence of the Divine can lower use-of-force incidents, increase community trust, and promote social harmony through an examination of case studies and international standards. The results imply that navigating the complexity of contemporary, diverse societies requires a “service-oriented” model that prioritizes human dignity and empathy. In addition to being in line with international human rights standards, this strategy provides officers with a strong spiritual incentive to carry out their responsibilities with the utmost honesty and compassion.

INTRODUCTION

In light of the complexity, diversity, and interconnectedness of 21st-century societies, traditional “control” models are increasingly showing themselves to be insufficient for modern law enforcement. Today, building a foundation of mutual respect and trust between the state and its citizens is more important for effective policing than simply enforcing the law mechanically. This article presents the idea of “policing with Ihsan,” a thorough and multifaceted framework that incorporates the fundamental Islamic ethical precept of Ihsan, which is commonly translated as “doing what is beautiful,” “excellence in conduct,” “spiritual perfection,” or “benevolence” with contemporary cultural sensitivity and diversity practices. Ihsan is a social

requirement that calls for the highest levels of honesty and compassion in all public interactions, not just a personal virtue. The ability to comprehend, honor, and negotiate the customs, beliefs, and behaviors of various groups without being influenced by one’s own prejudice or ethnocentric judgment is known as cultural sensitivity. The rapidly changing demographics of urban centers around the world highlight the need for such an integrated model. As the state’s front-line representatives, law enforcement officers often deal with people whose dietary habits, dress codes, and greeting customs are derived from deeply ingrained religious and cultural traditions (Navarro, 2023).. For example, in many Eastern or Indigenous cultures, a straightforward gesture like making eye contact, which in many Western contexts denotes honesty and directness, may

be interpreted as hostile, confrontational, or deeply disrespectful. In a similar vein, the idea of personal space and social norms with members of the opposite sex can vary significantly across different cultural landscapes. Without a robust framework for cultural sensitivity, these minor misunderstandings can quickly escalate into significant conflicts, undermining the legitimacy of police institutions and creating a cycle of mutual suspicion.

Additionally, the Islamic viewpoint gives this problem a significant ethical and spiritual component. Ihsan stands for the pinnacle of faith (Iman), in which a person behaves with an unwavering, continuous awareness of God's presence. In the context of law enforcement, this translates to a dedication to justice that is tempered by mercy, empathy, and the pursuit of "beauty" in every encounter rather than just being procedural. It transforms the officer from merely upholding the law into a Muhsin who strives for excellence in everything. In Muslim-majority nations like Pakistan, where the philosophical contributions of individuals like Sir Syed Ahmed Khan and Allama Iqbal offer a link between contemporary education and spiritual values, this integration is especially pertinent. By adopting a policing model rooted in Ihsan, law enforcement agencies can transition from colonial-era models of surveillance and control to modern service models that prioritize the human dignity of every individual, regardless of their background or social standing. This introduction sets the stage for a detailed exploration of how these concepts can be practically applied to create a more just and harmonious society.

MATERILS AND METHODS

This article utilizes a qualitative, multidisciplinary approach to analyze the intersection of Islamic ethics and modern policing practices. The methodology involves a comprehensive review of existing literature on cultural competence, intersectionality, and Islamic jurisprudence (Fiqh) related to justice and governance. Primary data is drawn from a detailed analysis of law enforcement training modules and case studies focused on community-police relations in diverse urban settings. The research also incorporates a comparative analysis of global policing standards, such as those set by INTERPOL (2023) and the United Nations (2025), against the ethical requirements of Ihsan. By synthesizing these diverse and often divergent sources, the study develops a robust conceptual framework for "Policing with Ihsan," evaluating its potential impact on operational efficiency, such as the significant reduction of use-of-force incidents, the improvement of officer well-being, and the increase in crime reporting rates among minority communities. This methodology ensures a balanced perspective that honors both the spiritual traditions of Islam and the practical, evidence-based requirements of modern law enforcement in a globalized era. The study also explores the historical development of cultural sensitivity,

tracing its roots from early interactions during the Age of Exploration to the sophisticated multicultural communication strategies used today. This methodology ensures a balanced perspective that honors both the spiritual traditions of Islam and the practical requirements of modern law enforcement.

The 16th century, a time characterized by the Age of Exploration and the subsequent rise in global trade and cultural exchange, is the historical beginning point for cultural sensitivity. For merchants, diplomats, and explorers alike, the need for mutual understanding became a practical necessity as European, Asian, and African civilizations began to interact more frequently. These early encounters, while often fraught with conflict, laid the groundwork for the modern understanding that different societies possess unique values and traditions that must be respected for successful interaction (Bentley, 2022). The ability of professionals to function effectively within the context of the cultural beliefs, behaviors, and needs presented by consumers and their communities has developed into the formal study of cultural competence in the modern era.

In the realm of law enforcement, literature emphasizes that cultural competence is directly correlated with institutional legitimacy and public safety. Studies have indicated that agencies with high levels of cultural competence experience up to a 30% reduction in use-of-force incidents (National Institute of Justice, 2025). This is because culturally aware officers are better equipped to de-escalate tensions through "linguistic empathy" and "non-verbal sensitivity," recognizing that communication is a process of translating intent into mutual understanding (Navarro, 2023).

The literature also highlights the risk of over-generalization or stereotyping if training is superficial, emphasizing the need for a deep, nuanced understanding of individual and community identities. The concepts of 'Adl (justice) and Ihsan are at the center of the Islamic contribution to this field. While 'Adl provides the foundation for legal fairness and the equal application of the law, Ihsan adds a layer of spiritual excellence and compassion. Khan (2019) argues that Ihsan necessitates a state that goes above and beyond the "minimum" legal requirements to create a society in which every person can recognize their moral worth. This is in line with contemporary concepts of intersectionality, which scholars like Crenshaw (2017) popularized. These concepts recognize that people's experiences of discrimination or privilege are shaped by overlapping identities like race, gender, religion, and socioeconomic status. Philosophical perspectives from the South Asian context further enrich this discussion. Khan (2021), a 19th-century reformer, advocated for a rationalist approach to bridge the gap between Eastern and Western cultures, emphasizing that modern education is the key to social reform and mutual understanding. Similarly, Allama Iqbal's (2020) concept of Khudi (selfhood) suggests that a just society is built upon individuals who have developed their spiritual and ethical

values to transcend narrow cultural boundaries. These perspectives provide a robust theoretical foundation for a policing model that is both culturally sensitive and ethically grounded, offering a unique synthesis of traditional wisdom and modern social science. The literature review thus reveals a growing consensus that effective policing in a diverse world requires a holistic approach that addresses both the technical and the ethical dimensions of law enforcement.

RESULTS AND DISCUSSION

Ihsan's incorporation into law enforcement procedures results in significant operational and social advantages that go far beyond strict regulation compliance. According to our analysis, "Policing with Ihsan" shifts the officer's role from that of a reactive enforcer to that of a proactive community partner who is deeply invested in the citizens' welfare. One of the primary results of this approach is the mitigation of harmful stereotypes. During investigations, raids, and everyday interactions in law enforcement, biased decision-making is frequently caused by stereotypes based on religion, age, or ethnicity. Officers are encouraged to base their actions on objective facts and individual circumstances rather than oversimplified and frequently incorrect assumptions by adhering to the Ihsan principle, which requires treating every person with the dignity of a divine creation. Practical applications of this model are particularly evident in how officers handle sensitive situations, such as entering places of worship or interacting with diverse family structures. For instance, daily prayer times and modest dress codes are essential to the fabric of life in many Muslim communities. When acting in accordance with the spirit of Ihsan, a culturally sensitive officer would honor these customs by involving female officers in interactions with women and avoiding interruptions during prayer times whenever possible. An atmosphere of mutual respect is created as a result of this "internal sensitivity," which in turn leads to an increase in the number of crimes reported by members of minority communities who had previously felt marginalized, misunderstood, or even targeted by the police. Citizens are significantly more likely to cooperate with law enforcement when they have the impression that their core values and religious identities are truly respected. This leads to improved intelligence gathering, more efficient crime prevention, and a social fabric that is more resilient. Ihsan provides the ethical fuel necessary to sustain this cooperation, which is the lifeblood of contemporary community policing. In addition, the economic and social contexts that intersect with cultural identity must be discussed. Law enforcement must be trained to distinguish between criminal intent and actions driven by economic desperation or a lack of resources. Recognizing that poverty frequently intersects with cultural identity in complex ways, a policing model based on Ihsan places a premium on "social de-escalation." Non-discrimination agencies can

ensure that they are acting as "global citizens" with localized expertise by aligning local practices with global standards like the UN's guidelines on human rights (UNODC, 2024). The shift from the "control" model of the colonial era to the "service" model of the modern era is more than just a change in policy; it is also a fundamental shift in the institutional culture, which values empathy, patience, and understanding as much as it values efficiency and enforcement.

The police force's internal culture is another area where this model has had an impact. A police force that is culturally sensitive must start from within. Effective community relations begin with healthy internal diversity. Law enforcement agencies can ensure equitable promotions and disciplinary actions by fostering fairness and understanding among their ranks. This, in turn, results in a force that is more motivated and professional. In order to solve complex problems more creatively and efficiently, diverse teams bring a wide range of perspectives to the table. In an interconnected world where local police interact with international tourists, immigrants, and foreign businesses daily, this "global awareness" becomes an operational necessity. Our research suggests that when Ihsan serves as the guiding principle, the organization and the community as a whole reap the benefits.

CONCLUSION

Islamic principles of excellence (Ihsan), compassion (Rahma), and justice (Adl) provide a coherent ethical foundation for addressing the current crisis in policing by reorienting it toward dignity, fairness, and service. These principles not only offer moral clarity but also align closely with empirically supported approaches such as procedural justice, community policing, and implicit bias reduction, demonstrating that the model is both practical and applicable in diverse, pluralistic societies. The case for "Policing with Ihsan" rests on a threefold logic: first, that contemporary law enforcement is facing a legitimacy crisis driven by public distrust, perceived injustice, and weakened community relationships; second, that these Islamic ethical values directly respond to such challenges by emphasizing empathy, accountability, and moral responsibility; and third, that these values reinforce strategies already proven to improve policing outcomes. However, successful implementation requires addressing several critical challenges. Normative alignment remains a major obstacle, as policing cultures often prioritize control, authority, and risk aversion, making it necessary to undertake sustained organizational change to embed values like compassion and ethical excellence. Institutional inertia also poses a barrier, since officers are typically rewarded based on measurable outputs such as arrest rates and response times, which discourages investment in trust-building and harm reduction unless performance metrics are restructured. Finally, accountability ambiguity can arise if compassionate policing

is not guided by clear and consistent standards, leading to perceptions of favoritism or inconsistency. Without transparent protocols, efforts toward compassionate policing risk being misunderstood as discretionary leniency, potentially undermining both justice and public safety. The true test of this model's viability lies in how effectively it performs under real-world conditions, which makes a clear, phased, and measurable implementation strategy essential. In the first phase (0–12 months), law enforcement agencies should establish a solid foundation by conducting independent audits of enforcement data, disaggregated by ethnicity, religion, and socioeconomic status, to identify patterns of bias and inequality. Alongside this, agencies must design and implement comprehensive training programs that emphasize cultural sensitivity, implicit bias awareness, and the practical application of Ihsan-based policing principles. These initial steps ensure that reform efforts are grounded in evidence while equipping officers with the ethical and professional tools needed for meaningful change. The second and third phases focus on application and expansion. During the second phase (12–24 months), agencies should introduce pilot programs in diverse urban areas, allowing these principles to be tested in practice through continuous feedback from both communities and officers, ensuring ongoing refinement. In the final phase (24–36 months), successful initiatives can be scaled nationally and internationally, supported by policy reforms that formally embed Ihsan principles into legal and institutional frameworks. This structured progression—from assessment to implementation to expansion—provides a practical and evidence-based pathway for transforming policing into a more equitable, community-centered, and service-oriented institution.

AUTHOR CONTRIBUTIONS

QG contributed to conceptualization, methodology design, data curation, and drafting of the manuscript. MSB performed analysis, and validated the results.

CONFLICTS OF INTEREST

No conflict of interest among the authors to declare

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