

Artificial Intelligence and Religious Authority in the United Arab Emirates Digital Fatwa, Islamic Governance, Human Scholarly Oversight, and Ethical AI Accountability

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Abstract (Palatino Linotype 12)

This research paper examines the relationship between Islam, artificial intelligence (AI), and the future of religious authority in the United Arab Emirates (UAE), with particular attention to AI-supported fatwa services, digital Islamic knowledge platforms, and the governance of religious guidance in a rapidly transforming technological environment. The paper argues that AI can strengthen religious service delivery by improving access, consistency, retrieval of approved sources, multilingual communication, and proactive public education. However, AI cannot replace the moral, interpretive, contextual, and accountable role of qualified human scholars. The study uses a qualitative doctrinal and documentary methodology, drawing on UAE legislation, official religious-institution statements, AI policy documents, and selected international AI ethics principles. The analysis shows that the UAE is developing a distinctive model of religious authority in the age of AI: digitally enabled, institutionally supervised, privacy-conscious, and anchored in human scholarly review. The UAE Council for Fatwa, Dubai's Islamic Affairs and Charitable Activities Department, and national AI governance frameworks demonstrate that religious digital transformation is being approached as a matter of public trust, social stability, moderation, and responsible innovation. The paper concludes that the future of religious authority in the UAE will depend on maintaining a clear distinction between AI as a support system and fatwa as a human scholarly responsibility. It recommends establishing formal Sharia-AI governance standards, audit trails, source validation, human-in-the-loop review, privacy

Keywords

Islam, artificial intelligence;
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safeguards, public digital literacy, and training programmes for muftis in AI ethics and data governance.

Introduction

Artificial intelligence (AI) is increasingly transforming the way knowledge is produced, accessed, and communicated across different sectors of society. Recent advances in generative AI and large language models have significantly expanded the ability of intelligent systems to retrieve information, generate human-like responses, summarize complex documents, and assist users in making decisions across education, healthcare, business, and public administration (Abdullah et al. 2025). As AI becomes integrated into everyday life, its influence is no longer limited to technical or administrative functions. It is increasingly entering domains that involve ethical reasoning, social values, and religious knowledge (Mukhtar Ali 2022). This development raises important questions regarding the future of authority in knowledge-intensive disciplines where legitimacy depends not only on the availability of information but also on expertise, accountability, and institutional trust. While AI offers unprecedented opportunities to improve access to knowledge, it also challenges long-established systems of authority by enabling users to seek immediate answers from machines rather than recognised experts (OECD 2022).

These developments are particularly significant in religious contexts, where authority is traditionally rooted in scholarly competence, moral integrity, and recognised institutional legitimacy. Around the world, religious organisations are increasingly adopting digital platforms to disseminate religious education, provide pastoral services, archive religious resources, and respond to public enquiries (Oganta and Djakfar 2025). AI-powered applications, online religious platforms, and intelligent chatbots now allow individuals to obtain religious information within seconds regardless of geographical location. Such technological developments improve accessibility and convenience but also introduce new challenges concerning the reliability, legitimacy, and accountability of digitally generated religious guidance. Consequently, scholars have increasingly argued that the digital transformation of religion is not merely a technological issue but also a question of governance, institutional authority, and public trust (Tsourlaki 2022).

Within Islam, these questions become particularly important because religious authority has historically been founded upon rigorous scholarly training and recognised legal methodology rather than simple access to religious texts. Islamic

legal reasoning requires comprehensive knowledge of the Qur'an, the Sunnah, Arabic language, *usul al-fiqh*, legal maxims, *maqasid al-shariah*, scholarly consensus, and the ability to understand changing social realities (Abusharif 2024). A fatwa is therefore much more than an answer retrieved from existing information. It is a non-binding but authoritative legal opinion issued by a qualified scholar who is capable of interpreting religious evidence while considering the circumstances of the individual seeking guidance. The quality of a fatwa depends not only upon textual accuracy but also upon contextual understanding, awareness of public interest, and ethical responsibility. Consequently, although AI systems are increasingly capable of retrieving religious information and generating coherent responses, they cannot independently fulfil the interpretive and moral responsibilities required in Islamic legal reasoning (UNESCO 2022).

The rapid development of generative AI has nevertheless changed public expectations regarding religious services. Many Muslims now seek answers to religious questions through search engines, social media platforms, mobile applications, and conversational AI systems before consulting qualified scholars. This transformation reflects broader changes in digital behaviour, where users increasingly expect immediate, personalised, and multilingual access to information (Polat et al. 2022). While this development expands opportunities for religious education, it also creates the risk that users may equate fluent AI-generated responses with legitimate religious authority (Zulfaidah and Hakim 2025). Large language models can produce persuasive and well-structured answers, yet they remain susceptible to hallucinated references, inaccurate quotations, incomplete legal reasoning, and the omission of contextual factors that are essential for issuing sound religious guidance (Abbas et al. 2023). In matters of worship, family law, financial transactions, inheritance, and ethical conduct, such inaccuracies may have significant consequences for individuals and communities.

For this reason, the growing role of AI in religious services should not be understood simply as a technological innovation but as a governance issue. International discussions on responsible AI consistently emphasise that intelligent systems should operate according to principles of transparency, accountability, fairness, privacy, explainability, and meaningful human oversight (Jobin et al. 2019). These principles are especially relevant in religious settings because religious guidance influences deeply personal decisions, moral responsibilities, and public confidence in recognised institutions. AI systems may improve efficiency and accessibility, but without effective governance they may also weaken institutional

authority, create confusion regarding legitimate scholarship, and expose sensitive personal information to unnecessary risks. Accordingly, the central challenge is not whether AI should be used in religious institutions, but how it should be governed so that technological innovation strengthens rather than undermines recognised religious authority.

The United Arab Emirates (UAE) provides an important case for examining these issues because it has become one of the world's leading countries in the development of artificial intelligence and digital government. Over the past decade, the UAE has invested heavily in AI strategy, smart government, digital transformation, and innovation-driven public services. National initiatives such as the UAE Strategy for Artificial Intelligence and the UAE Charter for the Development and Use of Artificial Intelligence demonstrate the government's commitment to integrating AI across multiple sectors while maintaining principles of ethical use, transparency, accountability, privacy, governance, and human oversight (Brik 2025). Rather than treating AI solely as a technological resource, the UAE approaches AI as an integral component of national development and public-sector governance.

At the same time, the UAE maintains a well-established institutional framework for religious governance. Religious affairs are administered through recognised public institutions responsible for issuing fatwas, managing mosques, supervising religious education, promoting charitable activities, and supporting community guidance. Federal Law No. 3 of 2024 concerning the UAE Council for Fatwa further strengthens this institutional framework by consolidating official religious authority within recognised national institutions (Kumaraswamy et al. 2025). This institutional arrangement is particularly significant because it demonstrates that religious authority in the UAE remains closely connected to recognised scholarly institutions rather than individual digital platforms. Consequently, AI-supported religious services operate within a broader governance structure that seeks to preserve public trust, religious moderation, and institutional accountability.

Recent developments in Dubai further illustrate how the UAE is integrating AI into religious services through institutional supervision rather than technological autonomy. The Islamic Affairs and Charitable Activities Department (IACAD) reported that AI technologies are now used to support digital fatwa services through a structured multi-stage process involving closed internal AI systems, approved jurisprudential databases, qualified muftis, and specialist supervisors who verify AI-assisted responses before they are communicated to the public (Mohsin Ali et al. 2025).

This model demonstrates that AI functions as a supporting technology rather than an independent religious authority. Instead of replacing scholars, AI assists in retrieving previous fatwas, organising approved legal sources, drafting preliminary responses, and improving service efficiency while final interpretive authority remains with qualified human scholars.

The UAE has also recognised that technological innovation must be accompanied by investment in human scholarly capacity. The collaboration between Mohamed Bin Zayed University for Humanities and the UAE Council for Fatwa to develop specialised training programmes for Emirati muftis reflects the country's commitment to preparing religious scholars for an increasingly digital environment. Future religious leaders will require not only expertise in classical Islamic sciences but also competencies in AI literacy, digital ethics, data governance, source verification, cybersecurity awareness, and responsible public communication (Abu Dhabi Media Office 2026). Such initiatives indicate that the future of religious authority depends upon strengthening both institutional governance and human expertise alongside technological advancement.

Despite the growing literature on AI ethics, digital religion, and intelligent information systems, relatively limited research has examined how AI reshapes religious authority through the interaction of institutional governance, Islamic legal methodology, and human scholarly oversight. Previous studies have generally focused on technological capabilities, ethical concerns, or the efficiency of AI-assisted religious services (Tsourlaki 2022; Abbas et al. 2023). Likewise, international AI governance frameworks primarily discuss responsible AI from the perspectives of human rights, transparency, accountability, and fairness (OECD 2022). However, fewer studies have integrated these discussions within the institutional realities of officially recognised Islamic religious authorities operating under comprehensive governance frameworks. Consequently, an important gap remains regarding how AI can be incorporated into religious institutions without weakening scholarly legitimacy, institutional accountability, or public trust.

This paper addresses that gap by examining the relationship between artificial intelligence and religious authority in the United Arab Emirates, with particular attention to digital fatwa services, institutional governance, human scholarly oversight, and ethical AI accountability. It argues that AI should be understood as an assistive technology that strengthens institutional religious services rather than replacing qualified religious scholars. The paper further argues that the sustainability

of AI-supported religious guidance depends upon maintaining a clear distinction between computational assistance and human legal judgment through verified sources, transparent governance, institutional supervision, privacy protection, and continuous scholarly review. By analysing the UAE's emerging model of AI-supported religious governance, this study contributes to the growing discussion on Islam, artificial intelligence, and the future of religious authority in an increasingly digital world.

Method

This study employs a qualitative doctrinal and documentary research methodology to examine how artificial intelligence is reshaping religious authority within the institutional and legal framework of the United Arab Emirates (UAE). A qualitative design is appropriate because the research seeks to understand legal norms, institutional governance, policy frameworks, and ethical principles that regulate the implementation of AI-supported religious services rather than to measure causal relationships quantitatively. Qualitative documentary research is particularly suitable for analysing public institutions, governance structures, and legal systems because it enables researchers to interpret authoritative documents within their social, legal, and institutional contexts (Creswell and Creswell 2017).

The doctrinal component of this research focuses on analysing the legal and normative foundations governing religious authority and artificial intelligence in the UAE. The analysis includes Federal Law No. 3 of 2024 concerning the UAE Council for Fatwa, the UAE Strategy for Artificial Intelligence, the UAE Charter for the Development and Use of Artificial Intelligence, the Federal Personal Data Protection Law, and other relevant governmental regulations and policy documents concerning digital transformation, AI governance, and public administration. These legal sources are examined to identify the institutional responsibilities, governance principles, legal safeguards, and ethical obligations that regulate the use of AI within official religious services. The doctrinal analysis further explores how existing legal frameworks preserve institutional legitimacy, human scholarly authority, accountability, transparency, and public trust while supporting technological innovation within the religious sector.

The documentary component complements the legal analysis by examining official institutional publications, policy reports, government announcements, and

publicly available documents issued by recognised religious authorities and public institutions. Particular attention is given to materials published by the Islamic Affairs and Charitable Activities Department (IACAD) in Dubai, the UAE Council for Fatwa, the Mohamed Bin Zayed University for Humanities, and official UAE government portals responsible for artificial intelligence and digital governance. These documents provide important evidence regarding the practical implementation of AI-supported religious services, including the use of approved jurisprudential databases, closed internal AI systems, human review conducted by qualified muftis, supervisory verification procedures, multilingual service delivery, and privacy safeguards designed to protect individuals seeking religious guidance. Documentary research provides an effective approach for investigating institutional practices because official documents reflect organisational priorities, governance mechanisms, and policy implementation within their original administrative context (Bowen 2011).

To strengthen the analytical perspective, documentary evidence is integrated with contemporary academic literature concerning artificial intelligence, digital religion, Islamic legal authority, AI-assisted fatwa services, responsible AI governance, and AI ethics. The study also draws upon internationally recognised governance frameworks, including UNESCO's *Recommendation on the Ethics of Artificial Intelligence* and the OECD AI Principles, to provide broader normative perspectives on transparency, accountability, fairness, explainability, privacy protection, and meaningful human oversight in AI deployment (UNESCO 2022)). In addition, recent studies on AI-assisted Islamic question-answering systems and digital fatwa services are reviewed to understand emerging challenges associated with hallucinated references, algorithmic bias, weak source attribution, decontextualisation of religious guidance, and excessive reliance on automated decision-support systems (Tsourlaki 2022). These academic sources provide an important comparative perspective for evaluating the UAE's governance model within the wider international discussion on AI and religious authority.

The collected materials are analysed using qualitative content analysis. This analytical approach enables the systematic interpretation of legal texts, institutional documents, policy statements, and scholarly literature through the identification of recurring themes, governance patterns, and conceptual relationships (Bano 2007). The analysis focuses on several interconnected themes, including institutional religious authority, AI governance, human scholarly oversight, transparency, accountability, source verification, privacy protection, public trust, and ethical AI implementation. By comparing legal provisions with institutional practice and contemporary academic

literature, the study develops an integrated understanding of how AI is positioned as a supporting technology within the UAE's religious governance system rather than as an autonomous source of religious authority.

The credibility of the findings is strengthened through source triangulation. Information derived from legislation, government policy documents, official institutional publications, and peer-reviewed academic literature is systematically compared to improve consistency and analytical reliability (Lincoln and Guba 1985). This triangulation process enables the study to evaluate whether legal principles are reflected in institutional implementation while reducing dependence on a single category of evidence. The use of multiple authoritative sources also enhances the trustworthiness of the governance analysis by providing complementary perspectives from legal, institutional, ethical, and academic viewpoints.

Several limitations should be acknowledged. This study relies exclusively on documentary evidence and therefore does not include interviews with UAE muftis, policymakers, AI developers, regulators, or users of AI-supported fatwa services. Likewise, the research does not perform technical testing of AI systems, algorithmic evaluation, or comparative assessments of the accuracy of AI-generated religious responses. Consequently, the findings should be understood as a qualitative governance analysis rather than an empirical evaluation of AI performance. Nevertheless, the doctrinal-documentary methodology is appropriate for examining institutional governance because it allows legal frameworks, ethical principles, policy development, and organisational practices to be analysed systematically within their broader social and institutional context. Future studies may complement these findings through empirical interviews, surveys, comparative case studies, system audits, or quantitative evaluations of AI-assisted religious services across different Muslim-majority countries.

Results and Discussion

UAE Legal, Institutional, and AI Governance Framework

The governance of AI-supported religious authority in the United Arab Emirates is built upon an integrated legal and institutional framework that combines religious governance, artificial intelligence policy, data protection, and public-sector digital transformation. Rather than treating AI as an autonomous decision-making

technology, the UAE has adopted an approach in which AI operates within recognised public institutions and under clear legal, ethical, and institutional safeguards (Albous, Alboloushi, et al. 2025). This governance model reflects the country's broader vision of responsible digital transformation, where technological innovation is expected to improve public services while preserving transparency, accountability, public trust, and social stability (Abuzanjal and Bashir 2024).

Religious guidance occupies a unique position within this governance framework because it concerns matters that directly influence belief, worship, family life, financial conduct, and ethical decision-making. Unlike many public services that rely primarily on administrative efficiency, religious services require institutional legitimacy, recognised scholarly authority, and careful consideration of legal and ethical responsibility (Asyiqin and Akbar 2024). Consequently, AI-supported religious services cannot be regulated solely as digital technologies but must also be governed as part of the wider institutional system responsible for maintaining the credibility and integrity of Islamic religious authority (Al-Mansoori 2026). This perspective explains why the UAE has chosen to integrate AI into existing religious institutions rather than allowing autonomous AI systems to provide independent religious rulings.

The legal foundation for this institutional model is provided by Federal Law No. 3 of 2024 concerning the UAE Council for Fatwa, which consolidates official fatwa authority under recognised national institutions (Abuzanjal and Bashir 2024). This legislation reinforces the principle that public religious guidance should remain under qualified scholarly supervision and institutional accountability. AI therefore functions as a supporting technology that assists scholars in retrieving previous rulings, organising approved jurisprudential sources, facilitating multilingual communication, and improving administrative efficiency without replacing human interpretation or legal reasoning. Such an arrangement maintains the distinction between computational assistance and religious authority while protecting the legitimacy of officially recognised fatwa institutions (Tsourlaki 2022).

The broader policy environment further supports this institutional approach through the UAE Strategy for Artificial Intelligence, which seeks to strengthen government performance, promote digital innovation, and expand AI applications across priority sectors (Jaffal et al. 2022). Religious institutions are included within this national transformation because they also deliver essential public services that increasingly rely upon digital platforms. AI can improve access to verified religious

knowledge, organise extensive fatwa archives, classify frequently asked questions, and provide multilingual services for the UAE's diverse population. Nevertheless, because religious guidance involves high levels of public trust and ethical responsibility, AI implementation within this sector requires governance standards that extend beyond operational efficiency and technological capability.

These governance principles are further reinforced by the UAE Charter for the Development and Use of Artificial Intelligence, which establishes ethical standards for responsible AI deployment across government institutions (Ibrahim et al. 2026). The Charter emphasises transparency, accountability, privacy, fairness, and meaningful human oversight as fundamental principles of trustworthy AI. Within the context of religious services, these principles require users to understand whether they are receiving general information, AI-assisted guidance, human-reviewed advice, or an officially issued fatwa. They also require that qualified scholars retain responsibility for reviewing and approving religious outputs before they become part of official institutional guidance. Such safeguards reduce the risk that AI-generated responses will be perceived as possessing independent religious authority while ensuring that technological innovation remains subordinate to recognised scholarly judgment (OECD 2022).

Another important component of the UAE governance framework concerns the protection of personal information. Religious enquiries frequently involve highly sensitive matters relating to family relationships, marriage, inheritance, financial hardship, health conditions, worship, and personal moral concerns. The increasing use of AI in religious services therefore raises important questions regarding confidentiality, privacy, and responsible data management. The UAE Personal Data Protection Law establishes legal safeguards for protecting personal information processed within digital systems and requires institutions to implement appropriate security measures, minimise unnecessary data collection, restrict access to authorised personnel, and maintain responsible data governance practices (Sharma and Sharma 2025). These protections are particularly important in religious contexts because public confidence depends not only upon the accuracy of religious guidance but also upon the assurance that sensitive personal information remains confidential throughout the consultation process.

Alongside legal regulation, the UAE has also invested in strengthening human scholarly capacity to ensure that technological innovation is accompanied by qualified institutional oversight. The collaboration between the UAE Council for Fatwa and the

Mohamed Bin Zayed University for Humanities reflects the recognition that future religious scholars must possess competencies extending beyond the traditional Islamic sciences. In addition to expertise in the Qur'an, Sunnah, and Islamic jurisprudence, contemporary muftis increasingly require knowledge of AI ethics, digital literacy, data governance, source verification, algorithmic bias, and responsible communication within digital environments ('UAE AI Regulation 2025' 2025). Human expertise therefore remains the central component of religious authority, while AI functions as an instrument that enhances efficiency without assuming interpretive or moral responsibility.

Taken together, these legal, institutional, and governance arrangements demonstrate that the UAE has adopted a comprehensive model of AI-supported religious authority that prioritises institutional legitimacy, responsible innovation, and public trust. Rather than replacing qualified scholars, AI is incorporated into existing governance structures as a supporting technology operating under recognised legal authority, ethical principles, human scholarly supervision, and transparent institutional procedures. This integrated approach illustrates how digital transformation and religious authority can coexist within a governance framework that preserves accountability while encouraging responsible technological innovation.

Table 1 Summary of Key UAE Sharia-AI Governance Sources

Source / framework	Main scope	Relevance to religious AI	Illustrative APA citation
Federal Law No. 3 of 2024 regarding the UAE Council for Fatwa	Formal religious authority and fatwa organisation	Establishes institutional authority for official fatwa and religious guidance	(UAE Government, 2024c)
UAE Strategy for Artificial Intelligence	National AI adoption and government performance	Provides national direction for AI-enabled public services and digital transformation	(UAE Government, 2024a)
UAE Charter for the Development and Use of Artificial Intelligence	Responsible AI principles	Emphasises ethics, privacy, transparency, accountability, human oversight, and social values	(UAE Government, 2024b)
Dubai IACAD AI-supported fatwa system	AI-enabled religious service delivery	Uses closed internal AI systems, approved sources, mufti review, and supervisor verification	(Islamic Affairs and Charitable Activities Department, 2026)

UAE Personal Data Protection Law	Privacy and personal data governance	Requires safeguards for sensitive personal data used in AI-supported religious services	(UAE Government, 2021)
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The table summarises the principal legal, institutional, and governance frameworks that collectively regulate AI-supported religious authority in the United Arab Emirates. These instruments establish an integrated governance architecture that combines legal authority, institutional supervision, responsible AI principles, data protection, and human scholarly oversight in the administration of digital religious services.

The institutional arrangements presented in Table 1 demonstrate that the UAE has adopted a governance-oriented approach rather than a technology-oriented approach to AI implementation in religious services. Instead of treating artificial intelligence as an independent source of religious authority, the UAE embeds AI within existing legal institutions, recognised scholarly structures, and government regulatory frameworks. This institutional design reflects an understanding that religious authority cannot be separated from accountability, legitimacy, and human responsibility. AI contributes to improving operational efficiency through information retrieval, multilingual communication, document organisation, and knowledge management, while qualified scholars continue to exercise interpretive reasoning, contextual analysis, and final responsibility for religious guidance. This balance between technological innovation and institutional oversight is broadly consistent with international principles of trustworthy AI that emphasise transparency, accountability, human oversight, and responsible governance (UNESCO 2024).

More importantly, the UAE framework illustrates that the future development of AI-supported religious services depends not only on technological capability but also on the strength of institutional governance. As AI systems become increasingly sophisticated, maintaining public confidence will require continuous verification of approved religious sources, effective privacy protection, transparent decision-making processes, regular human review, and ongoing scholarly capacity building. These governance mechanisms reduce the risks associated with algorithmic bias, hallucinated references, source misattribution, and the fragmentation of religious authority within digital environments (Jobin et al. 2019; Abbas et al. 2023). Consequently, the UAE model demonstrates that sustainable AI implementation in religious institutions is achieved not by replacing human scholars with intelligent

systems, but by integrating AI into a comprehensive governance framework that preserves institutional legitimacy while supporting responsible digital transformation.

AI-Supported Religious Authority: Opportunities and Governance Challenges

The Results and Discussion section should present the research findings and their The institutional and legal framework established by the United Arab Emirates provides the foundation for understanding how artificial intelligence is being integrated into religious services. However, legal regulation alone does not explain how AI reshapes religious authority in practice. The increasing adoption of AI within religious institutions introduces both significant opportunities and complex governance challenges that require continuous scholarly supervision and institutional accountability (Alshammari 2025). Rather than replacing traditional religious authority, AI is gradually becoming an institutional support system that enhances the accessibility, efficiency, and consistency of religious services while preserving the interpretive role of qualified scholars. This governance-oriented model differs considerably from publicly available generative AI platforms because it relies on authorised institutional databases, recognised jurisprudential sources, and structured human review before religious guidance reaches the public (Kameel et al. 2026).

One of the most significant opportunities created by AI is the expansion of public access to reliable religious knowledge. Religious institutions increasingly receive thousands of enquiries concerning worship, family life, financial transactions, inheritance, charitable giving, and everyday ethical issues. Responding to these enquiries efficiently has become increasingly challenging, particularly within societies characterised by linguistic diversity and rapidly growing digital engagement. AI-supported systems enable institutions to classify incoming questions, retrieve relevant legal precedents, organise approved religious materials, and provide multilingual assistance to users from different cultural and linguistic backgrounds. In the UAE, where expatriates constitute a substantial proportion of the population, multilingual accessibility represents an important component of public service delivery (El-Erian et al. 2026). AI therefore contributes to improving institutional responsiveness without altering the existing structure of religious authority because the responsibility for issuing religious guidance remains with recognised scholars rather than automated systems (Albous, Al-Jayyousi, et al. 2025).

Beyond improving accessibility, AI also enhances institutional consistency in the delivery of religious guidance. Religious institutions frequently maintain extensive archives containing fatwas, legal opinions, educational materials, sermons, and scholarly publications accumulated over many years. Locating relevant precedents within these collections can be time-consuming, particularly when similar questions arise repeatedly. AI-supported retrieval systems allow scholars to search institutional archives more efficiently, identify comparable cases, and review previously approved legal opinions before preparing new responses. Such capabilities contribute to greater consistency in routine matters while reducing duplication of effort and improving organisational knowledge management. Nevertheless, consistency should not be interpreted as mechanical uniformity. Islamic legal reasoning recognises that apparently similar questions may require different legal conclusions because of changing circumstances, public interest (*maslahah*), local custom (*'urf*), necessity (*darurah*), or individual conditions. Consequently, AI can facilitate information retrieval but cannot substitute for contextual legal reasoning performed by qualified muftis (Albous, Al-Jayyousi, et al. 2025).

Another important opportunity concerns the transformation of religious education from a reactive model into a more proactive system of public engagement. Traditional fatwa services often depend upon individuals submitting questions after uncertainty has already arisen. AI enables institutions to analyse recurring enquiries, identify emerging public concerns, and detect patterns in the types of religious guidance most frequently requested by different communities. Such information allows religious authorities to prepare educational materials, explanatory articles, short videos, multilingual awareness campaigns, and seasonal guidance concerning Ramadan, Hajj, zakat, family relationships, financial ethics, and contemporary social issues before misunderstandings become widespread (Graibeh et al. 2024). This proactive approach supports the educational mission of religious institutions while reducing dependence on unverified information circulating through social media platforms and informal digital networks. Rather than responding only to individual enquiries, AI-assisted systems enable institutions to anticipate public information needs and strengthen preventive religious education through evidence-informed communication strategies (Dafri 2023).

AI also offers considerable potential for strengthening institutional knowledge management. Modern religious institutions manage vast collections of legal opinions, classical jurisprudential references, contemporary scholarly research, official regulations, educational resources, and administrative documents. The ability to

organise and retrieve these materials efficiently is increasingly important as the volume of digital information continues to expand (AlTawil and Rahhal 2025). AI technologies can assist scholars by classifying documents, summarising lengthy texts, identifying relevant scriptural references, comparing jurisprudential opinions across recognised schools of Islamic law, and connecting related legal discussions that might otherwise remain difficult to locate. These capabilities improve institutional efficiency while supporting scholarly research and collaborative decision-making. However, the analytical value generated by AI remains dependent upon the quality of the approved source libraries from which information is retrieved. AI systems trained on unverified or inconsistent religious materials may reproduce inaccuracies or conflicting legal opinions, making careful source governance an essential component of responsible AI implementation (Jobin et al. 2019).

These opportunities demonstrate that AI should not be understood solely as an automation technology but as an institutional knowledge infrastructure capable of strengthening public religious services. When integrated within recognised governance frameworks, AI contributes to faster information retrieval, improved multilingual communication, more effective knowledge management, greater administrative efficiency, and broader public access to verified religious guidance. At the same time, the successful implementation of AI depends upon maintaining a clear distinction between computational support and religious authority. AI may retrieve, organise, classify, translate, and summarise religious information, yet the processes of legal interpretation, contextual reasoning, ethical deliberation, and religious accountability remain inseparable from qualified human scholarship. For this reason, the opportunities created by AI can only be realised when technological capability operates within robust governance mechanisms that preserve institutional legitimacy, scholarly oversight, and public trust (UNESCO 2024).

Despite the considerable opportunities offered by AI, its integration into religious services also introduces significant governance challenges that cannot be addressed solely through technological advancement. Unlike conventional information systems, generative AI is capable of producing fluent and persuasive responses that may appear authoritative even when they contain factual inaccuracies or unsupported legal reasoning (Al Graibeh 2026). One of the most widely recognised risks is hallucination, in which AI systems generate references, quotations, or legal arguments that do not exist in the original sources or inaccurately combine opinions from different scholars and schools of jurisprudence (Abbas et al. 2023). In ordinary information retrieval, such errors may merely reduce informational accuracy. Within

the context of Islamic religious guidance, however, hallucinated references may influence acts of worship, family decisions, financial transactions, and ethical conduct, thereby creating consequences that extend beyond technical system performance. These risks reinforce the importance of retrieval-grounded AI systems supported by verified institutional databases and mandatory human review before religious guidance is communicated to the public (Jobin et al., 2019).

Another important challenge concerns the decontextualisation of religious guidance. Islamic legal reasoning is fundamentally contextual because the validity of a fatwa depends not only upon textual evidence but also upon the specific circumstances surrounding each case. Factors such as necessity (*darurah*), hardship (*mashaqqah*), local custom (*'urf*), public interest (*maslahah*), legal restrictions, health conditions, family relationships, and financial vulnerability frequently influence scholarly judgment (Kamali 2022). Although AI systems are increasingly capable of analysing textual information, they remain limited in their ability to understand complex human experiences, identify implicit contextual factors, or recognise when additional clarification is required. Questions that appear similar at the textual level may require substantially different legal conclusions once individual circumstances are taken into consideration. Consequently, AI should assist scholars in organising relevant evidence rather than replacing the interpretive process through which qualified muftis evaluate each case within its broader legal and social context (Tsourlaki 2022).

The increasing use of AI also creates the possibility of authority confusion among members of the public. Users interacting with digital platforms may not always distinguish between information generated automatically by AI, responses reviewed by qualified scholars, and officially issued institutional fatwas. As generative AI systems become more sophisticated, their linguistic fluency may create the false impression that computational output possesses the same epistemic authority as religious scholarship. Such misunderstandings have the potential to weaken institutional credibility by encouraging individuals to rely upon algorithmically generated responses without recognising the distinction between information assistance and authoritative religious judgment. For this reason, transparency should become a central principle of AI-supported religious services. Institutions should clearly indicate whether responses are informational, AI-assisted, reviewed by recognised scholars, or formally issued as official fatwas. Transparent communication strengthens institutional accountability while helping users make informed decisions

regarding the authority and reliability of digital religious guidance (UNESCO 2024; OECD 2022).

Privacy and data governance represent another critical dimension of responsible AI implementation. Religious consultations frequently involve highly confidential information concerning marriage, divorce, inheritance, financial hardship, health conditions, personal morality, and spiritual struggles. AI-supported systems therefore process categories of information that require particularly careful protection. The inappropriate collection, storage, or secondary use of such information may undermine both legal compliance and public trust. The UAE Personal Data Protection Law establishes an important regulatory framework for protecting personal information within digital environments, requiring organisations to implement appropriate safeguards for sensitive data ('UAE AI Regulation 2025' 2025; Graibeh et al. 2024). In religious settings, these legal obligations are complemented by Islamic ethical principles that emphasise the protection of privacy, dignity, and confidentiality. Consequently, AI-supported religious services should apply data minimisation, secure storage, role-based access control, encryption, retention limits, and anonymous consultation options wherever possible (Abdallah 1985). These safeguards ensure that technological innovation remains consistent with both legal requirements and the ethical responsibilities of religious institutions.

A further governance challenge concerns algorithmic bias and inclusivity. AI systems inevitably reflect characteristics of the data upon which they are trained, the sources selected for retrieval, and the linguistic assumptions embedded within their underlying models. In multicultural societies such as the UAE, these biases may unintentionally affect the interpretation of questions submitted by women, converts, expatriate communities, young users, or individuals communicating in different languages. Bias may also arise through unequal representation of jurisprudential opinions or inconsistent translation of religious terminology. Addressing these risks requires continuous monitoring through human scholarly review, multilingual evaluation, periodic auditing, user feedback mechanisms, and ongoing verification of approved religious sources. Responsible AI governance therefore extends beyond technical system design to include continuous institutional oversight capable of identifying and correcting unintended disparities before they affect public religious guidance (Jobin et al. 2019).

Taken together, these opportunities and governance challenges demonstrate that the future of religious authority in the United Arab Emirates should not be understood

as a competition between human scholars and artificial intelligence. Rather, it represents the development of a collaborative governance model in which AI functions as an institutional decision-support technology operating under recognised legal authority and continuous scholarly supervision (Gourari et al. 2025). AI contributes to accessibility, knowledge management, multilingual communication, and administrative efficiency, while qualified scholars retain responsibility for interpretation, contextual reasoning, ethical deliberation, and final religious judgment. The sustainability of this model ultimately depends upon maintaining verified source libraries, transparent institutional procedures, robust privacy safeguards, effective human oversight, and continuous investment in scholarly capacity. Through this governance-oriented approach, the UAE demonstrates that responsible AI implementation can strengthen rather than diminish the legitimacy, credibility, and public trust that remain fundamental to contemporary Islamic religious authority.

Conclusion

Artificial intelligence is transforming the way religious institutions provide guidance, manage knowledge, and engage with increasingly digital societies. The experience of the United Arab Emirates demonstrates that AI can significantly improve the accessibility, efficiency, consistency, and responsiveness of religious services when implemented within a comprehensive governance framework. Rather than functioning as an autonomous religious authority, AI is positioned as a decision-support technology that assists qualified scholars through information retrieval, knowledge management, multilingual communication, and administrative support while preserving human responsibility for interpretation, legal reasoning, and final religious judgment.

This study has shown that the UAE has developed an institutional model that integrates religious governance, national AI policy, responsible AI principles, privacy protection, and human scholarly oversight. Such integration enables technological innovation to operate within recognised legal and institutional structures while safeguarding public trust and the legitimacy of official religious authority. At the same time, the study identifies several governance challenges, including hallucinated references, decontextualisation of legal reasoning, algorithmic bias, authority confusion, and the protection of sensitive personal data. These challenges demonstrate that the sustainability of AI-supported religious services depends not only on

technological capability but also on effective governance, transparent institutional procedures, verified religious sources, and continuous scholarly supervision.

The findings suggest that the future relationship between artificial intelligence and Islamic religious authority should be understood as a collaborative partnership rather than a process of technological replacement. AI can enhance institutional capacity and improve public access to reliable religious knowledge, but it cannot substitute for the interpretive competence, ethical responsibility, contextual understanding, and accountability that define qualified Islamic scholarship. Consequently, the long-term success of AI-supported religious services will depend upon maintaining strong governance mechanisms that balance innovation with institutional legitimacy, ensuring that technological advancement continues to serve, rather than redefine, the principles of authoritative Islamic religious guidance

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Disclosure Statement

The author declares that there are no financial, commercial, institutional, or personal relationships that could be perceived as influencing the research reported in this article. The author is solely responsible for the conception, analysis, interpretation, and writing of this manuscript. The opinions and conclusions expressed herein are those of the author and do not necessarily reflect the views or official positions of any government, religious institution, or organisation referenced in this study. The research was conducted independently using publicly available legal documents, policy papers, institutional publications, and scholarly literature.

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Overall, careful attention to citation accuracy, source quality, and bibliographic consistency is essential to maintaining academic integrity, supporting the credibility of the research, and ensuring the manuscript meets the editorial standards of the journal.

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