

Islamic Tech Ethics & Maqasid al-Shariah Governance Standard

Operational Framework for AI Agents, Algorithmic Decisioning & Fintech Sovereignty

1. Executive Summary & Legal Foundation

Technology is never morally neutral. In Islamic jurisprudence, systems, software algorithms, and artificial intelligence agents are legal instruments governed by the overarching objectives of Shariah (Maqasid al-Shariah). This standard operationalizes the 5 universal protections into concrete engineering and business evaluation criteria.

"There shall be neither harm nor reciprocating of harm." — Sunan Ibn Majah 2341 (Sahih)

2. The Five Maqasid Engineering Matrix

Pillar	Islamic Objective	Engineering Evaluation Criteria	Red-Line Violation
Din	Preservation of Faith	Promotes truth, transparency, moral clarity	Deceptive algorithmic manipulation, dark patterns
Nafs	Preservation of Life/Dignity	Protects user mental wellness, physical safety	Addictive doom-scrolling, cyber harassment tools
Aql	Preservation of Intellect	Enhances human discernment and critical reasoning	Deepfakes, cognitive hacking, hallucinated rulings
Nasl	Preservation of Lineage/Family	Protects privacy of the home and child safety	Unlawful tracking, facial harvesting, data leaks
Mal	Preservation of Wealth	Ensures fair risk-sharing, productivity, asset backing	Hidden interest (riba), gambling mechanics (maysir)

3. AI Agent Red-Lines & Human In The Loop (HITL)

Autonomous AI agents executing operations on behalf of Muslim founders must be bound by strict supervisory gates. No AI agent may execute financial transactions involving variable compounding interest, issue unverified religious rulings (fatawa), or commit external funds without affirmative human review.

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