



Who Speaks for Islam? Artificial Intelligence, Fatwa, and Religious Authority in Bangladesh

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Abstract

This study examines the implications of artificial intelligence for fatwa issuance and religious authority in Bangladesh, a Muslim-majority country experiencing rapid digital transformation. While AI-powered systems can generate instant religious responses, they lack the moral agency, accountability, and contextual sensitivity required for authoritative fatwas. A qualitative library research method was employed, analysing peer-reviewed literature from 2015-2025 through a hybrid thematic analysis grounded in Weber's types of authority and Luhmann's social systems theory. The findings reveal three interrelated risks: fragmentation of religious authority due to uncoordinated AI outputs, erosion of public trust in traditional scholars and institutions, and epistemological confusion among lay Muslims unable to distinguish human *ijtihad* from algorithmic pattern-matching. The study argues that AI cannot replace human muftis because fatwas are value-rational acts embedded in institutional procedures, social context, and accountability before God and society. A hybrid model is proposed where AI serves as a supervised research tool while human scholars retain exclusive fatwa authority. The paper concludes that Bangladesh urgently needs ethical and regulatory frameworks, curated knowledge bases, and digital religious literacy to integrate AI responsibly without undermining Islamic legal authority.

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Introduction

Artificial intelligence (AI) has become increasingly embedded in religious life, transforming not only how religious knowledge is disseminated but also how religious authority is constructed, negotiated, and experienced within contemporary Muslim societies (Simmerlein, 2024; Latzer, 2021). AI-powered systems are now capable of answering religious inquiries, generating legal opinions, and facilitating religious practices, thereby introducing new actors into domains historically governed by human scholarship. Consequently, the



longstanding question of who possesses legitimate authority to speak on behalf of Islam has acquired renewed urgency in the age of digital technologies (Faizin et al., 2025; Kannike & Fahm, 2025). Within the classical Islamic intellectual tradition, religious authority is neither spontaneous nor technologically transferable but is cultivated through rigorous scholarly training, mastery of foundational religious texts, ethical discipline, and recognition by established communities of *ulama* (Firdaus et al., 2025; Litchfield et al., 2025). The issuance of a *fatwa*, as one of the highest expressions of Islamic legal authority, exemplifies these epistemological and ethical principles (Abd-Elsalam & Binay, 2024; Al-Namarneh et al., 2025). A legitimate *fatwa* requires not only textual competence but also contextual reasoning, ethical judgment, and accountability before Allah SWT and society.

Its authority therefore rests on the identity, integrity, and scholarly credibility of the *mufti*, rather than on the textual correctness of the legal opinion alone (Harnowo & Habib, 2024; Taufiq et al., 2025). Bangladesh provides a particularly important context for examining these developments because Islam continues to shape social norms and everyday life while the country simultaneously experiences rapid digital transformation (Yucel & Albayrak, 2021). Expanding internet access, increasing digital literacy, and the widespread use of social media have created a digital environment in which religious knowledge is produced, circulated, and consumed on an unprecedented scale (Ali & Aljahsh, 2025; M. I. Rahman et al., 2025). According to the Bangladesh Telecommunication Regulatory Commission (BTRC), internet penetration exceeded 45 percent of the population in 2025 and social media users surpassed 80 million, making digital religious engagement increasingly common (Alam et al., 2025; Faizin et al., 2025).

This digital transformation has fundamentally altered how Muslims seek and interpret religious knowledge. Unlike earlier online platforms that merely disseminated existing religious materials, contemporary AI systems actively generate responses that resemble independent legal reasoning, providing immediate answers to questions concerning *ṣalāh*, marriage, inheritance, finance, and ethical dilemmas (Abubakari, 2025; Hashem et al., 2025; Mayeesha et al., 2025; Sahimi et al., 2025). AI therefore no longer functions simply as a medium for accessing religious information but increasingly performs interpretive roles traditionally reserved for qualified *ulama*, raising critical questions regarding authority, legitimacy, and accountability in Islamic jurisprudence (Al-Fatih et al., 2025; Nawī et al., 2023). While these technological developments improve access to Islamic knowledge and increase the efficiency of religious information retrieval, they also blur the distinction between authoritative *fatwas* issued

through established juristic procedures and algorithmically generated religious responses. In the absence of appropriate regulatory and institutional safeguards, AI-generated *fatwas* have the potential to reshape public perceptions of religious authority, particularly in digitally connected Muslim societies such as Bangladesh.

Existing scholarship on AI and religious authority may be grouped into three broad strands. The first examines the decentralization of religious authority through digital media. [Anderson \(2015\)](#) and [Bunt \(2018\)](#) demonstrate that digital platforms have weakened traditional mechanisms of religious gatekeeping, while [Campbell \(2019\)](#), [Rahman \(2020\)](#), and [Zulkifli and Hassan \(2021\)](#) argue that algorithms, audience trust, and digital engagement increasingly influence the perceived legitimacy of online *fatwas*. The second strand focuses on AI and Islamic jurisprudence. [Dewi \(2024\)](#) and [Syukri \(2025\)](#) argue that AI lacks the moral accountability and capacity for *ijtihad* necessary to produce legitimate *fatwas*, whereas [Chairunnisa et al. \(2025\)](#) and [Nor Jamal and Zaharuddin \(2025\)](#) advocate ethical and institutional safeguards to preserve the epistemological foundations of Islamic law amid technological innovation. The third strand investigates the effects of AI-generated *fatwas* on religious literacy and decision-making among ordinary Muslims. Despite these contributions, existing studies remain concentrated on the Middle East and Southeast Asia, leaving Bangladesh largely underexplored despite its distinctive socio-legal context. AI-generated *fatwas* in Bangladesh emerge within an environment characterized by legal ambiguity, the absence of explicit regulatory frameworks, and rapid digital transformation, making their epistemological, institutional, and societal implications insufficiently understood. This gap highlights the need for a systematic investigation into how AI is reshaping religious authority in Bangladesh.

Against this background, this study examines how AI reconfigures religious authority at the intersection of Islamic jurisprudence, digital transformation, and contemporary Muslim life in Bangladesh. Rather than treating AI-generated *fatwas* solely as technological innovations or threats to Islamic tradition, the study evaluates whether AI-generated religious responses satisfy the epistemological, ethical, and institutional requirements of legitimate *fatwa* issuance. Specifically, it addresses three questions: (1) Can AI legitimately participate in the issuance of *fatwas* according to the epistemological principles of Islamic jurisprudence, or should its role remain limited to technical assistance? (2) What risks arise from unregulated reliance on AI-generated *fatwas* for traditional religious authority, social cohesion, and the religious understanding of ordinary Muslims in Bangladesh? (3) What ethical,

regulatory, and institutional frameworks are required to ensure that AI functions as a supporting instrument under the supervision of qualified *ulama* rather than as an autonomous religious authority? This article argues that AI-generated *fatwas* cannot be regarded as religiously authoritative because AI lacks the moral agency, contextual sensitivity, and accountability that constitute the indispensable foundations of legitimate Islamic legal reasoning. Although AI can significantly enhance access to Islamic knowledge and support scholarly research, it cannot replace the ethical responsibility, contextual *ijtihād*, and institutional legitimacy of qualified human scholars. By identifying the epistemological limits of AI in *fatwa* issuance and proposing a governance framework for AI-assisted religious decision-making, this study contributes to contemporary debates on digital Islam, Islamic legal theory, and artificial intelligence while advancing a more nuanced understanding of the relationship between technological innovation and religious authority in the Global South.

Research Methodology

This study employs a qualitative research design using a *library research* approach. This methodology was selected because the issues surrounding artificial intelligence (AI), *fatwas*, and religious authority in Bangladesh are primarily conceptual, normative, and epistemological, requiring a critical examination of scholarly debates, theoretical perspectives, and institutional practices documented in academic literature rather than the collection of primary field data (Creswell & Poth, 2018). The study relies on secondary sources consisting of peer-reviewed journal articles, scholarly books, edited book chapters, and conference proceedings published between 2015 and 2025. To ensure analytical relevance, the literature was purposively selected according to three interconnected domains: (1) artificial intelligence and its applications in Islamic studies, (2) the epistemology of *fatwas* and Islamic religious authority, and (3) the governance of digital *fatwas* in Muslim-majority countries, particularly Bangladesh, Indonesia, Malaysia, and Egypt.

Academic publications were systematically retrieved from internationally recognized databases, including Scopus, Google Scholar, and the Directory of Open Access Journals (DOAJ), using combinations of the keywords *artificial intelligence*, *fatwa*, *religious authority*, *digital Islam*, *Bangladesh*, *maqāṣid al-sharī'ah*, and *ijtihād* (Denzin & Lincoln, 2018). The search strategy was designed to identify both theoretical and empirical studies examining the relationship between AI, Islamic jurisprudence, and religious authority. Relevant publications were screened based on their relevance, methodological rigor, and contribution to the research objectives. Table 1 summarizes the overall research design, including

the data sources, literature selection process, analytical framework, and the expected outputs of each stage of the study.

Table 1
Research Design and Data Analysis Framework

Research Stage	Description	Implementation in This Study	Expected Output
Research Design	Qualitative <i>library research</i> focusing on conceptual and normative analysis	Examines the relationship between AI, <i>fatwas</i> , and religious authority in Bangladesh through academic literature	Conceptual understanding of AI-generated <i>fatwas</i> within Islamic jurisprudence
Data Sources	Secondary academic literature	Peer-reviewed journal articles, scholarly books, book chapters, and conference proceedings (2015–2025)	Comprehensive corpus of relevant scholarly evidence
Literature Search	Systematic retrieval from academic databases	Scopus, Google Scholar, and DOAJ using keywords: <i>artificial intelligence, fatwa, religious authority, digital Islam, Bangladesh, maqāṣid al-sharīʿah, and ijtihād</i>	Relevant and high-quality literature for analysis
Data Selection	Purposive sampling	Literature selected based on relevance to AI in Islamic studies, <i>fatwa</i> epistemology, and digital <i>fatwa</i> governance	Focused dataset aligned with research objectives
Deductive Coding	Theory-driven thematic coding	Guided by Max Weber’s Theory of Authority and Niklas Luhmann’s Social Systems Theory	Analytical categories concerning legitimacy, authority, and institutional trust
Inductive Coding	Data-driven theme development	Identification of recurring concepts such as <i>fatwa shopping, smart mufti</i> , curated knowledge base, algorithmic legitimacy, and institutional oversight	Emergent themes reflecting current scholarly debates
Thematic Analysis	Hybrid deductive–inductive analysis	Integration of theoretical categories with emergent themes following Braun and Clarke (2006)	Identification of patterns concerning authority, accountability, and governance
Validation Strategy	Theoretical triangulation and informal member checking	Comparison of multiple scholarly perspectives and consultation with two Islamic law scholars in Bangladesh	Enhanced credibility and analytical consistency
Research Output	Interpretation and synthesis	Development of a conceptual framework explaining the epistemological limits of AI-generated <i>fatwas</i>	Theoretical contribution to AI, Islamic jurisprudence, and digital religion

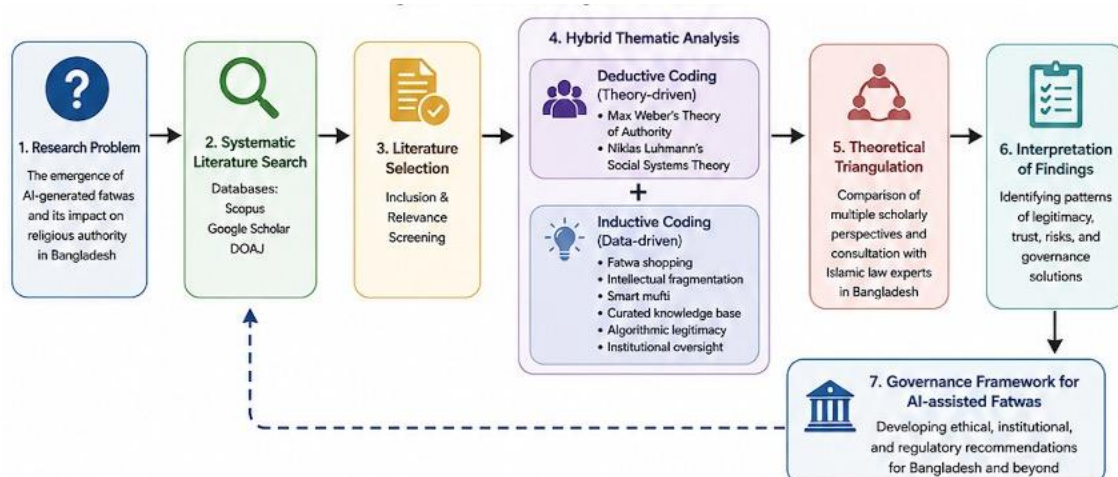
Source: Developed by authors, 2026

The collected literature was subsequently analyzed using a hybrid thematic analysis that integrates deductive and inductive coding procedures ([Braun & Clarke, 2006](#); [Fereday & Muir-Cochrane, 2006](#)). The deductive framework was informed by Max Weber’s theory of authority and Niklas Luhmann’s social systems theory to examine how legitimacy, trust, and institutional authority are

negotiated in the context of AI-generated religious opinions. Simultaneously, inductive themes emerged through repeated engagement with the literature, leading to the identification of recurring concepts such as *fatwa shopping*, intellectual fragmentation, *smart mufti*, curated knowledge bases, algorithmic legitimacy, institutional oversight, and ethical governance.

These themes were synthesized to identify broader patterns concerning the epistemological boundaries of AI, the transformation of Islamic religious authority, and governance strategies for AI-assisted *fatwas*. To strengthen the credibility of the analysis, the study employed theoretical triangulation by comparing perspectives from different academic traditions and Muslim-majority countries, while informal member checking was conducted through scholarly discussions with two experts in Islamic law in Bangladesh (Denzin, 2012). Nevertheless, the study is limited by its exclusive reliance on secondary data and the absence of primary empirical evidence. Consequently, its findings should be interpreted as a conceptual and theoretical contribution rather than as statistically generalizable conclusions. Future studies are therefore encouraged to incorporate interviews, surveys, or mixed-method approaches to empirically validate and extend the conceptual framework proposed in this article (Patton, 2015). Figure 1 illustrates the complete methodological workflow adopted in this study, from literature identification and screening to thematic analysis, theoretical triangulation, and the development of the proposed governance framework.

Figure 1
Methodological Framework of the Study



Source: Developed by authors, 2026.

The Epistemic Incompatibility of AI with Islamic Jurisprudence: Why Moral Agency and Accountability Cannot Be Algorithmic

The debate over the authority of *fatwas* in Islam has traditionally centered on the scholarly qualifications and moral integrity of the *mufti*. The rapid development of artificial intelligence (AI), however, introduces a new question: can algorithms legitimately assume the human role in issuing *fatwas*? Within the epistemological framework of Islamic jurisprudence, a *fatwa* is not merely a textual response produced through computational processing but a juristic opinion grounded in legal reasoning, institutional legitimacy, and contextual interpretation. A review of scholarship published between 2015 and 2025 consistently demonstrates that *fatwa* authority is understood as a fundamentally human legal activity embedded in Islamic scholarly institutions, the methodological principles of *uṣūl al-fiqh*, and the socio-political realities in which legal opinions are formulated. Accordingly, the issuance of a *fatwa* has never been conceptualized as a computational task that can be delegated to autonomous technological systems (Sholeh, 2020; Hanna et al., 2024; Rahmi et al., 2024; M. A. Albelahi et al., 2018; Hasyim, 2019; Yakasai & Muhamad, 2023).

Importantly, none of the studies reviewed explicitly conceptualizes AI as a *mufti* or as an independent agent of *iftā'*. This absence is methodologically significant because it indicates that the widely asserted claim that AI lacks moral agency is a philosophical proposition rather than an empirical conclusion established within Islamic jurisprudence. Existing *fiqh* scholarship extensively discusses the qualifications, responsibilities, and institutional foundations of *fatwa* issuance but does not directly evaluate whether AI could function as a legitimate religious authority. Consequently, arguments concerning AI's inability to exercise moral judgment require support from scholarship on AI ethics, computational agency, and machine decision-making rather than being inferred solely from classical or contemporary *fiqh* literature (M. A. Albelahi et al., 2018; Yakasai & Muhamad, 2023). Recognizing this distinction prevents normative assumptions from being presented as conclusions already established within Islamic legal scholarship.

Despite this limitation, the existing literature provides strong evidence for three interrelated propositions. First, the authority to issue *fatwas* is consistently vested in qualified *ulama* and recognized institutions of religious governance rather than technological systems. Second, a valid process of *iftā'* requires rigorous methodology, contextual verification, and interpretive reasoning based on the principles of *uṣūl al-fiqh*. Third, because *fatwas* possess significant public authority and social consequences, their legitimacy is vulnerable to contestation, politicization, and institutional disputes whenever questions arise concerning the

credibility of the issuing authority (Sholeh, 2020; Rahmi et al., 2024; Mufid & Muhammad, 2023; Hasyim, 2019; Jauhari et al., 2021). Collectively, these findings lead to an important conclusion: under the epistemological definitions and institutional practices of *iftā'* documented in current scholarship, AI cannot presently be regarded as a legitimate independent issuer of *fatwas*. The role of the *mufti* remains consistently defined as belonging to qualified human scholars (*'ulamā'*) operating within recognized institutional structures. Any attempt to grant AI equivalent authority would therefore require a fundamental redefinition of the epistemological foundations of Islamic jurisprudence—a position that finds no support in the existing literature (Rahmi et al., 2024; M. A. Albelahi et al., 2018; Zainuddin & Mahdy, 2016; Yakasai & Muhamad, 2023).

This human-centered epistemology is further reinforced by studies that conceptualize *fatwas* as expert legal opinions derived through *ijtihād* and *istinbāt*. Zainuddin and Mahdy (2016), for example, define a *fatwa* in the context of medical ethics as “a formal legal opinion issued by an Islamic jurist,” explicitly locating legal authority within qualified human expertise. Likewise, M. A. Albelahi et al. (2018) describe *fatwas* as products of *ijtihād*—the disciplined intellectual effort undertaken by qualified scholars in accordance with the Qur'an and the Sunnah—highlighting that *iftā'* is fundamentally an act of human interpretation rather than an impersonal textual exercise. Institutional studies similarly portray *fatwas* as legal opinions formulated by *fuqahā'* to address emerging social issues, where authority derives not only from juristic reasoning but also from communal recognition and institutional legitimacy (Soumena, 2024; Amin, 2017). In other words, the legitimacy of a *fatwa* cannot be separated from the moral, intellectual, and legal responsibility of the scholar who issues it.

Research on the governance of Islamic religious institutions further strengthens this conclusion. Ridwan et al. (2023) observe that the authority to issue *fatwas* is “consistently entrusted to *ulama* because they are recognized as possessing the capacity for *ijtihād*.” Legitimacy is therefore grounded in recognized scholarly competence rather than in the technical ability to retrieve information or generate textual responses. Similar findings emerge from research on *fatwa shopping* in Nigeria, which shows that Muslims evaluate religious authority not only through the legal content of a *fatwa* but also through the personal qualities of the issuing scholar, including knowledge, piety, sincerity, honesty, and legal responsibility (Yakasai & Muhamad, 2023). These studies demonstrate that the credibility of a *fatwa* is inseparable from the moral integrity and personal accountability of the *mufti*.

By contrast, AI systems cannot assume moral or legal responsibility for the religious opinions they generate. They cannot justify their judgments before

scholarly peers, accept ethical accountability, or bear the social and legal consequences of erroneous decisions. Unlike human scholars, AI cannot exercise moral deliberation, repent for mistakes, or be subjected to religious or institutional sanctions. While AI may efficiently retrieve legal information, identify relevant precedents, and support scholarly research, these technical capabilities do not satisfy the epistemological requirements of *iftā'*, which depend upon human judgment, contextual reasoning, and institutional legitimacy. Consequently, the principal limitation of AI is not computational capacity but the absence of the moral agency and accountability that define legitimate religious authority within Islamic jurisprudence. Figure 2 summarizes these epistemological distinctions by comparing the defining characteristics of human-issued *fatwas* and AI-generated religious opinions.

Figure 2
Epistemological Distinctions Between Human *Fatwas* Issued by
Qualified *Muftis* and AI-Generated Religious Opinions

 HUMAN FATWA (MUFTI)	EPISTEMOLOGICAL DIMENSION	AI-GENERATED RELIGIOUS OPINIONS
 INSTITUTIONAL SOURCE Issued by qualified mufti within recognized religious institutions and scholarly chains (<i>sanad</i>).	 SOURCE OF AUTHORITY	 No institutional authority. Lacks scholarly chain (<i>sanad</i>) and community recognition; not subject to official <i>fatwa</i> procedures.
 MORAL AGENCY Exhibits moral consciousness, intention (<i>niyyah</i>), piety (<i>taqwa</i>), and can repent (<i>tawbah</i>).	 MORAL & ETHICAL AGENCY	 No moral agency. No consciousness, intention, or capacity for repentance or moral judgment.
 ACCOUNTABILITY Accountable before God, society, and the law for the content and consequences of the <i>fatwa</i> .	 ACCOUNTABILITY	 Non-accountable. Cannot be held legally or morally accountable; no sanctions apply.
 CONTEXTUAL SENSITIVITY Analyzes the cause (<i>'illah</i>), local custom (<i>'urf</i>), and <i>maslahah</i> (public interest) within specific contexts.	 CONTEXTUAL & SOCIAL SENSITIVITY	 Context-insensitive. Relies on training data; lacks understanding of local nuances, culture, and social change.
 METHODOLOGICAL PROCEDURE Follows <i>usul al-fiqh</i> , <i>ijtihad/jamā'i</i> (collective reasoning), and tools such as <i>qiyās</i> and <i>istihsān</i> .	 METHODOLOGICAL FOUNDATION	 No standard methodology. Outputs are generated via pattern matching without <i>usul al-fiqh</i> or procedural verification.
 CAPACITY FOR IJTIHAD Capable of <i>ijtihad</i> : evaluates evidence, prioritizes <i>maslahah</i> , and balances multiple legal proofs (<i>adillah</i>).	 IJTIHAD & LEGAL REASONING	 No capacity for ijtihad. Cannot perform legal reasoning; merely reproduces existing textual patterns.
 SOCIO-LEGAL CONSEQUENCES <i>Fatwas</i> carry public authority; may shape policy, regulation, and social behavior.	 SOCIAL & LEGAL CONSEQUENCES	 Potentially harmful. May create confusion, authority fragmentation, and misguided decisions without correction mechanisms.

Source: Developed by authors, 2026

Figure 2 summarizes these distinctions by comparing the defining characteristics of human-issued *fatwas* and AI-generated religious opinions. The comparison demonstrates that AI may enhance legal research and information retrieval, but it lacks the juristic competence, contextual judgment, moral responsibility, and institutional recognition required for authoritative *iftā'*. Accordingly, under the current epistemological framework of Islamic jurisprudence, AI should be

understood as a research-support technology rather than an autonomous religious authority capable of independently issuing legitimate *fatwas*. The debate over the authority of *fatwas* in Islam has traditionally centered on the scholarly qualifications and moral integrity of the *mufti*. The emergence of artificial intelligence (AI) raises a new question: can algorithms legitimately assume this role? Within the epistemological framework of Islamic jurisprudence, a *fatwa* is not simply a textual response generated through computational processing but a juristic opinion grounded in legal reasoning, institutional legitimacy, and contextual interpretation. A review of scholarship published between 2015 and 2025 consistently shows that *fatwa* authority is understood as a fundamentally human activity embedded in Islamic scholarly institutions, the methodological principles of *uṣūl al-fiqh*, and the socio-political contexts in which legal opinions are formulated. Accordingly, the issuance of a *fatwa* has never been conceptualized as a computational task that can be delegated to autonomous technological systems (Sholeh, 2020; Hanna et al., 2024; Rahmi et al., 2024; M. A. Albelahi et al., 2018; Hasyim, 2019; Yakasai & Muhamad, 2023).

Notably, none of the studies reviewed explicitly conceptualizes AI as a *mufti* or an independent agent of *iftā'*. This observation is methodologically important because it indicates that the common assertion that AI lacks moral agency is primarily a philosophical proposition rather than an empirical conclusion established within Islamic jurisprudence. Existing *fiqh* scholarship discusses the qualifications, responsibilities, and institutional foundations of *fatwa* issuance but does not directly evaluate AI as a legitimate religious authority. Therefore, arguments regarding AI's inability to exercise moral judgment require support from research on AI ethics, computational agency, and machine decision-making rather than being inferred solely from Islamic legal scholarship (M. A. Albelahi et al., 2018; Yakasai & Muhamad, 2023). Recognizing this distinction prevents normative assumptions from being presented as established conclusions.

Despite this limitation, the literature consistently supports three interrelated propositions. First, the authority to issue *fatwas* is vested in qualified *ulama* operating within recognized institutions rather than technological systems. Second, *iftā'* requires rigorous legal methodology, contextual verification, and interpretive reasoning grounded in *uṣūl al-fiqh*. Third, because *fatwas* possess significant public authority, their legitimacy is vulnerable to contestation and institutional disputes whenever the credibility of the issuing authority is questioned (Sholeh, 2020; Rahmi et al., 2024; Mufid & Muhammad, 2023; Hasyim, 2019; Jauhari et al., 2021). Collectively, these findings

indicate that, under the epistemological and institutional framework documented in existing scholarship, AI cannot presently be regarded as a legitimate independent issuer of *fatwas*. The role of the *mufti* remains inseparable from qualified human scholars (*‘ulamā’*) and recognized institutional structures, and no contemporary scholarship supports redefining this authority in favor of AI (Rahmi et al., 2024; M. A. Albelahi et al., 2018; Zainuddin & Mahdy, 2016; Yakasai & Muhamad, 2023).

The human-centered nature of *fatwa* authority is further reinforced by studies defining *fatwas* as expert legal opinions derived through *ijtihad* and *istinbat*. Zainuddin and Mahdy (2016) define a *fatwa* as “a formal legal opinion issued by an Islamic jurist,” explicitly locating legal authority within qualified scholars. Similarly, M. A. Albelahi et al. (2018) describe *fatwas* as products of disciplined *ijtihad* undertaken according to the Qur’an and the Sunnah, emphasizing that *iftā’* is fundamentally an act of human interpretation rather than automated text generation. Institutional studies likewise portray *fatwas* as legal opinions formulated by *fuqahā’* to address emerging social issues, with legitimacy deriving from both juristic reasoning and institutional recognition (Soumena, 2024; Amin, 2017). Consequently, the legitimacy of a *fatwa* cannot be separated from the moral, intellectual, and legal responsibility of the scholar who issues it.

This conclusion is further strengthened by research on Islamic institutional governance. Ridwan et al. (2023) observe that the authority to issue *fatwas* is “consistently entrusted to *ulama* because they are recognized as possessing the capacity for *ijtihad*.” Likewise, research on *fatwa shopping* in Nigeria demonstrates that Muslims evaluate religious authority not only by legal correctness but also by the scholar’s knowledge, piety, sincerity, honesty, and legal responsibility (Yakasai & Muhamad, 2023). These findings indicate that the credibility of a *fatwa* depends on moral integrity and personal accountability rather than technical efficiency. By contrast, AI systems cannot assume moral responsibility or institutional accountability for the religious opinions they generate. Although they can retrieve legal information, identify relevant precedents, and assist scholarly research, they cannot justify legal judgments before scholarly peers, exercise contextual reasoning, or bear the ethical consequences of erroneous decisions. Their computational capabilities therefore do not satisfy the epistemological requirements of *iftā’*, which depend upon human interpretation, contextual *ijtihad*, and institutional legitimacy.

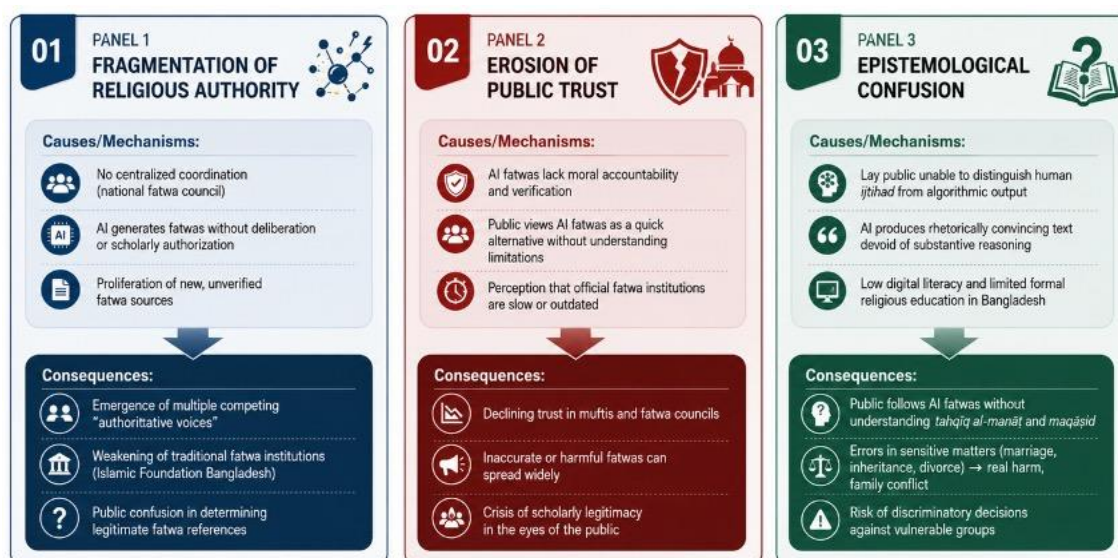
Risks of Unregulated AI-Generated Fatwas: Fragmentation of Religious Authority, Erosion of Trust, and Epistemological Confusion in Bangladesh

The absence of a regulatory framework governing artificial intelligence (AI) in the issuance of *fatwas* in Bangladesh creates three interconnected risks. First, unregulated AI-generated *fatwas* may fragment religious authority by proliferating unofficial legal opinions and weakening coordination among recognized *ulama* and *fatwa* institutions (Hassan et al., 2021; Rahmi et al., 2024). Second, AI may erode public trust in Islamic institutions because, unlike qualified *muftis*, it lacks moral accountability and recognized mechanisms of legal verification, thereby blurring the distinction between authoritative and non-authoritative religious guidance (Yakasai & Muhamad, 2023; Hasyim, 2019). Third, AI may generate epistemological confusion among ordinary Muslims who struggle to distinguish authentic human *ijtihad* from algorithmically generated responses. This confusion is particularly problematic in sensitive areas such as marriage, inheritance, family law, and financial transactions, where contextual interpretation and qualified scholarly judgment remain indispensable (Shaker, 2023; Agustina & Ismah, 2024).

Collectively, these risks demonstrate that the governance of AI in Islamic legal practice is not merely a technological concern but also an epistemological, institutional, and societal challenge. Figure 3 summarizes these three principal risks, together with their underlying causes, potential consequences, and the key scholarly sources supporting each dimension of the analysis.

Figure 3

Three Major Risks of Unregulated AI-Generated *Fatwas* in Bangladesh: Causes, Consequences, and Supporting Evidence



Source: Developed by authors, 2026

Figure 3 illustrates three interconnected risks arising from the absence of a regulatory framework governing AI-generated *fatwas* in Bangladesh: the fragmentation of religious authority, the erosion of public trust in Islamic institutions, and growing epistemological confusion among ordinary Muslims. These risks reinforce one another. Without institutional coordination and scholarly deliberation, AI systems can generate unlimited religious opinions without verification, creating competing sources of religious guidance. At the same time, the absence of accountability weakens confidence in established *fatwa* institutions, while many Muslims struggle to distinguish authentic human *ijtihad* from algorithmically generated responses. This dynamic increases the likelihood of errors in sensitive issues such as marriage, inheritance, divorce, and financial transactions, creating what Shaker (2023) describes as “intellectual chaos” within the digital religious environment.

These concerns originate not only from technological limitations but also from the epistemological foundations of Islamic legal authority. The legitimacy of a *fatwa* has consistently been understood as depending on the identity, integrity, and juristic competence of a qualified *mufti* or an officially recognized council of *ulama* (Hasyim, 2019; Ridwan et al., 2023; Yakasai & Muhamad, 2023). Through the process of *iftā'*, a *fatwa* requires rigorous *ijtihad*, reliance on authoritative juristic sources (*al-kutub al-mu'tabarah*), consideration of *maqāṣid al-shari'ah*, and contextual evaluation of contemporary realities (Rahmi et al., 2024; Faeshol & Khisni, 2021). AI-generated *fatwas* produced without these methodological and institutional safeguards therefore risk weakening the foundations of Islamic legal authority.

The first consequence is the fragmentation of religious authority. Although diversity of *ijtihad* is accepted in Islamic jurisprudence, it has traditionally been managed through centralized *fatwa* councils, collective deliberation (*ijtihad jamā'i*), and institutional review (Rahmi et al., 2024; Jauhari et al., 2021). Hassan et al. (2021) show that conflicting legal opinions can generate compliance and reputational risks when institutional coordination is absent. Indonesia demonstrates an alternative through the *manhaj al-iftā'* of the National Sharia Council of the Indonesian Council of Ulama (DSN-MUI), where *fatwas* are formulated through multidisciplinary deliberation and institutional review before publication (Jauhari et al., 2021; Ridwan et al., 2023). In contrast, AI systems bypass these mechanisms by generating legal opinions instantly without scholarly authorization. In Bangladesh, where no comprehensive framework regulates digital *fatwas*, this unrestricted proliferation of algorithmic opinions

risks producing competing religious authorities that lack institutional legitimacy and accountability.

The second risk is the erosion of public trust in *ulama* and Islamic institutions. Public confidence in a *mufti* depends not only on the legal accuracy of a *fatwa* but also on scholarly competence, integrity, and accountability. Research on *fatwa shopping* in Nigeria demonstrates that Muslims assess religious authority through the knowledge, piety, sincerity, honesty, and legal responsibility of scholars (Yakasai & Muhamad, 2023). AI possesses none of these attributes. Although it can produce persuasive legal language, it cannot assume moral responsibility or defend its reasoning before scholarly peers. Hasyim (2019) further argues that *fatwas* exercise considerable social and political influence, while Sholeh (2020) shows that the legitimacy of the Indonesian Council of Ulama's COVID-19 *fatwas* resulted from combining juristic reasoning with contemporary medical evidence. By contrast, AI relies primarily on historical textual patterns and cannot adequately interpret changing social realities. Consequently, misleading AI-generated *fatwas* may weaken confidence in both digital religious advice and established Islamic institutions.

The third risk is epistemological confusion. Islamic legal scholarship requires anyone issuing a *fatwa* to master *uṣūl al-fiqh*, principles of legal reasoning (*istinbāt*), and authoritative juristic sources (*al-kutub al-mu'tabarah*) (Rahmi et al., 2024; Ridwan et al., 2023). AI, however, functions only as a "pseudo-mufti", producing convincing legal responses without genuine juristic reasoning or moral responsibility. In Bangladesh, where digital literacy and access to formal Islamic education remain uneven, AI-generated responses may easily be mistaken for authoritative *fatwas*. Because AI cannot perform *tahqīq al-manāṭ*, evaluate local custom (*'urf*), or balance legal rulings according to *maqāṣid al-sharī'ah*, its recommendations may be unsuitable for complex social circumstances. Agustina and Ismah (2024) demonstrate that context-sensitive *fatwas* produced by Indonesian women *ulama* achieved positive social outcomes precisely because they emerged from lived experience and collective deliberation—qualities that AI cannot replicate.

These three risks reinforce one another in a cumulative cycle. Fragmented authority encourages competing legal opinions, declining public trust increases reliance on AI platforms, and growing epistemological confusion further obscures the distinction between authentic human *ijtihād* and algorithmically generated responses. Although Shariah advisory committees generally support AI as a research-support technology, scholars overwhelmingly reject its role as an autonomous *mujtahid* or independent issuer of *fatwas* (Abdullah et al., 2024). Existing scholarship therefore consistently supports the need for legal regulation,

institutional oversight, ethical standards, and stronger digital religious literacy so that AI remains an assistive technology supporting scholarly research and institutional decision-making rather than an independent source of religious authority (Hasyim, 2019; Rahmi et al., 2024; Yakasai & Muhamad, 2023; Sholeh, 2020; Agustina & Ismah, 2024; Ridwan et al., 2023).

Towards an Ethical and Institutional Framework for AI-Assisted *Fatwas* in Bangladesh

The absence of a regulatory framework governing artificial intelligence (AI) in the issuance of *fatwas* in Bangladesh should no longer be overlooked. Rather than functioning as an independent religious authority, AI should be integrated into Islamic legal practice as a decision-support technology operating under the supervision of qualified *ulama* and recognized *fatwa* institutions. Recent scholarship consistently argues that the ethical application of AI in religious contexts must be grounded in the objectives of Islamic law (*maqāṣid al-sharī'ah*) and the principles of Shariah compliance. Wahyudi et al. (2024) maintain that AI-assisted decision-making should remain anchored in human wisdom, public welfare (*maṣlahah*), and the prevention of harm (*dar' al-mafāsīd*), while Gulyamov (2024) demonstrates that AI can strengthen Shariah compliance through transparent monitoring and verification systems, provided that final legal judgments remain the responsibility of human experts. Likewise, Bashori et al. (2023) emphasize that the legitimacy of a *fatwa* depends not on technological sophistication but on adherence to established juristic methodology. AI should therefore complement, rather than replace, the institutional processes of *iftā'*.

A hybrid governance model offers the most appropriate framework for integrating AI into the *fatwa* ecosystem. Under this approach, AI performs research-support functions, while the authority to interpret, validate, and issue *fatwas* remains exclusively with qualified *muftis*. Zadeh (2023) identifies information retrieval, legal classification, document analysis, and question-answering systems as the most appropriate applications of AI in Islamic studies. Similarly, Mabrouk (2017) proposes a semantic knowledge framework in which AI assists legal reasoning by retrieving authoritative juristic sources, mapping scholarly opinions, and suggesting analytical pathways without independently issuing legal rulings. Human *ijtihād*, guided by *uṣūl al-fiqh*, *maqāṣid al-sharī'ah*, and contextual assessment, therefore remains indispensable. Haridan et al. (2023) likewise report that Shariah supervisory boards in Islamic banking support AI for improving efficiency and monitoring while rejecting any transfer of religious authority from scholars to machines. Accordingly, AI should be regarded not as

a “smart *mufti*” but as a research assistant that enhances scholarly work while preserving human authority.

Implementing this model requires several institutional safeguards. First, Bangladesh should establish a centralized digital repository of authoritative Islamic legal knowledge. Zadeh (2023) highlights the importance of standardized corpora, structured datasets, and Islamic legal ontologies, while Mabrouk (2017) stresses that AI systems must rely exclusively on authenticated juristic sources. Such a repository should contain verified collections of the Qur’an, *ḥadīth*, classical and contemporary *fiqh*, principles of *uṣūl al-fiqh*, and officially recognized *fatwas*, developed collaboratively by the Islamic Foundation Bangladesh, universities, *madrasas*, and relevant government agencies.

Second, AI-assisted *fatwa* systems must ensure methodological transparency and auditability. Supervising scholars should be able to identify the legal sources consulted, examine the reasoning process, and verify how AI-generated recommendations are produced. Gulyamov (2024) demonstrates that immutable audit trails strengthen Shariah compliance by enabling every stage of AI-assisted legal reasoning to be reviewed. Such transparency prevents AI from functioning as a “black box” whose conclusions cannot be independently evaluated. Third, institutional oversight must remain under qualified *ulama*. Experiences from Malaysia and Indonesia demonstrate that formal Shariah supervisory boards effectively regulate AI applications by defining permissible uses and periodically reviewing AI-generated outputs (Haridan et al., 2023; Susilawati et al., 2021). Bangladesh could adopt a similar mechanism by establishing a national advisory body responsible for approving AI applications in religious contexts and monitoring their compliance with Islamic legal principles.

Experiences from Indonesia and Malaysia further illustrate how institutional governance preserves the legitimacy of *fatwas*. In Indonesia, the National Sharia Council of the Indonesian Council of Ulama (DSN-MUI) employs a structured decision-making process grounded in *maqāṣid al-sharī’ah* and integrated with national legislation (Bashori et al., 2023). Hasan (2021) likewise notes that *fatwa* formulation involves consultation among Shariah scholars, practitioners, and institutional stakeholders before legal opinions are finalized. Malaysia provides another model through the Islamic Financial Services Act (IFSA) 2013, which formalized Shariah governance and strengthened the authority of the Shariah Advisory Council (Susilawati et al., 2021). Although neither country has enacted regulations specifically governing AI-generated *fatwas*, both demonstrate that centralized authority, standardized procedures, and legal oversight strengthen institutional legitimacy. Bangladesh

could adapt these principles by formally defining AI as a non-authoritative research tool, requiring mandatory human validation of AI-assisted *fatwas*, and establishing a dedicated supervisory body for digital religious governance.

Regulatory reform should also be accompanied by stronger digital religious literacy. Aldin et al. (2024) and Adnan and Ramli (2024) argue that the challenges posed by AI are not only technological but also educational and ethical. Muslim communities must therefore be able to distinguish between officially recognized *fatwas* and algorithmically generated religious information. Kausar et al. (2024) similarly emphasize the need for regulatory standards to prevent AI misuse in Islamic contexts, while Ajib (2022) shows that clear governance and standardized *fatwas* are essential for maintaining public trust in Islamic financial technology. These insights are directly applicable to AI-assisted *fatwas*. Finally, governance must address the misuse of AI for disseminating extremist or misleading religious content. Khoirunisa' et al. (2023) warn that AI can amplify radical narratives when ethical safeguards are absent. Accordingly, AI governance should incorporate content moderation, *maqāṣid*-based ethical filters, and legal sanctions against individuals or institutions presenting AI-generated outputs as official *fatwas*. Both Khoirunisa' et al. (2023) and Wahyudi et al. (2024) emphasize that governance should be preventive rather than reactive. Overall, the evidence indicates that AI can be responsibly integrated into the *fatwa* ecosystem only as a supervised research-support technology, while juristic authority remains exclusively with accountable human scholars (Zadeh, 2023; Mabrouk, 2017; Bashori et al., 2023). Under such a framework, AI strengthens Islamic legal scholarship without compromising the legitimacy of religious authority.

Between Legitimacy and Trust: A Weberian-Luhmannian Analysis of AI Integration in Islamic Fatwa Authority

The preceding sections identify three interconnected findings. First, AI cannot replace human *muftis* because it lacks the epistemological foundations required for legitimate *iftā'*. Second, the unrestricted use of AI-generated *fatwas* contributes to the fragmentation of religious authority and the erosion of public trust. Third, these challenges demonstrate the need for an ethical and institutional governance framework that positions AI as a supporting technology rather than an autonomous religious authority. To explain these dynamics, this study employs Max Weber's theory of legitimate authority and Niklas Luhmann's theory of social systems and trust. According to Weber (1978), legitimate authority rests on three ideal types: traditional, charismatic, and legal-rational authority. These forms are evident in contemporary *fatwa* institutions

across Bangladesh and other Muslim-majority societies. Traditional authority derives from scholarly lineage (*sanad*), mastery of authoritative juristic sources (*al-kutub al-mu'tabarah*), and recognition by the community of *ulama*. Bashori et al. (2023) show that the *fatwas* of Indonesia's National Sharia Council (DSN-MUI) are grounded in recognized juristic traditions and the methodology of *uṣūl al-fiqh*. Charismatic authority is reflected in the reputation, integrity, scholarship, and moral credibility of respected *muftis*, while Yakasai and Muhamad (2023) demonstrate that Muslims evaluate *fatwas* through scholars' knowledge, sincerity, honesty, and legal responsibility. Legal-rational authority is exercised by recognized *fatwa* institutions, including DSN-MUI and the Islamic Foundation Bangladesh, through formal procedures, transparent regulations, and collective legal deliberation (*ijtihād jamā'ī*) (Rahmi et al., 2024; Hasan, 2021).

AI satisfies none of these sources of legitimacy. It possesses no scholarly lineage, cannot assume moral or legal responsibility, and cannot participate in institutional deliberation. Weber's distinction between value rationality (*Wertrationalität*) and instrumental rationality (*Zweckrationalität*) further clarifies this limitation. Whereas a *fatwa* seeks to realize divine guidance, justice, and public welfare, AI is designed primarily to maximize efficiency in generating responses without independently evaluating ethical values or their consequences (Zadeh, 2023; Mabrouk, 2017). Consequently, AI may produce linguistically convincing religious answers but cannot exercise authentic juristic authority. Consistent with this interpretation, Abdullah et al. (2024) report that Shariah advisory committees support AI as a research-support technology while rejecting its recognition as an autonomous *mufti*. From Weber's perspective, therefore, AI lacks the legitimate foundations required to issue authoritative *fatwas*.

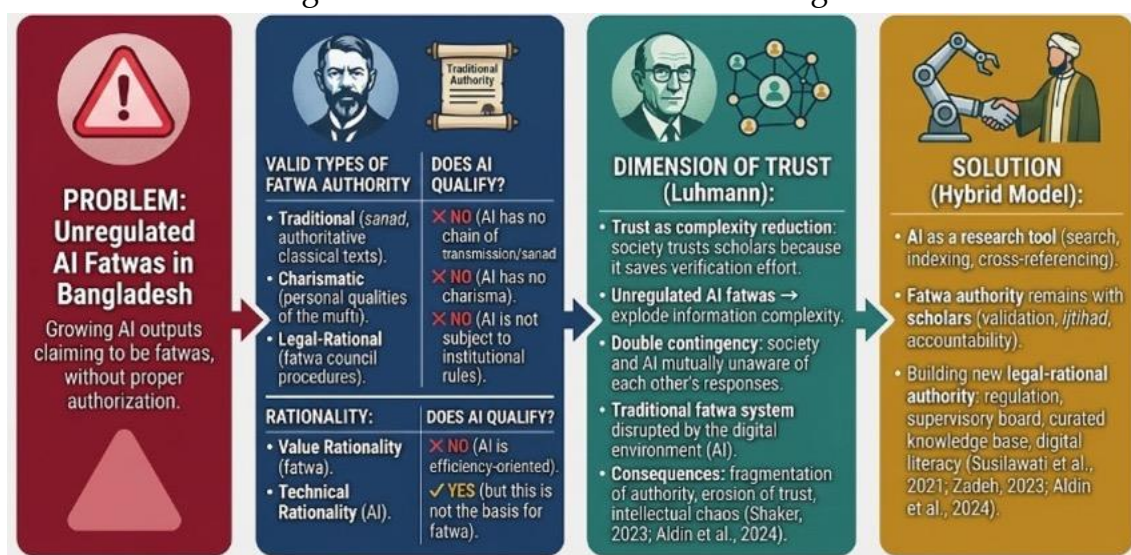
While Weber explains the problem of legitimacy, Luhmann (1979) explains why AI-generated *fatwas* threaten the stability of Islamic legal institutions. Trust, in Luhmann's theory, reduces social complexity by enabling believers to rely on recognized *ulama* and established *fatwa* institutions rather than independently evaluating every religious opinion. However, AI dramatically increases the volume of religious information, creating what Luhmann describes as double contingency, in which users become uncertain about which religious sources deserve trust while information producers cannot anticipate how their outputs will be interpreted. This process weakens institutional trust and increases uncertainty in religious decision-making. These concerns are particularly relevant in Bangladesh, where digital literacy remains uneven and no comprehensive regulatory framework governs AI-generated *fatwas*. Shaker (2023) describes a comparable condition in Egypt as "intellectual chaos," while Aldin et al. (2024) argue that unregulated AI may become a major source of

religious misinformation. Khoirunisa' et al. (2023) further warn that AI technologies can facilitate the dissemination of extremist or misleading religious narratives in the absence of ethical safeguards. Likewise, Abdullah et al. (2024) demonstrate that Shariah experts reject equating AI with a human *mujtahid* because doing so undermines institutional accountability and blurs the boundaries of legitimate religious authority. From Luhmann's perspective, therefore, AI-generated *fatwas* function as an institutional irritant that accelerates the fragmentation of religious authority and weakens public trust.

Together, Weber's and Luhmann's perspectives support the hybrid governance model proposed in this study. Luhmann argues that social systems can adapt to technological change through regulation and institutional codification, while Weber's concept of legal-rational authority provides a foundation for governing emerging technologies within established institutions. Accordingly, AI should function only as a research-support technology, whereas the authority to deliberate, validate, and issue *fatwas* must remain exclusively with qualified *ulama*. This approach is consistent with institutional practices in Indonesia and Malaysia and provides a framework for integrating AI into Islamic legal research without compromising the legitimacy of religious authority. Figure 4 summarizes this conceptual model by linking the crises of legitimacy and trust with the proposed governance framework for AI-assisted *fatwas* in Bangladesh.

Figure 4

A Weberian–Luhmannian Conceptual Framework for Understanding Unregulated AI-Generated *Fatwas* in Bangladesh



Source: Developed by authors, 2026

Figure 4 synthesizes the study's findings through four interconnected layers. The first identifies the central problem: the rapid proliferation of unregulated AI-generated *fatwas* in Bangladesh. The second, drawing on Weber's theory of legitimate authority, demonstrates that AI cannot satisfy the traditional, charismatic, or legal-rational foundations of religious authority because it operates through instrumental rationality (*Zweckrationalität*) rather than value rationality (*Wertrationalität*). The third layer applies Luhmann's theory of social systems and trust, explaining how AI-generated *fatwas* increase informational complexity, create conditions of double contingency, and ultimately contribute to the fragmentation of religious authority and the erosion of public confidence in established *fatwa* institutions. The fourth layer proposes a hybrid governance model in which AI functions solely as a research-support technology, while the authority to deliberate, validate, and issue *fatwas* remains exclusively with qualified *ulama*. This model is reinforced through comprehensive regulation, independent supervisory bodies, curated repositories of Islamic legal knowledge, and stronger digital religious literacy.

Experiences from Indonesia and Malaysia provide practical guidance for this framework. Indonesia's National Sharia Council (DSN-MUI) applies a structured *fatwa* methodology grounded in *maqāṣid al-sharī'ah* and integrated with national regulations (Bashori et al., 2023; Jauhari et al., 2021). Malaysia similarly institutionalizes Shariah governance through the Islamic Financial Services Act (IFSA) 2013 and the Shariah Advisory Council (Susilawati et al., 2021). Drawing on these experiences, Bangladesh should formally define AI as a non-authoritative research tool, require mandatory human validation of AI-assisted *fatwas*, establish a national supervisory body, develop authenticated repositories of Islamic legal sources (Zadeh, 2023), and strengthen digital religious literacy (Aldin et al., 2024; Adnan & Ramli, 2024). Overall, the findings indicate that unregulated AI-generated *fatwas* create simultaneous crises of legitimacy and trust. Rather than prohibiting AI, Bangladesh should adopt a proactive governance framework that enables AI to strengthen Islamic legal research while preserving the institutional authority of qualified *ulama* and safeguarding the legitimacy of religious authority.

Conclusion

This study demonstrates that artificial intelligence (AI) cannot replace human authority in the issuance of *fatwas* because it lacks the epistemological foundations required for legitimate Islamic legal reasoning, including moral agency, institutional accountability, and contextual judgment. A *fatwa* is not merely a textual response but an expression of value-oriented rationality

embedded in established juristic procedures, the objectives of Islamic law (*maqāṣid al-sharīʿah*), and accountability before both God and society. The analysis identifies three major risks associated with unregulated AI-generated *fatwas* in Bangladesh: the fragmentation of religious authority through the proliferation of unverified religious opinions, the erosion of public trust in *ulama* and established *fatwa* institutions, and growing epistemological confusion among ordinary Muslims who are unable to distinguish authentic human *ijtihād* from algorithmically generated outputs. These risks are mutually reinforcing and may ultimately lead to intellectual disorder within the emerging digital *fatwa* ecosystem.

Drawing upon a Weberian–Luhmannian analytical framework, this study argues that AI possesses none of the traditional, charismatic, or legal-rational foundations of legitimate authority identified by Weber, while simultaneously disrupting the trust mechanisms that, according to Luhmann, reduce social complexity and sustain institutional legitimacy. Accordingly, the study proposes a hybrid governance model in which AI functions exclusively as a research-support tool under the supervision of qualified *ulama*. This model should be supported by a comprehensive regulatory framework, curated Islamic legal knowledge repositories, institutional oversight bodies, and initiatives to strengthen digital religious literacy. Bangladesh can draw valuable lessons from the governance experiences of Indonesia and Malaysia in developing an accountable framework for AI-assisted *fatwa* production. Future research should complement this conceptual analysis with primary empirical evidence, including surveys and interviews involving *ulama*, policymakers, and Muslim communities. Ultimately, while AI may enhance the efficiency of Islamic legal research, the authority to speak in the name of Islam must remain with morally accountable, institutionally recognized, and religiously qualified human scholars rather than algorithmic systems.

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No potential conflict of interest was reported by the author(s).

Ethical Approval

This study is a literature review based exclusively on secondary data from published academic journals, official reports, and policy documents. It does not involve primary data collection from human subjects, animals, or any form of direct intervention. Therefore, ethical approval was not required for this research.

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