

# Artificial Intelligence as a Tool to Achieve Objective (Maqasid) of Preserving Wealth

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## ARTICLE INFO

## ABSTRACT

This research explores the relationship between the objectives of Islamic law, particularly the preservation of wealth, and the role of artificial intelligence in reducing financial fraud. It emphasizes the significance of wealth in Islam and the role of modern technologies in ensuring financial security. The study reviews AI applications in detecting suspicious activities and enhancing transaction security, while discussing the ethical and Sharia challenges associated with these technologies. It concludes with recommendations to strengthen collaboration between Islamic scholars and technology experts to ensure the alignment of modern systems with Sharia principles.

**Keywords:** Sharia Objectives, Wealth Preservation, Artificial Intelligence, Financial Fraud, Sharia Challenges, Financial Technology.

## 1. Introduction

The objectives of Islamic Sharia serve as a comprehensive framework aimed at securing human welfare in both this life and the hereafter. Among these key objectives are preserving religion, life, intellect, lineage, and wealth. Safeguarding wealth is a fundamental necessity for ensuring economic and social stability within societies. In the modern era, artificial intelligence (AI) has emerged as a transformative tool capable of supporting this objective, particularly in combating financial fraud, which poses a significant threat to assets and property. This study examines the connection between the objectives of Islamic Sharia—specifically the preservation of wealth—and the role of artificial intelligence in fulfilling this purpose. Additionally, it explores the practical applications of AI in mitigating financial fraud and the legal and ethical challenges associated with its implementation.

### 1.1 Research Importance

This study gains its importance from the intersection of modern technology and the objectives of Islamic Sharia. AI plays a crucial role in safeguarding wealth by securing financial assets, preventing fraud, regulating financial transactions, and promoting fair wealth distribution. Additionally, the research emphasizes the alignment of technological advancements with Islamic principles, fostering the development of digital solutions that enhance financial justice and economic stability following Sharia guidelines.

### 1.2 Research Questions

1. In what ways does AI contribute to the preservation of wealth in Islamic law?
2. What are the practical applications of artificial intelligence in preventing financial fraud and protecting assets from loss?
3. How can AI assist in regulating financial transactions while ensuring compliance with Sharia principles?
4. To what extent do AI technologies align with Islamic jurisprudential guidelines on wealth preservation?
5. How can AI be utilized to optimize Islamic endowments and facilitate the fair distribution of inheritances?

### 1.3 Research Objectives

1. To examine the connection between AI and the purpose of preserving wealth in Islamic law.

2. To assess the effectiveness of AI in combating financial crimes, including fraud, theft, and monopolistic practices.
3. To explore the application of AI in managing estates, wills, and endowments to uphold Sharia-compliant justice.
4. To evaluate the extent to which AI aligns with Islamic jurisprudential principles in financial transactions.
5. To propose practical strategies for leveraging AI to enhance Islamic financial development.

## 2. Research Methodology

This study adopts a descriptive-analytical approach to examine the relationship between artificial intelligence and the Islamic objective of wealth preservation. The methodology involves:

1. Explaining the concept of wealth preservation in Islamic law and its significance.
2. Analyzing the role of AI in safeguarding and regulating wealth following Sharia principles.
3. Investigating contemporary applications of AI in Islamic financial sectors, including banking, endowments, and estate management.
4. Comparing traditional methods of wealth preservation with modern AI-driven solutions, using real-world case studies as references.

## 3. Section One: Research Concepts

### - Defining the Objectives of Sharia

In contemporary times, scholars and researchers have placed significant emphasis on the objectives of Sharia due to their crucial role in jurisprudential reasoning (ijtihad) and their application in addressing modern societal issues based on textual evidence and Sharia principles. This growing interest has led to the systematic documentation and categorization of these objectives, recognizing them as a distinct discipline within Islamic jurisprudence. Like other fields of knowledge, the study of Sharia objectives involves specialized terminology, classifications, and structured definitions (Al-Khadimi, 2001).

Sheikh Muhammad al-Tahir ibn Ashur defined these objectives as the overarching principles and legal intents that the Lawgiver considers across all or most aspects of legislation. These principles are not confined to a specific category of Sharia rulings but rather encompass the fundamental characteristics of Islamic law, its core purposes, and the underlying wisdom behind its legislation. Furthermore, they include legal meanings that, while not necessarily apparent in individual rulings, are consistently observed across multiple legal contexts (Ibn Ashur, 2004).

### - The Concept of Wealth Preservation in Islamic Law

The protection of wealth is one of the five fundamental objectives of Islamic law, aimed at ensuring human welfare and safeguarding material rights while maintaining a balanced relationship with religion, life, intellect, and lineage. This principle underscores the necessity of regulating financial transactions following Islamic teachings. Imam al-Ghazali stated that the core objectives of Islamic law revolve around five key aspects: safeguarding religion, life, intellect, progeny, and wealth. He emphasized that anything contributing to the protection of these pillars is beneficial, while anything that compromises them leads to harm and corruption, which should be prevented (Al-Ghazali, 1993).

The objective of wealth preservation is built upon essential principles that facilitate its protection, growth, investment, and eventual inheritance. These principles include:

#### 1. Preserving Wealth from Loss and Corruption

One of the key aspects emphasized in Islamic law is the protection of wealth from misuse and destruction. To achieve this, Islamic teachings have established various rulings to prevent financial exploitation and injustice, including:

- **Prohibiting unlawful acquisition of wealth**, such as theft, usurpation, interest-based transactions (usury), and monopolization. The Quran explicitly states: Allah Almighty says: "And do not consume one another's wealth unjustly" (Al-Baqarah, 188).
- **Emphasizing the sanctity of wealth**, as highlighted in the saying of the Prophet Muhammad (peace be upon him): "The blood, wealth, and honor of every Muslim are sacred to another Muslim" (Muslim, 1955).
- **Encouraging lawful earnings**, urging individuals to seek wealth through legitimate and ethical means in compliance with Islamic guidelines.
- **Rejecting unlawfully acquired wealth**, which extends beyond theft and robbery to include accepting gifts derived from illicit sources, such as stolen or misappropriated property. If the recipient is aware of the illegitimacy of the wealth, accepting it is prohibited, as it would signify complicity in an act of injustice (Al-Fawzan, 1435).

### 1.1 Promoting Financial Awareness in Islam

Developing a strong sense of religious responsibility plays a crucial role in preventing wastefulness and extravagance. Islamic teachings, as emphasized in both the Quran and the sayings of the Prophet (peace be upon him), highlight the importance of preserving wealth and managing it wisely. For instance, Allah states in the Quran: "Indeed, the wasteful are brothers of the devils" (Al-Isra: 27), and also commands: "Eat and drink, but do not be excessive. Indeed, He does not like those who commit excess" (Al-A'raf: 31). Islam prohibits wastefulness, which refers to spending money irresponsibly or on wrongful purposes. As Mujahid explained, spending all of one's wealth on righteous causes is not considered extravagance, whereas even a small amount spent on falsehood qualifies as wastefulness (Al-Baghawi, 1997).

### 1.2 Enacting Legislation to Safeguard Financial Rights

To safeguard financial rights, Islamic law enforcers strict regulations against the unlawful acquisition of wealth. This includes legal measures to hold individuals accountable for stolen or damaged property and implementing punishments for crimes such as theft. Allah states: "As for the thief, male or female, cut off their hands as a recompense for what they have earned" (Al-Ma'idah: 38). Furthermore, He warns: "Do not consume one another's wealth unjustly" (Al-Ma'idah: 38), and elaborates: "And do not consume one another's wealth unjustly or send it [in bribery] to the rulers to devour a portion of other people's wealth in sin while you know" (Al-Baqarah: 188). Severe penalties are also prescribed for crimes like highway robbery, as stated in the Quran: "The only reward for those who wage war against Allah and His Messenger and spread corruption in the land is execution, crucifixion, the amputation of their hands and feet on opposite sides, or exile from the land" (Al-Ma'idah: 33) (Al-Kurani, 2008).

Islamic principles prioritize financial responsibilities, such as settling debts, over acts of charity and inheritance. If an individual donates to charity while being in financial hardship, while their family is in need, or while they have outstanding debts, repaying those debts takes precedence over voluntary acts of giving. It is not permissible to squander wealth belonging to others. The Prophet (peace and blessings be upon him) cautioned: "Whoever takes people's wealth intending to waste it, Allah will waste him" (Al-Bukhari, 1993).

## 2. Regulating Financial Transactions by Sharia Controls

Islamic law has established a comprehensive framework for financial transactions to uphold justice, prevent harm and uncertainty, and protect the rights of individuals and society. The key principles governing these transactions include:

- Promoting ethical financial contracts by implementing Sharia-compliant agreements such as murabaha (cost-plus financing), mudaraba (profit-sharing investment), and musharaka (partnership). These contracts ensure fair profit distribution and replace unethical financial dealings. Additionally, Islamic law enforces trade and market regulations that promote fair competition, prevent exploitation and monopolies, and safeguard property rights. By establishing guarantees and transparent contractual agreements, financial disputes can be minimized.
- Prohibiting fraudulent and unethical sales practices, such as najsh (deceptive bidding), gharar (excessive uncertainty), and contracts involving the sale of non-existent, unknown, or unowned goods. Moreover, Islamic teachings strictly forbid any form of usury (riba), as Allah states in the Quran: "Allah has permitted trade and forbidden usury" (Al-Baqarah: 275). Hoarding and monopolizing essential goods are also prohibited, as they lead to inflated prices and harm society. The Prophet (peace and blessings be upon him) warned: "No one monopolizes except a sinner" (Muslim, 1955). Additionally, accumulating wealth without investing it productively is discouraged, as it disrupts economic stability. In such cases, authorities have the right to intervene, compelling the monopolist to sell at a fair price or confiscating and distributing the goods to the public (Ibn Abidin, 1966).

### 3. Growing Wealth and Investing It Lawfully

Islam places great emphasis on earning a lawful livelihood through hard work and ethical means. The Prophet (peace and blessings be upon him) stated: "No one has ever eaten better food than that which he earns with his own hands, and even the Prophet of Allah, David, used to eat from the work of his own hands" (Al-Bukhari, 1993). This highlights the importance of diligence and self-reliance in sustaining a livelihood. Additionally, Islam encourages the investment of wealth in productive sectors such as agriculture, trade, and industry, recognizing their role in fostering economic growth and societal well-being.

To promote the responsible and sustainable use of wealth, Islamic law has established systems such as endowments (waqf) and wills, which contribute to social solidarity and ensure long-term benefits for future generations. At the same time, Islam warns against the hoarding of wealth without investing it or using it for charitable purposes. Allah warns in the Quran: "And those who hoard gold and silver and do not spend it in the way of Allah—give them tidings of a painful punishment." (At-Tawbah: 34). Umar ibn al-Khattab, may Allah be pleased with him, also stressed the importance of putting wealth to good use rather than allowing it to stagnate. He advised: "Invest the wealth of orphans and do not let zakat consume it" (Al-Daraqutni, 1977), emphasizing the need for active financial management to prevent economic harm and promote prosperity.

#### 4. Lawful Spending of Wealth

In Islam, zakat is a fundamental financial obligation that purifies wealth and fosters social solidarity. Allah emphasizes its importance in the Quran: "And in their wealth is a right for the needy and the deprived." (Adh-Dhariyat: 19). Beyond being an act of worship, zakat serves as an economic system that promotes justice by supporting the poor and disadvantaged. It plays a crucial role in funding essential services such as hospitals and schools, as well as financing small-scale projects that empower vulnerable communities to achieve self-sufficiency (Ibn Ashur, 2004).

Additionally, Islam strongly encourages charity (sadaqah) and endowments (waqf) as mechanisms for ensuring fair wealth distribution and fostering economic stability. During the Islamic era, endowments were commonly established to support students of knowledge, providing financial resources for free education and facilitating the construction of schools and libraries, thereby enriching society both intellectually and economically (Azzam, 1998).

#### 5. Safeguarding Wealth After Death Through Fair Inheritance

Islamic law is designed to maintain economic and social balance by ensuring the just and structured distribution of wealth while upholding the rights of individuals and society. One of the key mechanisms for achieving this is inheritance, as outlined in Surat An-Nisa.

To prevent unfair practices and protect the rights of heirs, Islam strictly prohibits unjust wills that seek to exclude rightful beneficiaries from their inheritance (Al-Zuhayli, n.d.). This ensures that wealth is distributed equitably, preventing disputes and safeguarding financial stability within families and the broader community.

#### 6. The Concept of Artificial Intelligence

**Definition of Artificial Intelligence:** Artificial Intelligence (AI) refers to the capability of machines or computer systems to simulate human intelligence. It involves programming machines to perform tasks that typically require human cognitive abilities, such as problem-solving, learning, and decision-making. Through AI, machines can replicate human-like reasoning and accomplish tasks that would otherwise require natural intelligence (Briber, 2024).

#### 4. Section Two: Utilizing Artificial Intelligence as a Means to Preserve Wealth

The protection of wealth holds a significant position in Islamic law, as it is one of the five fundamental necessities essential to both religious and worldly affairs. With the rapid advancement of technology, AI has emerged as a powerful tool in achieving this objective by preventing financial crimes, analyzing vast amounts of data, strengthening financial security, and promoting economic fairness.

AI plays a crucial role in detecting financial fraud, preventing market manipulation, and ensuring adherence to Sharia-compliant financial practices. By leveraging AI, wealth can be safeguarded and nurtured in a manner that upholds fairness and sustainability. To gain precise insights into AI's role in financial preservation, we incorporated AI into the study itself. This was done by integrating the scientific material from the first section, formulating relevant questions, and systematically analyzing the AI-generated responses using a structured scientific methodology. The findings were as follows:

##### - The Role of AI in Preventing Money Loss and Corruption:

AI contributes significantly to protecting wealth from loss and misuse by combating financial fraud, reinforcing transparency, and preventing theft. Financial institutions utilize AI-powered technologies to monitor transactions for suspicious activity, thereby reducing the risk of financial crimes and enhancing overall security.

##### - The Role of AI in Financial Security and Management

Advanced identity verification technologies, such as facial recognition and voiceprint authentication, play a vital role in safeguarding wealth by preventing theft and embezzlement. Additionally, smart contracts enhance transparency in financial transactions, reducing the risk of fraud and manipulation.

AI also contributes to improving financial awareness and promoting responsible spending. Intelligent financial applications offer personalized financial guidance, helping individuals identify and correct imprudent spending habits. This aligns with the Quranic principle: "Indeed, the wasteful are brothers of the devils." (Al-Isra': 27). Moreover, AI supports judicial systems by analyzing financial evidence, uncovering corruption, and detecting embezzlement. This facilitates the enforcement of Sharia-compliant legal measures against financial misconduct, including theft, as emphasized in the Quran: "As for the thief, male or female, cut off their hands." (Al-Ma'idah: 38).

Furthermore, AI assists in managing debts and financial obligations following Islamic principles. Smart financial tracking systems help ensure timely repayment while prioritizing obligations in line with Sharia law.

This is consistent with the hadith of the Prophet (peace and blessings be upon him): "Whoever takes people's money with the intention of wasting it, Allah will destroy him" (Al-Bukhari, 1993).

### **- The Role of AI in Regulating Financial Transactions According to Sharia Principles**

AI plays a crucial role in ensuring that financial transactions align with Islamic Sharia regulations by enhancing transparency, preventing fraud and monopolies, detecting usurious transactions, and promoting ethical investments. These advancements help uphold the Sharia objective of preserving and managing wealth in a just and lawful manner. This can be achieved through:

#### **1. Ensuring Fair Contracts and Compliance with Sharia Rules for Financial Transactions**

AI-powered smart contract systems based on blockchain technology enable the verification and execution of Sharia-compliant contracts, such as Murabaha, Mudaraba, and Partnership agreements. These systems prevent manipulation and uncertainty, ensuring that financial dealings remain transparent and free from deception. Additionally, AI algorithms analyze market activities to maintain fair competition, prevent monopolistic practices, and protect property rights and financial guarantees, thereby promoting equitable profit distribution.

#### **2. Detecting Fraudulent Sales and Prohibited Transactions**

AI enhances fraud detection in financial institutions by identifying prohibited transactions, including usury (riba), deceptive sales (gharar), price manipulation (najsh), and fraudulent contracts. Automated AI monitoring systems can scan financial activities to detect and prevent these unlawful practices, in alignment with the Quranic verse: "Allah has permitted trade and forbidden usury." (Al-Baqarah: 275). Furthermore, AI is employed to monitor commercial advertisements and market activities, identifying prohibited transactions, such as the sale of nonexistent or uncertain assets, and notifying regulatory authorities to take appropriate action.

#### **3. Combating Monopoly and Market Manipulation**

Big data analytics and AI-driven monitoring tools help track financial market activities to identify monopolistic behaviors and artificial price inflation. By analyzing trends, AI assists in enforcing Islamic economic laws that prohibit monopoly. AI systems also predict price manipulation and alert regulatory bodies, allowing them to intervene by requiring hoarders to sell commodities at a fair price or confiscating and redistributing essential goods in the interest of public welfare.

#### **4. Preventing Wealth Hoarding and Encouraging Ethical Investment**

AI-driven financial management tools promote halal investments by ensuring the circulation of wealth rather than allowing it to be hoarded or misused. Advanced financial software in Islamic banks evaluates legitimate investment opportunities, guiding clients toward permissible ventures such as:

- Small business financing
- Sustainable development projects
- Islamic endowments (waqf)

By supporting fair and sustainable economic growth, AI helps align modern financial practices with Islamic ethical principles, ensuring that wealth benefits society as a whole.

### **- The Role of Artificial Intelligence in Financial Development and Investment**

AI plays a significant role in promoting financial development and Sharia-compliant investment by supporting lawful economic sectors, optimizing endowments (waqf) and wills, discouraging wealth hoarding, and empowering startups. These advancements contribute to fair economic growth and financial sustainability in alignment with Islamic principles. This can be achieved through:

#### **1. Encouraging Halal Earnings and Ethical Investment**

AI assists in market analysis and the identification of halal investment opportunities. Advanced financial intelligence systems offer precise recommendations to investors, guiding them toward permissible economic sectors such as agriculture, trade, and industry, in accordance with Islam's emphasis on ethical economic development. Additionally, AI technologies used in Islamic banking help identify Sharia-compliant transactions, enabling individuals and businesses to invest in lawful and sustainable financial ventures.

#### **2. Optimizing Endowments and Wills for Social Welfare**

AI enhances the management of Islamic endowments (waqf) by analyzing the most effective investment strategies, ensuring asset preservation and maximizing returns for social welfare initiatives. This strengthens community support systems and guarantees long-term financial benefits for future generations. Moreover, AI-based estate planning systems offer intelligent solutions for managing wills and fairly distributing inheritance, ensuring that financial assets are directed toward lawful and just causes, in accordance with Islamic teachings.

### 3. Discouraging Hoarding and Encouraging Productive Investment

AI technologies help track capital flows, detecting idle or unutilized wealth and offering strategic investment solutions. This aligns with the Quranic warning Allah Almighty's statement: "And those who hoard gold and silver and do not spend it in the way of Allah—give them tidings of a painful punishment." (At-Tawbah: 34). Smart financial systems further support Islamic financial institutions by introducing innovative investment solutions, such as Islamic bonds (sukuk), Mudaraba financing, and Musharakah partnerships, which promote the circulation of wealth and prevent economic stagnation.

### 4. Empowering Startups and Supporting Small Businesses

AI-driven smart lending technologies enhance access to Islamic finance by evaluating financial risks associated with small businesses and entrepreneurial ventures. This allows startups to secure financing based on AI-driven feasibility studies, ensuring investments support genuine economic growth rather than speculative or unethical activities. Several Islamic banks have integrated AI-based evaluation systems to assess entrepreneurs, granting funding based on comprehensive and data-driven assessments, thus fostering sustainable business development.

#### - The Role of AI in Protecting Wealth After Death Through Fair Inheritance

AI plays a crucial role in preserving wealth after an individual's passing by ensuring a just and transparent inheritance process. By utilizing advanced technologies, AI enhances accuracy, prevents injustice, and guarantees that estates are distributed fairly in accordance with Islamic Sharia law, protecting the rights of heirs.

#### 1. Ensuring Fair and Sharia-Compliant Inheritance Distribution

AI-driven systems assist in managing inheritance calculations, automatically determining heirs' rightful shares based on Islamic guidelines outlined in Surat An-Nisa. These technologies help eliminate human error, ensuring that inheritance laws are applied correctly. Moreover, smart software verifies that inheritance distribution adheres to Sharia principles, preventing any form of manipulation or unjust allocation of assets.

#### 2. Detecting and Preventing Unjust Wills

AI-based legal analysis tools can identify wills that violate Islamic law, ensuring that no heir is deprived of their rightful share. These intelligent systems assess legal documents, verifying that a will does not exceed the one-third limit imposed by Sharia and does not negatively impact other heirs' rights.

#### 3. Secure Digital Documentation of Estates and Wills

By leveraging smart documentation and blockchain technology, AI can digitally record wills and estates, making them tamper-proof and resistant to forgery. This prevents document loss or unauthorized alterations after the testator's death. These technologies help establish clear ownership records, ensuring that wealth is transferred to rightful heirs without lengthy legal battles.

#### 4. Facilitating Estate Distribution Procedures and Reducing Disputes

AI algorithms can efficiently analyze heirs' data, calculate their rightful shares, and propose optimized legal solutions to expedite the inheritance process. Additionally, AI-powered dispute resolution tools assist in negotiating fair settlements among heirs, minimizing conflicts and reducing the need for court interventions. This fosters family unity and societal stability by ensuring that inheritance matters are resolved fairly and efficiently.

## 5. Conclusions and Recommendations

### 5.1 Conclusions

The preservation and management of wealth following Sharia principles extend beyond mere economic regulations; they serve as a foundation for justice and societal stability. Islamic law establishes a comprehensive framework to ensure wealth growth, protection from misuse, and fair distribution after death. With the advancement of modern technologies, AI has emerged as a powerful tool in supporting these Sharia-based objectives. AI contributes to preventing financial fraud, regulating transactions, safeguarding inheritance rights, and ensuring wealth is distributed fairly. Integrating AI with Islamic financial principles highlights Sharia's adaptability to contemporary advancements and underscores the potential of technology in reinforcing financial justice, integrity, and economic stability in society.

### 5.2 Recommendations

- **Utilize AI for Wealth Protection in Compliance with Sharia** – Develop AI-driven systems that adhere to Islamic financial principles, enabling the detection of financial fraud, monitoring of contracts, and ensuring fair inheritance distribution after death.

- **Establish Legal Frameworks for AI Integration in Islamic Finance** – Governments and Islamic financial institutions should implement regulations that facilitate the ethical use of AI in financial transactions, ensuring individual rights protection while maintaining Sharia compliance.
- **Develop AI-Based Platforms for Estate Management** – Launch specialized digital platforms that utilize AI to automate inheritance distribution, identify irregularities in wills, and securely document estates, minimizing disputes and preventing manipulation.
- **Enhance Sharia-Compliant Financial Awareness through AI** – Leverage AI-powered smart applications to educate individuals on lawful spending, zakat obligations, and financial regulations, thereby promoting fair wealth distribution.
- **Encourage Research on AI and Islamic Financial Principles** – Support scientific studies exploring the role of AI in Islamic economics, fostering the development of digital solutions that uphold Sharia principles in financial transactions.
- **Foster Collaboration Between Sharia Scholars and Technology Experts** – Strengthen partnerships between Islamic jurists and AI specialists to ensure the application of AI in financial transactions aligns with Sharia guidelines and contributes to the advancement of the Islamic economy.

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