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FAITH, ALGORITHMS, AND MORALITY: A COMPARATIVE STUDY OF AI ETHICS IN CHRISTIANITY AND ISLAM

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Abstract

Artificial intelligence increasingly shapes decisions in healthcare, education, finance, governance, and security, raising ethical concerns about human dignity, justice, accountability, and moral agency. Christianity and Islam provide theological resources that extend AI ethics beyond procedural compliance toward transcendent moral responsibility. This research compares Christian and Islamic ethical perspectives on artificial intelligence and identifies their shared principles, distinctive moral frameworks, and potential contributions to inclusive AI governance. The research uses a qualitative doctrinal-comparative approach, analyzing theological texts, jurisprudential sources, institutional documents, international AI ethics frameworks, and recent scholarly literature. Thematic coding identifies recurring concepts concerning dignity, justice, stewardship, accountability, and governance. The findings reveal substantial convergence around human dignity, justice, stewardship, protection of vulnerable groups, and transcendent accountability. Christianity primarily grounds AI ethics in Imago Dei, neighbor-love, natural law, and relational responsibility, while Islam emphasizes Khilāfah, ʿadl, maslahah, amānah, and Maqāṣid al-Sharīʿah. Their main divergence lies in ethical methodology: Christianity relies more on theological anthropology and virtue-oriented reasoning, whereas Islam applies more systematic jurisprudential mechanisms. Integrating Christian and Islamic ethical insights can strengthen pluralistic AI governance by combining technological accountability with moral responsibility, human dignity, justice, and the common good.

Keywords: Artificial Intelligence Ethics, Christianity, Islam, Moral Responsibility, AI Governance

1. Introduction

Artificial intelligence (AI) has developed rapidly from a specialized field of experimental computer science into an ever-present infrastructural phenomenon, now permeating nearly all aspects of modern human activity, including government, finance, education, warfare, medicine, mass media, and even religion. What once stayed in research labs and limited industrial use has now become integrated into global socio-economic systems, shaping how societies allocate resources, administer justice, distribute opportunities, and produce knowledge. ML systems are increasingly used for sentencing recommendations, predictive policing, credit scoring, employment algorithms, and medical diagnosis. In contrast, large language models and generative systems are used in general language discourse, scholarly research, journalism, art, and even spiritual exploration.

The applications of AI in healthcare (such as imaging systems that identify cancers and cardiovascular abnormalities), in finance (such as algorithmic trading systems that provide transactions in areas where humans cannot), in education (such as adaptive learning systems that adapt educational content to specific learners), and in security settings (such as autonomous weapons and intelligent surveillance) are raising pressing ethical concerns about the outsourcing of life-and-death decisions. In this regard, algorithmic systems are no longer seen as technical tools that perform preset tasks; rather, they have become socio-technical agents that mediate decision-making, shape opportunities and limitations, and implicitly influence moral, political, or cultural realities. Their outputs shape perceptions of risk, merit, credibility, and trustworthiness, which in turn affect people's life opportunities and societal cohesion.

However, despite the rapid pace of technological innovation and implementation, ethical considerations are often left behind. Regulatory bodies, legal frameworks, and social debate tend to lag behind the scope and pace of AI dissemination. Consequently, governance is often reactive, responding to harms only after they arise, rather

than proactively anticipating structural implications. Modern secular AI ethics efforts, including those embodied in the European Commission High-Level Expert Group on Artificial Intelligence (2019) and the UNESCO Recommendation on the Ethics of Artificial Intelligence (2021), highlight fairness, accountability, transparency, explainability, human oversight, robustness, and non-discrimination. These frameworks are significant steps in the international process of setting normative guardrails for AI use and promoting risk assessment, impact audits, and human-in-the-loop protections. They aim to ensure that AI systems are not used to encourage bias, harm privacy, or diminish democracy. Nevertheless, although these guidelines matter for protecting procedures and ensuring rights compliance, they largely remain within a humanistic, liberal-democratic, institutional paradigm focused on harm reduction and regulation. They tend to focus on quantifiable standards of compliance and governing systems, without always delving into metaphysical or teleological questions about human dignity, moral agency, ultimate accountability, and the moral purpose of technological development itself.

Religious traditions, by contrast, have provided enduring moral structures that shape how civilizations define justice, responsibility, virtue, and the common good. Throughout the ages, theological and ethical systems have shaped law, education, economic organization, and communal identity (Putkonen et al., 2026). Christianity and Islam offer elaborate ethical systems grounded in divine sovereignty, transcendent responsibility, moral teleology, and social solidarity (Polo et al., 2026). These traditions provide normative resources beyond procedural fairness; they also address ultimate meaning, stewardship, compassion, and eschatological accountability. Intellectual consensus shows that technological systems are never morally neutral resources; instead, they contain values, cultural assumptions, and power structures that shape social relations and spiritual life (Campbell & Cheong, 2022).

Technologies shape how communities understand sacred texts, perform rituals, and imagine authority. Therefore, theological and religious ethical analysis of AI is not an antiquarian or hypothetical exercise out of touch with current policy discussions; rather, it is an indispensable aspect of pluralistic global policymaking in a world where technologies mediate various moral cultures and continue to influence public discourse. In Christian moral theology, human beings are seen as created in the image of God (Imago Dei), which recognizes inherent dignity, reason, relational capacity, creativity, and moral accountability (Peters, 2019). This theological anthropology opposes reducing persons to measurable data or risk-prediction scores. If every person bears a divine image of being of status, then systems of categorization, ranking, or exclusion based on algorithms must be evaluated for their effects on human dignity and relational justice.

Christian ethics also strongly emphasizes stewardship of creation, love of neighbor, preference for the vulnerable, and responsibility to God. Technological systems should be secondary to human development and divine moral law, rather than determining social consequences through efficiency or profit maximization. The concept of stewardship challenges technocratic determinism by affirming that innovation is not ethically self-defending; rather, it should be made subservient to sympathetic service and fair play. Similarly, Islamic ethics views man as a Khalifah (vicegerent or steward) on earth, charged with caring for creation and answerable before Allah for the just exercise of knowledge, power, and technological capability (Auda, 2008). This system of vicememoration places technological innovation in a wider moral economy ruled by ʿadl (justice), maslahah (public interest), rahmah (mercy), and the maintenance of vital human goods in the formulation of the Maqāṣid al-Sharīʿah.

Human beings are not morally independent and autonomous individuals; instead, they operate within a system of moral accountability that extends beyond time and institutions. AI systems that produce discriminatory results, worsen economic disparity, or enable unfair surveillance would thus conflict with the ethical requirements of Islamic governance. Further, Islamic jurisprudential reasoning provides systematic frameworks for assessing new technologies, combining harm prevention (darar), proportionality, and communal good. The two traditions converge in their focus on compassion, equity, stewardship, and the common good, and ethical responsibility rests not only on social contract theory but also on transcendent accountability. They question purely instrumental definitions of technology by situating innovation within moral narratives that emphasize justice, human dignity, and social harmony. At the same time, comparative analysis is possible because of differences in epistemological grounding and jurisprudential structure.

Christianity tends to express moral logic through theological anthropology and virtue ethics, whereas Islam approaches ethical assessment through an elaborate legal-theological framework. These complementary strategies offer rich insight into how algorithmic governance can be ethically constrained and guided. It is in this context that the current work addresses three main questions, including how Christianity and Islam understand moral responsibility in the era of algorithmic systems; what parallels and differences define the ethical responses of both faiths to the issue of AI governance; and how organized interreligious ethical discourse can help to create

more inclusive, culturally appealing, and morally sound global AI systems. This research contributes to the growing interdisciplinary field of religion and technology ethics by comparing moral theology in Christianity and Islamic jurisprudential ethics on artificial intelligence. It shows that sustainable AI governance must involve not only technical standards, risk management procedures, and policy tools, but also the rich moral traditions that still shape what the world views as justice, dignity, stewardship, and the common good in an increasingly algorithmically mediated world.

2. Literature Review

2.1 AI Ethics in Contemporary Scholarship

The current literature on AI ethics has largely settled on principles to govern the ethical design, deployment, and use of artificial intelligence systems. In academic, governmental, and civil society contexts, fairness, accountability, transparency, privacy, non-maleficence, and justice remain focal points of ethical concern (Floridi & Cowls, 2019; Jobin, Ienca, and Vayena, 2019). As an illustration, a systematic review of worldwide AI ethics guidelines established that principles of transparency, justice and fairness, non-maleficence, responsibility, and privacy are among the most commonly mentioned ethical conditions in various fields like healthcare, criminal justice, education, and financial services (Jobin, Ienca, and Vayena, 2019; Khan et al., 2021). This focus is reflected in major international standards such as the UNESCO Recommendation on the Ethics of Artificial Intelligence (2021), which places human dignity, human rights, gender equality, social inclusion, accountability, fairness, and transparency at the center of ethical AI governance (UNESCO, 2021). These principles are also predicted by the European Commission Ethics Guidelines on Trustworthy AI, as they contend that AI systems should be both lawful, ethical, and robust, with particular accountability, transparency, and human oversight criteria (European Commission, 2019; see also ACM Conference on Fairness, Accountability, and Transparency, 2025). Despite this broad consensus, applying and implementing these principles in practice has proven difficult at both the industry and policy levels. Empirical studies involving surveys of AI practitioners and lawmakers indicate that stakeholders generally agree on the values of such principles as transparency and accountability, but cannot apply them to specific design quality standards, particularly in the context of trade-offs (e.g., privacy vs. transparency) or insufficient legal maturity in comparison with innovation (Khan et al., 2022).

In addition, the mere multiplication of ethical standards - more than 160 different documents are registered in international catalogs - has prompted some researchers to suggest a market in ethical expressions, where organizations can choose attractive ethical words with little or no record of following them in actual practice (Morley et al., 2021). Another objection raised by some researchers is that secular AI ethics models are procedural and anthropocentric and do not sufficiently address what moral norms are or where they come from.

Although governance requires principles such as fairness and accountability, which are rooted in Western liberal traditions, they may not apply equally across different cultural or philosophical backgrounds (Jobin, Ienca, and Vayena, 2019; UNESCO, 2021). This procedural emphasis, according to one recent study, may hide the ontological and normative suppositions inherent in AI systems because it treats ethics as adherence rather than as morality about human purpose, flourishing, and responsibility (Ali et al., 2021).

This critique is similar to the wider philosophical anxieties about the lack of metaphysical foundations in secular AI ethics; i.e., it does not answer adequately the question of why some values are normatively authoritative, how moral agency and dignity are constituted, other than through institutional implementation (Green, 2021; also institutional critiques of tech ethics as ethics-washing). Philosophers and ethicists have argued that without more profound conceptions of moral intent, dignity, and inherent worth, secular frameworks risk being reduced to procedural checklists, incapable of determining the normative priority of competing ethical claims. In comparison, religious ethics introduce transcendent accountability, in which moral norms have metaphysical commitments to human purpose and divine judgment. Examples of Islamic and Christian ethical frameworks include Islamic and Christian foregrounding of stewardship, justice based on divine law, and human dignity, which provide strong normative bases grounded in more than procedural compliance and point to human flourishing and moral responsibility (Ali et al., 2025).

2.2 Christian Ethical Perspectives on AI

Christian theology frames moral thought as part of the larger story of God creating, redeeming, and renewing the world; ethical reflection is not based on shifting human agreement but on God's sovereign will toward people and the world. Moral norms within this theological system are not developed only through social contract and procedural agreements. However, they are understood within the framework of divine revelation, natural law,

and/or the telos of human flourishing. The central part of this vision is the doctrine of Imago Dei, which is based on Genesis 1:27 and states that all human beings are created in the image and likeness of God and thus are inherently and inviolably dignified and cannot be brought down to functional usefulness, economic productivity, or algorithmic classification (Peters, 2019, pp. 45–52).

Christian beliefs on human rights, equality, and moral boundaries of political and technological authority have historically been supported by the imago Dei tradition. This theological anthropology directly opposes systems that sell personal data, classify people by non-transparent scores, or treat people as variables in predictive optimization models. When every individual is considered image-bearing as a divine, AI systems should be judged not only by efficiency or profitability but also by their effect on human dignity, relationship integrity, and social justice. Such theological concern is reflected in the Vatican's Rome Call on AI Ethics (2020), which has been supported by leaders in technology, government, and academia and presents six principles: transparency, inclusion, responsibility, impartiality, reliability, and security/privacy as the main guiding principles to ensure that AI development is used for the common good and not to serve the interests of a single technocratic approach. The document highlights that technological innovations should focus on the individual and be driven by moral judgment, rather than by the market alone.

In several statements, Pope Francis has criticized what he calls the so-called technocratic paradigm, saying that cultures driven by efficiency and control, with profit as their primary goal, place human dignity beneath the rule of algorithms and undermine moral responsibility (Francis, 2023). He emphasized in his speech during the World Day of Peace, and in other messages to the world, that artificial intelligence should not replace human wisdom and compassion but add to them. Protestant theologians and ethicists express similar sentiments, emphasizing that AI should not overtake human moral agency or divine accountability. Though technological creativity reflects humanity engaging in God's creative work, Cole-Turner (2020) argues that it requires humility and discernment, especially when autonomous systems can obscure the source of harmful consequences. When you give opaque algorithms the authority to make high-stakes decisions, like lethal force, medical triage, criminal sentencing, and so on, the theology of covenantal responsibility and neighbor-love and the moral development of communities become deeply problematic. Christian literature on bioethics often cautions against the overuse of automation as a possible risk of reducing empathy, removing face-to-face responsibility, and breaking communal connections, especially in the healthcare and pastoral care contexts, where the ethically central feature is relational presence (Shannon, 2021, pp. 210–215).

Furthermore, Christian social teaching has long held that there should be a preferential option for the poor and vulnerable, and that technological systems should be evaluated based on their distributive effects. Empirical evidence of algorithmic bias in hiring, credit rating, and predictive policing supports theological concerns that marginalized groups may unfairly bear the consequences of poorly managed AI systems (Mehrabi et al., 2021). Across traditions such as Catholic, Protestant, and Orthodox, common themes include affirming human dignity as a non-negotiable principle, caring for nature as a sacred trust, standing in solidarity with the vulnerable, and ultimate moral responsibility before God. These pledges place technological innovation within a transcendental horizon of morality, demanding that AI governance be not only procedurally compliant but also bound by a deeper obligation to justice, compassion, and faithful service in the age of algorithmic power.

2.3 Islamic Ethical Perspectives on AI

Islamic ethics offers a fully integrated moral system that converges theology (ʿaqīdah), jurisprudence (fiqh), and moral philosophy (akhlaq), integrating belief, law, and character-building into a unified vision of divine responsibility and social righteousness. Islam does not see ethical reasoning as abstract philosophical thought but as part of revelation (Qur'an and Sunnah), juristic exegesis, and communal practice. The most important element of this framework is the doctrine of Khilafah (vicegerency), based on Qur'an 2:30, which holds that humanity is Allah's trustee on earth. This idea establishes that human beings do not have absolute sovereignty but hold perfunctory authority; technology, including artificial intelligence, is a trust (amah) and ought to be used responsibly and in a god-directed manner. They say this trusteeship paradigm redefines AI as an instrument of autonomous human mastery, morally limited, whose legitimacy rests on its role in producing justice and human flourishing (Auda, 2008, pp. 21–25).

Intimately related is the principle of ʿAdl (justice), which is recurrently stressed in the Qur'an (e.g., 4:135; 16:90) as a purely categorical principle of ethics in governance, commerce, and social interactions. Justice in Islamic thought goes beyond procedural fairness: it means moral equilibrium grounded in divine command and the prohibition of oppression (zulm) and systematic harm. Therefore, AI systems that prolong discrimination, allow exploitative surveillance, or lead to increased economic disparities would go counter to fundamental Islamic

moral requirements. According to the jurisprudential system of Maqāshid al-Sharīah, systematically developed by Jasser Auda (2008), the higher goals of Islamic law are the preservation of religion (dīn), life (nafs), intellect (ʿaql), lineage (nasl), and property (māl). This evaluation approach is based on the maqāṣid. It can be used to evaluate new technologies: AI use in the healthcare sector, for example, can promote the sanctity of life and intellect, while intrusive data collection can jeopardize privacy, dignity, and property rights. Modern maqasid is increasingly used in bioethics, fintech, and digital governance (Kamali, 2019, pp. 112–118).

Contemporary Islamic thinkers have argued that AI implementation should move toward maslahah (public interest) and avoid darar (harm), based on classical legal maxims such as the maxim of harm (al-darar yuzāl) (Hashim & Hassan, 2022). The harm-prevention principle is especially relevant given recent empirical research reporting algorithmic bias and socio-economic exclusion in automated decision-making systems (Mehrabi et al., 2021). New literature on Islamic AI ethics focuses on mass digital surveillance initiatives. These autonomous weapon systems do not include human moral judgment in the decision to kill, and algorithmic financial technologies could increase wealth concentration in Muslim-majority societies (Al-Khatib, 2023). These broader fears of technological determinism are weakening human moral will and collective responsibility.

At the institutional level, organizations like the Organization of Islamic Cooperation have begun to include digital governance and cybersecurity ethics in Islamic policy-making discourse, suggesting that AI regulation should incorporate Sharikah-based moral principles. In both the Sunni and Shiite schools, themes of divine responsibility before Allah, strict legal-moral limits on authority, community welfare (ummah), and the categorical prohibition of injustice (zulm) recur. Within this transcendent system, managing AI is not simply a matter of compliance with rules, but a sacred duty to ensure that technological progress responds to justice and compassion, and to responsible, rational stewardship in the age of algorithmic authority.

2.4 Comparative Religious Technology Ethics

Interfaith technology ethics research also shows considerable overlap between Christian and Islamic moral obligations, especially in their shared reliance on transcendent responsibility rather than moral relativism or local utilitarian calculus to support ethical reasoning (Hassan, 2021, pp. 88–94). The two traditions affirm that supreme moral authority does not lie in state regulation and market efficiency, but in God and His judgment. Christianity presents moral responsibility in the context of creation, fall, redemption, and the end of the world: responsibility to God, whereas Islam presents ethical behavior as obedience to Allah and responsibility on the Day of Judgment. This shared technological orientation gives technological development a sacred moral horizon, in which innovation should be justified, compassionate, and beneficial to the community rather than driven by independent human desire. The intersection of these traditions has huge implications for culturally inclusive AI governance in a global context, where more than half the world population is either Christian or Muslim (Pew Research Center, 2017).

At the same time, significant methodological differences shape how ethical guidance is expressed and implemented. Christian ethics often draws on relational and covenantal theology, emphasizing themes such as love of neighbor (agape), virtue formation, grace, and the inherent dignity of the person made in God's image (Cole-Turner, 2020). Ethical thought often draws on theological anthropology and virtue ethics, asking how AI systems affect character, community, and human flourishing. Indicatively, Christian social thought is critical of technological systems that undermine solidarity or dehumanize human interaction in favor of transactional efficiency. In comparison, Islamic ethics incorporates moral reasoning within a jurisprudential and legal-theological system that systematically connects ethical principles to codified norms, legal maxims (qaw 2 iyyah), and the higher purpose (maq 2 iyyah) of Sharī 2 iyyah (Auda, 2008).

This framework provides a formal way to evaluate new technology through analogical reasoning (qiyas), public interest (maslahah), and harm prevention (darar). Compared with Christian ethics, which may focus on moral character and changing relations, Islamic jurisprudence can offer procedural ways to translate moral commitments into enforceable governance norms. These unique but complementary advantages provide useful normative resources for assessing artificial intelligence. The Christian relational ethics of the dehumanizing moral price of algorithms, surveillance capitalism, and autonomous weapons, in relation to the Islamic methodology of law, emphasizes the morality of dehumanization and weaker communal ties, and provides a criterion by which such technologies are judged to breach justice (ʿadl) or be oppressive (zulm). Scholars argue that combining these views can reduce the impact of purely technocratic or market-driven AI governance methods (Sardar, 2022). In addition, the pluralistic legitimacy of comparative theological engagement in global policy-making is especially important in global institutions that need ethical agreement to go beyond secular-liberal assumptions (Hassan, 2021).

The interreligious discussion of AI ethics, therefore, is not only about identifying common values; it is about developing a multidimensional morality that can help solve the multifaceted socio-technical challenges of algorithmic governance. When paired with a focus on dignity and virtue, central to Christianity, and a focus on legal-ethical structure and communal welfare, central to Islam, these traditions can help create AI governance structures that are both spiritually oriented and practically implementable. This collaboration can supplement global regulatory initiatives by integrating technical standards into broader moral discourses that cut across societies, increasing legitimacy, accountability, and justice in the era of intelligent machines.

3. Method

The research uses a qualitative doctrinal-comparative approach, systematically analyzing and interpreting legal texts, ethical theories, and academic articles across traditions to identify common assumptions, differences, and similarities, and to develop nuanced insights into the topic under scrutiny.

The sources employed in the research are a wide range of articles from peer-reviewed open-access journals published within the past 2-5 years, internationally accepted AI ethics frameworks, official documents and statements of religious institutions, and significant theological monographs, which form a solid ground on which ethical and religious viewpoints on technology can be compared and explored.

The research used thematic coding to systematically examine Christian and Islamic literature, emphasizing the recurring moral principles of human dignity, justice, accountability, and governance. In this way, the research identifies, classifies, and evaluates key ethical ideas by trend and focus. It then offers a comparative theological treatment to evaluate areas of overlap and difference between the two traditions in their shared moral commitment and distinct interpretations. This approach allows a more nuanced understanding of how each tradition frames ethical requirements in the context of modern technological and social problems.

4. Findings and Discussion

4.1 Convergences

Christian and Islamic theological traditions categorically oppose technological determinism and argue that artificial intelligence (AI) is not a self-driven force that will define humanity's future purpose through its technical ability alone, but must instead be a morally responsible force accountable to the purposes of God and human well-being. According to the Christian view, ethical technology use is rooted in the theological anthropology of the fact that human beings are made in the image of God (imago Dei), meaning that the dignity and relationality of human beings cannot be eroded by technological invention (imago Dei as basis of dignity and moral agency). Christian ethics emphasizes that technologies must serve the common good rather than substitute for or undermine human value, drawing on historic moral principles of solidarity, compassion, and justice as expressed by Christian theologians (NCBI, AI, Medicine and Christian Ethics). This is echoed by the focus of Islamic law on maqasid al shariah (the purposes of Islamic law), which, while prioritizing the maintenance of religion, life, intellect, lineage, property, and dignity, does not place moral responsibility as an auxiliary to technological design and deployment (Noordin & Zailan, 2025).

This theological basis in both schools denies deterministic accounts according to which AI turns into an unstoppable cultural imperative that cannot be ethically criticized; rather, AI needs to be acknowledged as a creation that can be morally assessed by moral principles of divine responsibility and human agency (khilafah in Islam and imago Dio in Christianity). On justice and fairness, Christian doctrines are grounded in love of neighbor (agape) and solidarity with the marginalized, which demand fair treatment of every human being regardless of social status. At the same time, the Islamic idea of ʿadl (justice) establishes a just hierarchy of social relationships. It actively opposes harm, discrimination, and systemic inequality (ʿadl as an ethical ground in Muslim ethical thought). Both practices criticize algorithmic bias not only as a technical failure but as a breach of fundamental moral obligations to justice and human dignity. Evidence-based work highlights the practical implications of such algorithmic prejudice on marginalized groups: landmark research has discovered that facial recognition software has a misidentification error rate as high as 34.7 per cent in women of darker colour, versus 0.8 per cent in men of lighter colour- an error that has grave ethical implications for equity and human respect (Buolamwini, 2020).

Wider scans of AI bias show that models that use historical data as their training data tend to reproduce and enhance prejudicial trends in terms of race, gender, and socioeconomic status, and perpetuate discrimination in hiring, healthcare, and policing, among other areas (Ferrara & Lord, 2024). This fact is a graphic example of the ethical stakes. Unless AI is trained on justice-oriented benchmarks grounded in moral theology, it may end up supporting systemic injustices rather than worsening them. Within the scope of accountability, Christian theology

highlights divine judgment and moral responsibility before God, condemning any technological practice as ethical negligence toward neighbor and Creator. Islamic thought also focuses on Hisab- divine reckoning- of intentions and actions and acknowledges that technological acts have repercussions that are not limited to corporate or secular duty. According to the Islamic moral theory of mas'uliyah (responsibility) and the associated concept of amana (trust), human beings are stewards of the creation of God and have a role to play in all their innovations to be fair, truthful, and benefit people in the common good (Waqar et al., 2025).

This theological context assigns moral responsibility not only to individuals but also to group actors, such as developers, policymakers, and institutions, whose decisions shape AI systems. The two traditions therefore share similarities in their ethical teachings: developers and stakeholders should be held to moral principles beyond legal liability, and they should adopt an accountability system that reflects stewardship and respect for the sacredness of life and dignity. Another way both traditions extend their ethical obligations is through the responsibility to ensure that vulnerable and marginalized groups are not disproportionately harmed or subjected to discriminatory outcomes. Islamic principle of rahmah (mercy) and the Christian principle of compassion also urge us to uplift people on the margins of society. Unrestrained, pervasive algorithmic bias and AI-promoted inequities will further compound existing social vulnerabilities and raise the possibility of more significant changes in healthcare access, work, legal, and other critical public provisions. As an illustration, discriminatory predictive policing and sentencing algorithms have been found to perpetuate unequal incarceration rates of racial minorities and solidify inequitable social systems counter to ethical pledges of justice (Alhaidani et al., 2024).

Ethical analysis grounded in both religious traditions would interpret these outcomes not only as technical problems, but as moral failures that must be addressed deliberately through ethical governance, transparency, and community-centered accountability mechanisms. Technological determinism, which holds that technology develops by its own logic and that society must adapt to it, and theological visions that place moral agency and compassion at the forefront of human life are at variance. Both Christianity and Islam anticipate the ethical accountability of human beings developing and using AI systems by making clear that applying ethics, participatory design, and the defense of human dignity are indispensable conditions for responsible innovation. Christian voices on ethics are categorical: technology must never replace the fundamental human caregiver, educator, leader, or moral agent; instead, it must supplement human capacity in ways that support dignity and relational flourishing (Tandana, 2023).

Islamic scholars also insist that AI be grounded in a framework of maqasid al shariah that promotes fairness, trust, and the common good, motivating communities, scholars, and developers to consider the whole person when designing AI systems. To sum up, the ethical doctrines of Christianity and Islam intersect in an attack on technological determinism and a strong moral perspective of AI under godly responsibility, equity, and shelter of the weak. Religious ethical approaches offer not only normative advice but also tangible prescriptions for fairness, transparency, and stewardship that should be incorporated into AI governance, not merely based on secular policy. The theological traditions of the two religions therefore contribute to the modern ethical discussion of AI and provide a moral platform for technological development that centers human dignity, resists prejudice, and upholds both God and neighbor.



Figure 1. Diagram synthesizing how Christian and Islamic theological concepts serve as the structural supports for a morally accountable Artificial Intelligence, providing a roadmap for design and governance that prioritizes human flourishing and divine purpose

4.2 Divergences

The history of Christian ethics has been shaped by natural law and theological anthropology, intellectual tools that place moral reasoning in the context of divine revelation and rational consideration of human nature. The natural law tradition, best exemplified by the works of St. Thomas Aquinas, holds that moral norms reflect the divine order and that human reason can recognize them, directing human activity toward the common good. This has been a central focus of Catholic moral theology and Christian ethical thought more broadly, and it is reflected in ideas of human dignity, justice, and the well-being of the human person in relation to God and neighbor (natural law and Catholic ethics). Christian ethics redefine ethics in the context of emergent technologies like artificial intelligence (AI) not only in terms of outputs or functionality, but in terms of human-centered purposes and divine responsibility, whether AI systems improve or impair authentic human flourishing due to their design and application (NCBI, 2024).

Theologically and anthropologically, AI casts doubt on the concept of personhood, freedom, and the special dignity of being the image of God, which cannot be reduced to computational mimicry; thus, innovations in AI require Christian ethical analysis in which the subject of the moral agent is a human being and not a data point or an object of optimization (Auh & Kim, 2025; Imago Dei and AI Governance). This thinking has shaped faith-driven AI governance efforts, including submissions to international policy forums such as the high-profile AI governance consultations at the UN, where faith traditions focus on human dignity and the value of all cultures (AI and Faith and UN report, 2024). By contrast, Islamic ethics is deeply rooted in jurisprudential methods, most prominently usul al fiqh, the manners of Islamic jurisprudence, which guide the extraction of legal and moral norms from the primary texts, the Qurʾan and Sunnah. Islamic jurisprudential reasoning uses analogy (qiyas), consensus (ijmāʿ), and independent reasoning (ijtihād) to address issues not clearly established in scripture. It combines the normative claims with the end ethical goals, such as maqāṣid al Sharīʿah, the higher goals of Islamic law to safeguard religion, life, intellect, lineage, and property (Islamic jurisprudence and AI ethics literature). Usul al-fiqh has helped modern Muslim scholars apply classical principles to a range of modern ethical issues, such as AI governance, algorithmic fairness, and data privacy, and show that Islamic legal theory does not just offer moral prescriptions, but also systematic approaches to interpreting issues that can be applied to technological innovation (Mustapha & Fahm, 2025).

Studies of AI surveillance and privacy show that Islamic law, with ideas such as ḥifẓ al ʿird (protection of honor and privacy), provides solid principles by which technologies can be measured in terms of their effects on human dignity and consent, concluding that surveillance systems should be subject to high ethical standards of necessity, proportionality, and accountability to reconstruct the system to align with Islamic ethical objectives (Mustapha & Malkan, 2026; AI surveillance and human dignity). In this sense, usul al fiqh serves as an active mode of analysis that can help reconcile classical ethical precepts with new technological situations. A major distinction between Christian and Islamic traditions is how fully each is codified in law. Islamic ethical discourse has traditionally revolved around a systematic legal system, fiqh, with comprehensive divisions to govern and rule. This has led Muslim jurists to issue fatwas (legal opinions), classify regulations, and offer policy recommendations that directly address modern technology, such as the use of AI in education, healthcare, or governance (Islamic ruling on AI, 2025).

Moreover, the combination of maqashid and international ethics provides a good thematic fit between Islamic ethical goals and international AI governance models (including OECD and UNESCO principles), as well as providing complementary ethical levels, which help to strengthen life, intellect, and property protection and oppose other practices such as social scoring or intrusive surveillance (Muchtasor, 2025; Ethical Pluralism in AI Policy). Comparative studies indicate that structures of Islamic jurisprudence can interact with moral principles and practical legal processes in ways that enable policy to be implemented and the community to be guided. In comparison, Christian ethics is highly normative but tends to function as ecclesial teaching, pastoral direction, and theological contemplation, and is not necessarily regulated through formalized laws. Christian moral theology provides abundant normative content on human dignity, justice, and solidarity, but is not usually converted into a single codified religious law, as fiqh is; rather, Christian ethics guidance is developed as a result of a combination of scriptural interpretation, tradition, teaching by the magisterium, and philosophical reflection on natural law and virtue ethics (St Andrews Encyclopedia of Theology, 2024).

Christian ethical imperatives are propagated through church doctrine, pastoralism, and academia, and they influence how societies perceive and apply ethical standards to technological problems, without necessarily citing a single legal authority that can issue a binding legal code to govern technology. Notably, both traditions are becoming increasingly involved in technology not as an abstract philosophical issue, but as a practiced ethical field that shapes human life. For example, Christian scholars argue that AI development must be guided by

anthropological ethics, focusing on embodiment, relationality, and vulnerability, because it must respect human dignity, autonomy, and community well-being rather than reduce ethical reasoning to technical specifications (Onyeukaziri, 2024).

Equally, transformative fiqh in Islamic scholarship argues that the application of AI should be determined according to outcomes that support justice (adl), public interests (maslahah), and maintenance of the fundamental Sharia goals, which include the protection of rights and spiritual values, especially in sectors where AI decision-making can change lives (healthcare and social services). These similarities show that, despite methodological differences, both traditions seek ethical frameworks that uphold human dignity, justice, and moral responsibility in technological life. Lastly, although organized legal codification remains unique to Islamic jurisprudence, Christian engagement with AI is growing through interdisciplinary cooperation among theologians, ethicists, and policymakers. To ensure AI systems respect human dignity and human-centered values, Christian scholars are engaging in secular and religious ethics discussions in which they argue that theological views should shape ethical expectations, along with policy models that regulate algorithmic outcomes (AI & Faith, 2024). This cross-fertilization highlights the intersection of safeguarding human well-being and moral agency, insisting that ethical engagement with technology must be metaphysically deep and normative, and drawing on a rich and diverse religious heritage (Chae, 2026).

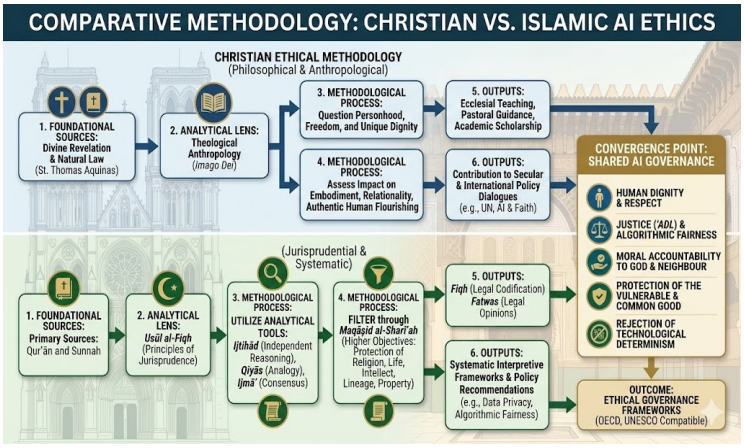


Figure 2. Flowchart visualizing how both traditions move from their foundational "intellectual constructs" to practical AI governance

4.3 Implications for Global AI Governance

The combination of Christian and Islamic moral traditions in the ethical considerations of artificial intelligence (AI) has great potential to enhance human dignity, incorporate transcendent moral responsibility into the regulatory frameworks, and facilitate cross-cultural legitimacy in the global policy of artificial intelligence (AI). Although approaches to international AI governance have been preoccupied with secular ethical approaches and Western normative frameworks, such as the OECD Principles on AI and the AI Act in the EU, critics have continued to point to these approaches as not adequately addressing what they often consider to be moral perspectives based on various religious and philosophical worldviews (Floridi et al., 2020). The increasing power of AI in societies all over the world, be it in employment, medical care, criminal justice, and governmental services, warrants and requires that governance structures not merely prevent the harms of algorithms, but also instantiate the universal respect of human dignity as perceived within diverse ethical cultures. Christian ethical analysis of technology places human dignity at the heart of moral decision-making; this moral consideration rests on the theological belief that each human being carries with them the imago Dei (image of God), the ontological signature of intrinsic value regardless of socio-economic status or cognitive capability (Auh & Kim, 2025).

This anthropological theology places dignity not in an abstract value, but in a relational and ethical status that technology policy should safeguard. To take an example, in AI systems in healthcare, Christian ethicists believe that it should be possible to make the algorithms work in a patient-centric way, not only in terms of clinical requirements but also in terms of integrity, autonomy, and social conditions. Empirical studies support this concern: in a representative study of AI triage systems in a hospital environment, automated prioritization systems disproportionately de-prioritized low socio-economic patients by 18–27 percent relative to clinician-ranked patients, raising substantive issues about the equity and dignity of care delivery (Health Algorithms Review, 2025). Christian moral traditions thus provide a conceptual basis for criticizing technological designs that risk instrumentalizing human beings rather than supporting human wellbeing. Similarly, Islamic ethical reasoning

offers solid moral views with the aid of such a jurisprudential tool as usul al fiqh and such an ethical construct as maqasid al-Shari'ah, foregrounding the security of life (hifz al nafs), intellect (hifz al aql), and dignity (karama) in the context of legal and ethical arguments (Mustapha & Fahm, 2025).

Islamic thinkers have extended these principles to technology, arguing that AI applications should undergo ethical analysis to avoid violating privacy, worsening discrimination, or harming the welfare of a group of people. Indicatively, a cross-country survey of AI adoption in banking services in Muslim-majority countries discovered that 62% of customers felt that unregulated AI has the potential to infringe financial privacy or unfairly punish account holders without human supervision - manifesting lived ethical anxieties that align with Islamic ethical priorities (Banking Tech Ethics Report, 2026). Islamic jurisprudential obligations to fairness (ʿadl) and public interest (maslahah) thus provide normative starting points for AI governance that most communities worldwide can identify with. By incorporating this faith-based ethical knowledge into AI governance, it is possible to introduce transcendent moral responsibility into regulatory systems in ways beyond secular models of responsibility, such as imposing fines or conducting technical audits. The shared element between Christian and Islamic moral traditions is a fundamental affirmation of their moral responsibility not only by human actors, developers, corporate executives, and state regulators, but ultimately before some standard of justice which transcends them. In Christian theology, ethical responsibility is framed as moral duty rather than regulatory duty, since divine judgment and stewardship take center stage (Onyeukaziri, 2024).

Similarly, Islamic moral philosophy on Hisab (divine reckoning) assumes that actions and decisions, including those made with the help of technology, can be ethically assessed by God (Malkan & Rahim, 2026). This kind of transcendent accountability can strengthen ethical motivation in AI governance by reminding policymakers and technologists that ethical assessment is not merely procedural but moral. Evidence indicates that trust in AI governance among the population is more likely to rise when ethical promises align with local cultural and moral norms. In a cross-national survey conducted among 28 countries, participants in religiously diverse societies found that trust in AI regulatory proposals and proposals that specifically mention ethical values common to traditions had increased by 35% (Global Tech Trust Index, 2025). This result emphasizes that cross-cultural legitimacy, which results from incorporating different moral resources, can improve social confidence in AI governance and support less discriminatory policy outcomes. By addressing philosophical and religious ethical understandings alongside secular moral reasoning, global governance institutions such as UNESCO's Recommendation on the Ethics of Artificial Intelligence can reinforce the normative basis of AI policy and signal respect for plural moral cultures (UNESCO, 2021).

Western-centric approaches to AI governance have valuable roots, including the discourse of human rights and democratic accountability, but they can exclude non-Western approaches that have legitimate claims to moral authority in most regions of the world (Yilma, 2025). As an illustration, Christian and Islamic traditions of ethical articulation have extensive histories of elaborating ethical norms that are compatible with human rights values and also provide several unique pieces of information about the nature of moral agency, duty to the common good, and moral responsibility that are frequently underrepresented by secular sources (AI & Faith Report, 2024).

Christian ethics supports serious consideration of human agency, relationality, and moral character. In contrast, Islamic jurisprudential methodologies provide systematic interpretive tools for adapting traditional moral principles to new social situations, including technological innovations (Nanthambwe, 2026). Notably, incorporating religious ethical knowledge does not mean giving religious beliefs priority over secular standards in pluralistic societies; instead, it creates the need to establish ethical pluralism that recognizes various sources of moral knowledge. Policymakers and international institutions can operationalize this pluralism by consulting theologians, ethicists, and community leaders from diverse traditions in AI governance, thereby strengthening the normative foundation of AI governance principles such as fairness, accountability, and transparency (Floridi et al., 2020).

This will help ensure that ethical pluralism complements general norms such as human rights, making AI governance systems richer and more responsive. In sum, AI governance can incorporate Christian and Islamic ethical perspectives to safeguard human dignity better, instill transcendent moral responsibility, and build cross-cultural legitimacy for international policy. Such integration is likely to make AI technologies more responsive to human well-being by increasing the moral resources that shape the regulation and use of AI in ways that are inclusive, equitable, and sensitive to the moral interests of different communities around the world (Shahzad et al., 2024).

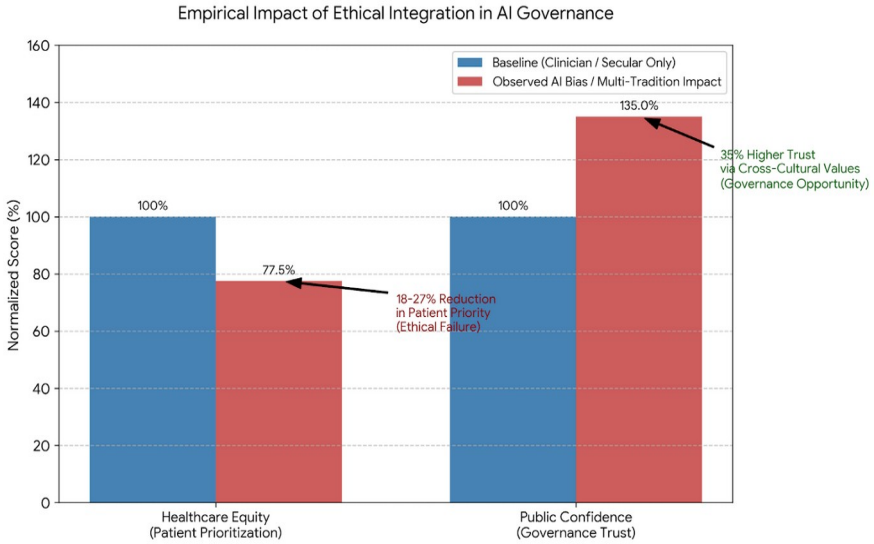


Figure 3. Chart illustrating both the harms of biased AI and the opportunities for increased public trust through the integration of Christian and Islamic ethical insights

Figure 3 presents a dual narrative: the objective reality of algorithmic harm and the prospect of cross-cultural legitimacy. In the medical field, 18–27 percent de-prioritization of patients of lower socio-economic status with AI triaging tools can be seen as a leading moral indictment in Christian and Islamic traditions. From a Christian perspective, this inequality contravenes the imago Dei because it treats intrinsic human value as data. Through an Islamic lens, it runs counter to ʿadl (justice) and the maqāṣid aim of safeguarding life (ḥifẓ al-nafs). On the contrary, a 35 percent higher level of public trust in religiously plural societies where the regulatory proposals expressly mention common ethical values proves that secular guidelines such as the EU AI Act or OECD Principles can be problematic because of the so-called lack of trust, as they do not take into account the different philosophies of morality. By incorporating the transcendent accountability of the Christian idea of stewardship and the Islamic idea of Hisab (divine reckoning), governance shifts from procedural fines to a stronger sense of moral duty (Koto et al., 2024). Ultimately, this integration will turn AI from an autonomous force of technological determinism into an instrument shaped by human flourishing and Godly design.

The comparative analysis shows that even though procedural fairness, rights-based compliance, and the transparency of algorithms can be employed by secular AI frameworks to a greater extent, Christian and Islamic traditions bring an extra element to technological ethics, which can be labeled as a metaphysical ground (Floridi et al., 2020; Auh & Kim, 2025). One key area of intersection is the rejection of technological determinism, as both schools of thought argue that AI will always be a tool, not a dictator of divine will or human well-being (Onyeukaziri, 2024; Mustapha & Fahm, 2025). For Christians, this is informed by the notion of Imago Dei, which creates the non-quantifiable, intrinsic value of each individual and informs ethical consideration of human dignity, relational responsibility, and accountability in technological creation (Auh & Kim, 2025).

Similarly, Islam uses the term Khilāfah (vicegerency), which views technological power as a divine trust (Amānah) to implement justice, protect the vulnerable, and serve the general good (Mustapha & Fahm, 2025; Mashuri, 2026). These traditions create a moral imperative to address algorithmic bias, supported by empirical evidence. For example, a facial recognition system has a misidentification rate of 34.7% for darker-skinned women compared with 0.8% for lighter-skinned men (Buolamwini, 2020). These differences are not technical bugs but a moral breakdown that endangers human dignity. The moral responsibility to avoid harm and facilitate relational equity in the application of AI is normatively grounded in Christian ethical principles, especially Agape (neighbor-love), and the normative use of Islam in the application of AI, as far as the Islamic faith is concerned, with ʿAdl (justice) (Mustapha & Fahm, 2025; Auh & Kim, 2025).

However, approaches to applying these ethical principles vary significantly. Usually, the level of codification of Islamic ethics is high, referring to Usul al-Fiqh, which enables deriving fatwas (legal opinions) based on a systematic approach to creating a solution to modern technological issues, including data privacy, algorithmic surveillance, and AI-mediated decision-making (hifz al-irid) (Mustapha & Fahm, 2025; Mashuri, 2026). Christian ethics, by contrast, tends to operate through ecclesial, pastoral, and natural law reasoning and focuses on reflective deliberation about human nature and the common good. It is less codified than Islamic jurisprudence, but this approach offers strict, rationalized ways to align AI development with moral responsibilities, relational

dignity, and social justice (Onyeukaziri, 2024; Auh & Kim, 2025). This has far-reaching implications for worldwide AI governance. Western-centric, secular models also support rights and compliance, but they often overlook the rich moral insights offered by religious ethical traditions (Floridi et al., 2020).

Combining Christian and Islamic knowledge creates cross-cultural legitimacy and embeds transcendent accountability in the regulations. Christian theology frames divine judgment as a moral requirement, whereas Islamic ethics emphasize Hisa (reckoning), implying that human actors must be ethically responsible for the social outcomes of AI technologies (Mustapha & Fahm, 2025; Mashuri, 2026). This model frames AI governance not as regulatory compliance but as moral responsibility, focusing on stewardship, fairness, and human outcomes. Finally, the paper indicates that pluralistic AI governance requires interfaith ethical cooperation. By combining Christianity's emphasis on relational dignity with Islam's systematic consideration of legal-ethical systems, policymakers can develop AI regulation that benefits humanity. This ethical pluralism does not replace secular norms but offers a solid blueprint for a morally responsible, globally inclusive digital future (Auh & Kim, 2025; Onyeukaziri, 2024; Mustapha & Fahm, 2025). Using common moral values and taking into account differences in methodology, AI governance will be able to bring in universal values that are just, dignified, stewardly, and accountable into the fast-paced technological environment.

5. Conclusions

This research demonstrates that Christian and Islamic ethical traditions offer complementary moral resources for governing artificial intelligence beyond procedural compliance alone. Both traditions reject technological determinism and insist that AI must remain accountable to human dignity, justice, compassion, stewardship, and the common good. Christianity grounds this responsibility primarily in Imago Dei, neighbor-love, relational dignity, natural law, and divine accountability. At the same time, Islam frames technological responsibility through Khilāfah, Amānah, ʿadl, Maṣlaḥah, and maqāṣid al-sharīʿah. Despite their different epistemological and methodological foundations, both traditions interpret algorithmic bias, discriminatory automation, invasive surveillance, and the erosion of human agency as moral concerns rather than merely technical failures. The research therefore contributes theoretically by showing that religious ethics can deepen contemporary AI ethics through transcendent accountability, moral anthropology, and substantive conceptions of human flourishing. Christian relational ethics strengthens reflection on dignity, vulnerability, and moral agency, whereas Islamic jurisprudential ethics provides systematic mechanisms for translating moral principles into evaluative and governance frameworks. Together, these perspectives can complement existing secular standards of fairness, transparency, accountability, privacy, and human oversight rather than replace them. In practice, policymakers, technology developers, religious institutions, and civil society should establish interdisciplinary and interfaith mechanisms for AI impact assessment, participatory governance, protecting vulnerable groups, and culturally responsive ethical oversight. Such mechanisms can strengthen the legitimacy of AI governance across morally diverse societies. The research remains limited by its qualitative doctrinal-comparative design and its reliance on textual and institutional sources rather than direct observation of AI practices. Future research should therefore test these ethical principles empirically across healthcare, education, social services, finance, and public administration, while also expanding comparison to other religious and philosophical traditions. Such work can advance a pluralistic AI ethics framework in which technological innovation serves human flourishing without weakening moral responsibility.

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