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Islamic Ethical Principles for the Use of Artificial Intelligence: A Study of Pakistani Universities

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Abstract

Artificial Intelligence (AI) is rapidly becoming part of teaching, learning, assessment, research, and administration in higher education. Pakistani universities are also experiencing increasing use of generative AI tools for academic writing, information retrieval, translation, data analysis, and research support. While these technologies offer significant educational benefits, their unregulated use raises concerns about academic dishonesty, inaccurate information, plagiarism, privacy, bias, intellectual responsibility, and the weakening of independent reasoning. This article examines the use of AI in Pakistani universities from the perspective of Islamic ethical principles. It argues that Islam neither requires the rejection of beneficial technology nor permits its unrestricted use. Instead, Islamic teachings provide a balanced ethical framework based on truthfulness (ṣidq), trust and responsibility (amānah), justice (‘adl), human dignity (karāmah), prevention of harm (daf‘ al-ḍarar), legitimate benefit (maṣlaḥah), and preservation of human intellect. These principles provide meaningful guidance for the use of AI in academic writing, examinations, research, data handling, and institutional decision-making. The article further examines the relevance of maqāṣid al-Sharī‘ah to AI governance and considers Pakistan’s emerging higher education policies, particularly the

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Higher Education Commission's framework for the use of generative AI and the National Artificial Intelligence Policy 2025. It proposes an Islamic ethical framework in which AI may assist human learning and research but cannot replace human responsibility, academic honesty, critical judgment, or scholarly accountability. The article concludes that Pakistani universities should move beyond both unrestricted adoption and complete prohibition by establishing clear, ethically grounded policies that combine technological literacy with Islamic moral responsibility.

Keywords: Artificial Intelligence, Islamic Ethics, Higher Education, Academic Integrity, Pakistani Universities, Maqāṣid Al-Sharī'ah, Generative AI, Academic Responsibility

Introduction

Artificial Intelligence has moved rapidly from a specialized technological field into ordinary academic life. Generative AI systems can now produce text, summarize information, translate languages, assist with programming, organize ideas, generate questions, and support various forms of research. Their increasing accessibility has created new opportunities for universities, but it has also raised difficult questions about the limits of acceptable academic use.

The issue is particularly important for Pakistani universities because the use of AI is developing faster than many institutional rules and academic practices. The Higher Education Commission (HEC) has recognized the need for a balanced approach that protects academic integrity while allowing productive and responsible use of generative AI in higher education. Its framework emphasizes that AI should not simply be prohibited; instead, institutions should distinguish between responsible use and misuse and develop policies suited to their educational environments.¹

This approach is important because technological development cannot realistically be separated from contemporary academic life. The central question is therefore not whether AI should exist in universities, but how it should be used responsibly.

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Pakistan's National Artificial Intelligence Policy 2025 also reflects the growing importance of AI for education, research, skills development, innovation, and national development.²

The emergence of these policy initiatives demonstrates that AI is no longer merely a future possibility for Pakistani higher education. It has become a present institutional concern.

Internationally, the ethical dimensions of AI have received substantial attention. UNESCO's Recommendation on the Ethics of Artificial Intelligence emphasizes human dignity, human rights, fairness, transparency, accountability, and human oversight.³

These principles have particular relevance to higher education, where decisions concerning knowledge, assessment, research, and students' academic progress directly affect human development.

Islamic ethical thought offers an additional and distinctive basis for addressing these questions. Islam does not treat technological development as inherently good or bad. Its moral evaluation depends upon purpose, method, consequences, and compliance with ethical and legal principles. A technological tool that assists education, facilitates research, or improves access to knowledge may serve a legitimate benefit. The same tool, however, can become ethically problematic when it is used for deception, plagiarism, examination fraud, fabrication of information, violation of privacy, or unjust decision-making.

The Qur'anic command to fulfil trusts provides a fundamental principle for academic life: "Indeed, Allah commands you to render trusts to whom they are due."⁴

Academic work is itself an amānah. A student is responsible for submitting genuine work, a researcher is responsible for the accuracy of research, and an institution is responsible for maintaining fairness. AI cannot transfer these responsibilities from human beings to a machine.

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The central principle emerging from this discussion is therefore straightforward: AI may assist human knowledge, but it must not replace human responsibility. This principle provides a useful foundation for developing ethical AI practices in Pakistani universities.

Truthfulness and Verification

Truthfulness is one of the most important principles of Islamic ethics. The Qur'an commands believers to speak correctly and truthfully: "O you who believe, fear Allah and speak words of appropriate justice."⁵

This principle applies directly to academic communication, research, teaching, and the use of AI-generated information.

Generative AI systems can produce fluent and convincing answers that nevertheless contain inaccurate statements, fabricated references, incorrect quotations, or unsupported claims. The problem is therefore not limited to whether AI can generate information; it concerns whether the information has been verified before being presented as knowledge. The Qur'an also instructs believers to verify information before acting upon it: "If there comes to you a disobedient person with information, investigate."⁶

Although the verse addresses a particular context, its ethical principle of verification has broad relevance. Academic users should not treat an AI-generated answer as automatically reliable merely because it appears coherent or authoritative.

This principle requires students and researchers to verify quotations, references, statistics, historical claims, legal statements, and scientific information before incorporating them into academic work. AI can accelerate the process of locating and organizing information, but verification remains a human responsibility.

The Islamic principle of truthful speech therefore provides an important safeguard against one of the major weaknesses of generative AI: the appearance of certainty without a guarantee of accuracy. Academic use of AI is ethically acceptable only when the human user remains responsible for the truthfulness of the final work.

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Amānah and Human Responsibility

The concept of amānah establishes a direct connection between Islamic ethics and academic integrity. Knowledge is not merely a means of obtaining grades, degrees, or professional advancement; it carries responsibility.

A student who submits an AI-generated assignment as entirely personal work without disclosure may create a false impression about his or her intellectual contribution. Similarly, a researcher who uses AI to generate references, findings, or analysis without verification violates the responsibility attached to scholarly work.

The Prophet Muhammad ﷺ warned against deception in clear terms: “Whoever deceives us is not one of us.”⁷

The principle applies directly to academic dishonesty. Using technology to conceal the actual nature of one's work does not remove the ethical problem; rather, technology can make deception easier and more difficult to detect.

AI assistance may therefore be acceptable when it is used for legitimate purposes such as language improvement, brainstorming, translation, formatting, or preliminary organization, provided that institutional rules permit such use and the final intellectual responsibility remains with the student or researcher.

The distinction between assistance and substitution is especially important. AI may assist a researcher in organizing information, but the researcher must determine whether that information is accurate. AI may assist a student in understanding a concept, but the student must develop sufficient understanding to explain it independently. AI may assist with language, but it should not become a means of falsely presenting machine-generated work as personal intellectual achievement.

Justice and Fairness

Justice (‘adl) is a fundamental Islamic principle. The Qur’an commands believers to “stand firmly for justice” even when justice may conflict with personal interests.⁸ This

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principle has significant implications for the use of AI in university admissions, assessment, grading, recruitment, student support, and institutional decision-making.

AI systems can reproduce biases present in the data on which they are trained. If historical data contain social, linguistic, economic, gender, regional, or institutional inequalities, automated systems may reproduce or intensify them. UNESCO similarly identifies bias, discrimination, inequality, and exclusion among major ethical concerns associated with AI.⁹

An Islamic approach requires universities to examine whether an AI-assisted decision produces unjust consequences. Efficiency cannot justify discrimination. An algorithm should not be considered ethically acceptable merely because it produces decisions quickly or consistently.

Human review is therefore essential when AI is used in decisions that significantly affect students, faculty, or researchers. Automated systems may support decision-making, but responsibility for a consequential decision must remain with an accountable human authority.

Human Dignity

Islam gives human beings inherent dignity. The Qur'an states: "We have certainly honoured the children of Adam."¹⁰

This principle establishes an important boundary for technological development: technology exists to serve human beings, not to reduce them to data points or treat them merely as objects of automated processing.

Universities are educational communities rather than technological systems alone. Their purpose includes intellectual, moral, and personal development. Excessive dependence on AI can weaken these purposes if students stop reading, thinking, writing, questioning, and developing their own intellectual abilities.

Human dignity therefore requires maintaining meaningful human participation in education. A university may use AI to improve access to learning or reduce

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administrative burdens, but it should not eliminate the human relationships that make education meaningful. Teachers remain responsible for teaching and academic judgment, while students remain responsible for learning and intellectual development.

Privacy and Trust

The collection and processing of personal data is another major ethical concern. AI systems may process student records, examination material, research data, personal communications, and confidential institutional information. Uploading such material to external AI platforms without appropriate safeguards can create serious privacy risks.

The Islamic principle of trust requires respect for confidential information. The Qur'an repeatedly emphasizes the fulfilment of trusts, while Islamic legal and ethical traditions place considerable importance on protecting private matters.

Universities should therefore establish clear rules concerning what information may be entered into AI systems. Confidential research data, unpublished manuscripts, examination papers, student records, personal information, and sensitive institutional documents should not be submitted to AI systems without appropriate authorization and data protection measures.

Privacy is not merely a technical issue. It is an ethical responsibility. The convenience of an AI tool cannot justify the unauthorized disclosure of information entrusted to a student, teacher, researcher, or institution.

Prevention of Harm

Islamic law gives significant importance to preventing harm. The well-known legal maxim states: "Harm shall neither be inflicted nor reciprocated."¹¹

This principle provides a useful basis for evaluating the consequences of AI use.

The potential harms associated with academic AI include false information, fabricated references, plagiarism, intellectual dependency, privacy violations, discriminatory decisions, and reduced learning. These harms do not mean that AI should be rejected

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altogether. Rather, they require universities to identify foreseeable risks and establish safeguards.

The ethical question should therefore include both the benefit and the potential harm of a particular use. Where AI substantially benefits students while creating limited and manageable risk, responsible use may be appropriate. Where its use directly facilitates examination fraud, fabrication, or serious privacy violations, restrictions are justified.

Artificial Intelligence and Academic Integrity in Pakistani Universities

Academic integrity is one of the most immediate areas affected by generative AI. Universities traditionally evaluate students through assignments, examinations, presentations, research projects, theses, and dissertations. These activities are intended to demonstrate the student's own knowledge and intellectual development.

Generative AI complicates this process because a student may produce a polished assignment without independently performing the intellectual work expected by the course. The issue is not simply whether AI has been used. The more important question is **how it has been used and whether its use undermines the purpose of the academic task.**

A blanket prohibition on AI is difficult to sustain because AI tools can have legitimate educational uses. Students may use them to clarify difficult concepts, identify areas requiring further reading, improve language, translate preliminary material, or organize ideas. The ethical problem arises when assistance becomes substitution.

The HEC framework adopts a balanced approach by recognizing both the opportunities and risks of generative AI in higher education.¹²

This is consistent with an Islamic ethical approach that evaluates actions according to purpose, method, and consequence rather than treating technology itself as inherently permissible or impermissible.

Universities should therefore distinguish among at least three forms of use:

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1. **Permitted assistance:** language correction, brainstorming, translation, explanation, and limited organizational support where institutional rules allow it.
2. **Declared academic assistance:** substantial AI support that must be disclosed by the student or researcher.
3. **Prohibited substitution:** submitting AI-generated work as one's own, using AI to impersonate a student during an examination, fabricating sources or findings, or using AI to circumvent assessment requirements.

This distinction provides a more practical basis for university policy than a simple prohibition.

Academic Writing

Writing is not merely the physical production of words. It is part of intellectual development. Students learn through reading, organizing arguments, evaluating evidence, and expressing conclusions in their own language.

AI can help students improve grammar and structure, but excessive dependence may prevent the development of these skills. A student who routinely delegates the intellectual process to AI may eventually become dependent on a system whose output he or she cannot critically evaluate.

Islamic education places strong emphasis on knowledge, reflection, and intellectual effort. Consequently, AI should be treated as a supporting instrument rather than a replacement for intellectual engagement.

When AI contributes substantially to an academic paper, appropriate disclosure should be encouraged. Disclosure promotes honesty and enables teachers and readers to understand the nature of the work. It also protects students from unintentionally violating academic integrity requirements.

Examinations and Assessment

Assessment requires particular caution because its purpose is to measure a student's knowledge and abilities. If an examination is designed to test independent reasoning, using AI to generate answers defeats the purpose of the assessment.

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The ethical issue is therefore not simply technological assistance but misrepresentation. A student who uses AI secretly during a closed-book examination is not merely using a tool; the student is presenting an ability that has not actually been demonstrated.

Universities should consequently redesign assessment methods where appropriate. Oral examinations, presentations, supervised writing, problem-solving activities, research discussions, and other forms of direct engagement can complement written assignments.

This does not mean that AI should determine assessment policy. Rather, universities should ensure that assessment methods continue to measure meaningful human learning in an environment where AI is readily available.

Research

AI can contribute positively to academic research through literature organization, translation, coding assistance, data processing, transcription, and other research-support functions. Its usefulness, however, does not eliminate the researcher's responsibility.

A researcher remains responsible for the accuracy of data, interpretation of evidence, authenticity of references, ethical treatment of participants, and originality of conclusions. AI-generated citations must be checked against the original sources. AI-generated summaries must be compared with the source material. AI-generated analysis must not be accepted merely because it appears sophisticated.

The principle of *amānah* is particularly important here. Research is a trust placed upon the scholar. Accuracy cannot be delegated to a machine.

Bias, Privacy, and Human Oversight

The ethical use of AI requires attention to three closely connected concerns: bias, privacy, and human oversight.

AI systems learn from data. If the underlying data contain errors or biases, the resulting outputs may reflect them. UNESCO identifies fairness, transparency, accountability, human oversight, and protection of human dignity as central components of responsible AI governance.¹³

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These concerns are equally relevant to universities.

For Pakistani universities, bias may appear in language, geography, socioeconomic background, disciplinary representation, or the availability of local data. Systems trained predominantly on material from other linguistic or cultural contexts may not always represent Pakistani realities accurately.

This makes human evaluation particularly important. Teachers and researchers should ask whether an AI-generated answer reflects the local context, whether sources are appropriate, and whether important perspectives have been omitted.

Privacy presents a second concern. University systems contain sensitive information relating to students, faculty, research participants, examinations, finances, and institutional administration. Such information should not be transferred casually to external AI systems.

The third requirement is human oversight. No AI system should have unrestricted authority over decisions involving academic progression, disciplinary action, assessment, recruitment, research ethics, or other matters with significant consequences for individuals.

Human oversight is not an obstacle to technological progress. It is a condition of responsible use. AI can improve decision-making by providing information and analysis, but final responsibility should remain with an identifiable human authority.

Maqāṣid al-Sharīʿah and Responsible AI Use

The maqāṣid al-Sharīʿah provide a broader framework for assessing new technologies. Islamic legal thought recognizes the preservation of religion, life, intellect, lineage, and property among the fundamental objectives of the Sharīʿah, while later scholarship has developed the maqāṣid framework in more systematic ways. Jasser Auda, for example, emphasizes the importance of viewing Islamic law through an integrated systems approach that considers purposes, relationships, consequences, and context.¹⁴

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AI can be assessed through these objectives. Its educational use may contribute to the preservation and development of intellect by expanding access to knowledge, assisting learning, and supporting research. Conversely, excessive dependence on AI may weaken intellectual effort and critical thinking.

AI can also contribute to the preservation of property by improving efficiency and reducing certain administrative costs. At the same time, misuse of personal data or unauthorized access to intellectual property can produce serious harm.

The maqāṣid approach therefore prevents two opposite mistakes. The first is technological rejection simply because AI is new. The second is technological acceptance without ethical limits. The appropriate approach is to evaluate each use according to its purpose, benefit, harm, and consequences.

This approach also supports the principle of maṣlaḥah. A technological practice that produces genuine educational benefit while respecting Islamic ethical boundaries may be adopted. A practice that produces serious harm, deception, or injustice should be restricted regardless of its technological sophistication.

The maqāṣid framework is therefore particularly suitable for universities because it allows ethical principles to be applied to new circumstances without requiring that every contemporary technology have an identical historical precedent.

Islamic Ethics and Contemporary AI Governance

Contemporary AI governance increasingly emphasizes principles that have strong parallels with Islamic ethics. UNESCO's global Recommendation on the Ethics of Artificial Intelligence identifies human dignity, fairness, transparency, human oversight, and prevention of harm as important elements of responsible AI governance.¹⁵

This convergence does not mean that Islamic ethics and contemporary international frameworks are identical. Their philosophical foundations differ in important respects. Nevertheless, there is significant practical overlap in their concern for human welfare, justice, responsibility, transparency, and prevention of harm.

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Pakistan's National Artificial Intelligence Policy 2025 places AI within a broader national agenda involving skills, research, innovation, education, and economic development.¹⁶ Universities therefore have an important role in ensuring that technological growth is accompanied by ethical awareness.

For Pakistani higher education, the most useful approach is neither unconditional adoption nor complete resistance. Universities should develop policies that are technologically realistic and morally clear. These policies should define acceptable AI assistance, require disclosure where appropriate, protect confidential information, establish accountability, and provide mechanisms for reviewing harmful or discriminatory AI use.

An Islamic Ethical Framework for Pakistani Universities

An effective institutional framework can be built around six principles.

1. Legitimate Purpose

AI should be used for a legitimate educational, research, administrative, or social purpose. The mere availability of a technological tool does not make every use acceptable.

2. Human Responsibility

The human user must remain responsible for the final product. AI cannot be treated as an author, examiner, researcher, supervisor, or decision-maker who carries moral responsibility.

3. Truth and Verification

AI-generated information must be checked before academic use. References, quotations, statistics, legal statements, and factual claims require verification from reliable sources.

4. Justice and Non-Discrimination

AI should not be used in ways that create unjust discrimination. Where AI contributes to consequential decisions, meaningful human review must be maintained.

5. Privacy and Trust

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Confidential information should be protected. Students, faculty members, and researchers should know what information may or may not be entered into AI systems.

6. Continuous Human Oversight

Universities should periodically review AI practices because technological systems and their risks change rapidly. Policies should therefore be updated rather than treated as permanent rules.

Together, these principles establish a simple ethical standard: use AI where it serves legitimate educational benefit, but do not allow it to undermine truth, responsibility, justice, dignity, or intellectual development.

Institutional Application and Practical Guidelines

The successful implementation of an Islamic ethical approach requires more than issuing a policy document. Universities should create a culture in which responsible AI use becomes part of academic practice.

First, universities should formulate clear AI-use policies for students, faculty, researchers, and administrative staff. These policies should distinguish between acceptable assistance, disclosure-required use, and prohibited use.

Second, AI literacy should become part of higher education. Students should learn how AI systems work at a basic level, why they produce inaccurate information, how bias can enter automated systems, and why generated references require verification.

Third, faculty members should receive guidance on assessment design. Where appropriate, assignments should require students to explain their reasoning, defend their conclusions, discuss sources, or present their work orally. Such practices can strengthen assessment without attempting to eliminate technology from academic life.

Fourth, research ethics committees and institutional review bodies should consider the use of AI in research. Researchers should be encouraged to disclose substantial AI assistance and should remain responsible for research integrity.

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Fifth, universities should protect sensitive information. Institutional policies should clearly identify categories of data that may not be uploaded to external AI platforms without authorization.

Sixth, Islamic Studies departments can contribute significantly to this process. Their role should not be limited to declaring whether a particular AI tool is permissible. Rather, they can help develop a principled ethical framework that connects contemporary technology with established concepts such as *amānah*, *ʿadl*, *ṣidq*, *maṣlahah*, *ḍarar*, and *maqāṣid al-Sharīʿah*.

This interdisciplinary contribution is especially important in Pakistan, where technological policy and Islamic ethical thought can be brought into meaningful dialogue. Islamic ethics should not be presented as an obstacle to technological development. Instead, it can provide a moral framework through which technological development remains connected to human welfare and social responsibility.

Discussion

The ethical problem surrounding AI in universities is ultimately a problem of human responsibility. Technology changes the methods through which knowledge is produced and communicated, but it does not remove the moral obligations of students, teachers, researchers, or institutions.

Three principles are particularly important.

First, AI assistance is not equivalent to intellectual authorship. A tool can contribute to the production of text or information without becoming morally responsible for that work. The person who submits, publishes, or relies upon the material remains responsible for its accuracy and ethical status.

Second, academic integrity must remain the purpose of university education. If AI enables students to obtain grades without acquiring knowledge, the institution may preserve the appearance of academic success while weakening the educational process **itself**.

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Third, ethical AI governance requires proportionality. Not every use of AI carries the same ethical risk. Using AI to improve grammar is fundamentally different from using it to fabricate research findings or impersonate a student in an examination. University policy should therefore distinguish between different levels of use rather than treating every application identically.

The Islamic framework proposed here offers a practical middle position. It neither romanticizes technological development nor rejects it. Instead, it evaluates AI according to purpose, truthfulness, responsibility, justice, human dignity, benefit, and harm.

This approach also corresponds with the direction of contemporary higher education policy. The HEC framework seeks to protect academic integrity while enabling responsible use of generative AI,¹⁷

While UNESCO emphasizes human oversight and ethical evaluation throughout the AI life cycle.¹⁸

These approaches can be strengthened in Pakistan by incorporating Islamic ethical concepts that are already familiar within the country's educational and social context.

The most important principle for universities can therefore be expressed in one sentence: AI should increase human capacity without diminishing human responsibility.

Conclusion

Artificial Intelligence is becoming an established part of higher education, and Pakistani universities cannot address its emergence simply through prohibition. At the same time, unrestricted use can damage academic integrity, reduce independent intellectual effort, compromise privacy, reproduce bias, and create false representations of academic achievement.

Islamic ethics provides a balanced basis for responding to these developments. The principles of truthfulness, amānah, justice, human dignity, prevention of harm, legitimate benefit, and preservation of intellect establish clear ethical boundaries for AI use. These

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principles do not oppose technological advancement; they determine the conditions under which technological advancement can serve human welfare.

For Pakistani universities, the appropriate solution is therefore the development of institution-specific AI policies grounded in both contemporary educational requirements and Islamic ethical values. AI should be permitted where it supports legitimate learning, teaching, research, and administration. Its use should be disclosed where necessary, its outputs should be verified, confidential information should be protected, and human beings should remain accountable for consequential decisions.

The ultimate objective should not be to prevent students and researchers from using AI. It should be to ensure that they use it without surrendering honesty, intellectual effort, critical judgment, or moral responsibility.

The Islamic ethical position can consequently be summarized as follows: AI is a means, not an authority; an assistant, not a substitute for human responsibility; and a technology whose value depends upon the purpose, method, and consequences of its use. If Pakistani universities adopt this principle, AI can become a useful instrument for educational development while remaining consistent with the ethical objectives of Islamic teaching.

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