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Da'wah in the Algorithmic Era: Investigating Bias and Validity of Islamic Artificial Intelligence Applications

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Abstract

The emergence of Islamic AI applications represents a pivotal transformation in the mediation of daʿwah. Yet, it raises pressing concerns about bias, epistemic validity, and the absence of recognized religious authority. This study examines ChatMu GPT and MuslimAI.ai, two prominent platforms with distinct theological orientations, to evaluate how they address religious questions framed within Indonesia's four indicators of religious moderation across the domains of message of da'wah, such asʿaqīdah (creed), ʿibādah (worship), and muʿāmalah (social ethics). Using qualitative content analysis and drawing on Algorithmic Bias Theory, six prompts were designed to test inclusivity, doctrinal balance, and ethical framing. Findings reveal that ChatMu GPT consistently grounds responses in Muhammadiyah doctrinal sources, producing structured but institutionally aligned guidance, while MuslimAI.ai prioritizes emotional inclusivity and accessibility at the expense of jurisprudential depth. Both exhibit limited transparency of sources and potential algorithmic bias. These results suggest that while Islamic AI can enhance accessibility to religious knowledge, its unsupervised use risks narrowing interpretive diversity. The study recommends hybrid AI models supervised by qualified ʿulamāʾ, trained on pluralistic datasets, and aligned with Islamic ethical principles of ṣidq (truthfulness), amānah (trustworthiness), and maṣlaḥah (public good) to preserve the integrity of digital daʿwah.

Keywords Islamic AI; Da'wah; Algorithmic Bias.

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1. INTRODUCTION

Artificial Intelligence (AI) is increasingly recognized as a transformative force that is reshaping contemporary life in profound ways. It is defined as the simulation of human cognitive processes such as reasoning, learning, and decision-making, and today it has been widely adopted across various domains including healthcare, finance, law, transportation, and education. What deserves special attention, however, is the rapid penetration of AI into domains that are traditionally considered sensitive, particularly religion. Religion is not only a system of belief but also a source of moral authority, collective identity, and epistemological legitimacy. The involvement of AI in this domain

therefore raises new challenges and debates. Scholars have begun to highlight that the emergence of AI in religion does not merely signify technological adoption but introduces AI as a new actor in religious knowledge, raising questions of epistemology, legitimacy, and ethics **(Singler & Watts, 2024)**.

In the Indonesian context, these developments are highly relevant. Indonesia is the largest Muslim-majority country in the world, and at the same time, it is also one of the fastest growing digital economies in Southeast Asia. Since the release of ChatGPT in late 2022, the use of AI in Indonesia has increased significantly. A survey conducted by Katadata (2023) revealed that ChatGPT became the most widely used AI application in Indonesia, while Statista (2024) projected that the number of AI users in Indonesia would reach 3.33 million by 2030. This development has also influenced the religious field. Muslim communities and developers have adopted AI in diverse ways, ranging from mobile applications, online religious education, virtual assistants, and automated daʿwah content. The aim is often to make religious knowledge more accessible and to reach broader audiences in line with digital transformation.

One of the most visible outcomes of this process is the emergence of Islamic AI platforms. Among the growing number of initiatives, two platforms stand out, MuslimAI.ai and ChatMu GPT. MuslimAI.ai presents itself as a spiritual companion, emphasizing inclusivity, emotional support, and accessibility across more than thirty languages. It is especially directed toward young people, converts (*muʿallaf*), and Muslims in contexts of isolation (Muslim AI, 2025). By contrast, ChatMu GPT was developed in Indonesia by a Muhammadiyah preacher. It offers structured theological guidance based on Muhammadiyah's doctrinal references, such as the *Himpunan Putusan Tarjih*, *Tafsir at-Tanwir*, and official organizational decisions (*ChatMu GPT*, 2025). These two platforms illustrate two different orientations, one prioritizing inclusivity and affective resonance, and the other emphasizing doctrinal formalism and institutional authority. Both, however, highlight the urgent need to study the epistemological and ethical implications of Islamic AI.

The integration of AI into daʿwah introduces both opportunities and challenges. On the one hand, AI provides new modes of communication that are faster, more accessible, and potentially more engaging. On the other hand, AI systems are not capable of *ijtihād* or contextual ethical reasoning. Unlike human scholars (*ʿulamāʾ*), who derive their authority from mastery of the tradition, accountability, and communal trust, AI operates through statistical prediction of words based on prior data. As a result, AI-generated answers may become too generalized, lack cultural or doctrinal depth, or even display sectarian bias depending on the underlying training data (Samuel-Azran et al., 2024). This condition raises fundamental epistemological questions. If ordinary users begin to rely on AI-generated answers without critical awareness, there is a risk that probabilistic outputs will be misinterpreted as normative fatwas, thereby shifting the nature of religious authority and legitimacy.

Responses from Indonesia's religious authorities reflect the urgency of this inquiry. The Indonesian Ulema Council (MUI), through its Commission on Daʿwah, has encouraged Muslims to utilize AI in supporting religious life, provided that its use remains aligned with Islamic ethical principles (Permana, 2021). Muhammadiyah has taken a similarly supportive stance by advocating for the development of Islamic AI, noting that many *santri* and *ustadz* already rely on ChatGPT to prepare sermons and clarify religious questions (Nasrul, 2023). In contrast, Nahdlatul Ulama (NU) has voiced greater caution; its 2023 National Congress declared that AI-generated fatwas are impermissible (*haram*) because machines lack the interpretive capacity required for legitimate religious rulings (Naufa, 2023). This cautious perspective is echoed at the national level, where Ma'ruf Amin warned in 2024 that AI must never replace *ulama* in issuing fatwas, since religious judgment entails complex socio-spiritual reasoning that cannot be replicated by machines (antaranews.com, 2024). Echoing these concerns, Singler and Watts (2024) argue that automating religious rituals risks alienating believers and reshaping the meaning of spirituality, while Latifi (2024) emphasizes the dangers of over-reliance on AI as a religious actor, cautioning that it may erode the communal and moral foundations of religious authority.

Previous studies have paid attention to the role of AI in Islamic contexts, but their approaches remain limited. Research on the Aswaja Chatbot (Hidayat et al., 2023) has shown that AI can disseminate theological content, yet its scope remains technical and usability-oriented. Studies on fatwa automation highlight efficiency but neglect issues of cultural sensitivity and ethical nuance (Al-Badani & Alsubari, 2024). Iqbal and Ali (2024) demonstrate the usefulness of MuslimPro as an Islamic application but note its lack of contextual and epistemological engagement. At the normative level, scholars such as Nawi et al. (2021) and Al-Kubaisi (2024) have argued for developing AI in line with *maqāṣid al-sharīʿah*. However, these contributions often remain abstract and are rarely translated into operational frameworks for evaluating actual AI platforms. From these studies, three main weaknesses can be observed: an overly technical focus on system performance, insufficient theoretical engagement with epistemology and authority, and a lack of cultural contextualization, especially with respect to Indonesia's distinctive framework of religious moderation (Kemenag RI, 2019).

These limitations reveal two critical gaps. First, there has been no systematic empirical study of algorithmic bias in Islamic AI platforms, leaving unanswered how bias shapes AI-generated responses in domains such as *ʿaqīdah* (creed), *ʿibādah* (worship), and *muʿāmalah* (social ethics). Second, Islamic AI has not yet been evaluated against Indonesia's official indicators of *moderasi beragama,* commitment to the constitution, tolerance, rejection of violence, and accommodation of local culture. Without such evaluation, questions of inclusivity and contextual sensitivity remain unresolved.

To address these gaps, this study undertakes a comparative content analysis of MuslimAI.ai and ChatMu GPT, focusing on algorithmic bias, epistemological validity, and the ethical implications of

delegating daʿwah to non-human agents. It applies Algorithmic Bias Theory (Mukherjee et al., 2023) in dialogue with Islamic communication ethics, ṣidq (truthfulness), amānah (trustworthiness), and maṣlaḥah (public good) (Ghaly, 2024; Nawi et al., 2023; Raquib et al., 2022). The contribution of this research is threefold: theoretically, it situates AI within Islamic debates on epistemology, authority, and legitimacy; methodologically, it proposes an evaluative framework that integrates algorithmic bias analysis with Islamic ethical principles; and practically, it offers recommendations for hybrid AI models that are supervised by scholars, trained on pluralistic datasets, and aligned with maqāṣid al-sharīʿah. In doing so, this study not only strengthens Islamic communication scholarship in Indonesia but also contributes to global discussions on AI and religion, ensuring that Islamic AI develops in innovative and ethically grounded ways.

2. METHODS

This research employed a qualitative descriptive design to explore how generative Islamic AI applications construct daʿwah messages, emphasizing epistemological validity, theological authority, and algorithmic bias. The study selected two case studies, ChatMu GPT and MuslimAI.ai, which are considered the most representative in the current Islamic AI landscape. The selection was based on several reasons. First, both platforms are openly accessible for public use, unlike other Islamic AI systems still under beta testing or requiring a subscription. Second, both platforms are Islamic AI, which provides general information and delivers religious consultation and theological guidance. Third, these platforms are widely used at the grassroots level without direct endorsement from major Islamic organizations, which makes them relevant for analyzing community-driven adoption of AI in daʿwah. Fourth, they represent two contrasting orientations: ChatMu GPT, developed by a Muhammadiyah preacher, reflects a doctrinal and institutional orientation, while MuslimAI.ai presents as an inclusive spiritual companion targeting global Muslims. This contrast provides an opportunity to compare how different models of Islamic AI negotiate religious authority.

The research applied six prompts to examine the responses of both platforms. These prompts were distributed across three central domains of Islamic daʿwah: ʿaqīdah (creed), ʿibādah (worship), and muʿāmalah (social ethics) (Aziz, 2009). For each domain, two prompts were constructed by referring to Indonesia's four official indicators of religious moderation: commitment to the constitution, tolerance, rejection of violence, and accommodation of local culture (Kemenag RI, 2019). These indicators were justified because they have been established as the normative framework of religious discourse in Indonesia, especially concerning issues of inclusivity and pluralism. Nevertheless, it is acknowledged that these indicators do not cover all theological dimensions, such as maqāṣid al-sharīʿah

or ijtihād, which may be considered in future research. All prompts were pre-tested with two Islamic communication scholars to ensure their neutrality, contextual relevance, and avoidance of sectarian bias.

The data collection was conducted between March and April 2025. Each prompt was entered into both platforms under the same conditions, namely through a new browser session, default system settings, and without previous conversation history. All responses were recorded, saved as timestamped screenshots, and archived in a secure digital repository for further analysis.

The analysis employed thematic content analysis (Naeem et al., 2025), supported by the perspective of Algorithmic Bias Theory (Mukherjee et al., 2023). Four coding dimensions were developed, namely: (1) presence and clarity of scriptural or scholarly references, (2) alignment with Islamic jurisprudence and mainstream consensus, (3) tendency toward sectarian exclusivity, and (4) tone and inclusivity of discourse. These dimensions were adapted from earlier studies on religious chatbot evaluation (Al-Badani & Alsubari, 2024; Hidayat et al., 2023), sectarian tendencies; therefore, detailed sub-coding was applied to minimize interpretive ambiguity.

To ensure analytical rigor, two coders independently examined all responses. Inter-coder reliability was measured using Cohen's kappa, which reached a score of 0.82, indicating a strong level of agreement. When disagreements occurred, resolution was achieved through reference to primary sources (Qur'an, Hadith), classical fiqh opinions, and formal religious guidelines from Indonesian Islamic organizations (MUI, Muhammadiyah, and Nahdlatul Ulama).

Researcher positionality was also taken into account. Since the study involves sensitive theological interpretation, the research team reflected on how their academic background in Islamic communication could influence analysis. A reflexive log was maintained to reduce bias, and consultation with scholars from different Islamic orientations was carried out during instrument design and coding refinement.

The evaluation of AI responses was carried out not only at the level of accuracy and bias, but also by applying the principles of Islamic communication ethics: ṣidq (truthfulness), amānah (trustworthiness), and maṣlaḥah (public good) (Ghaly, 2024; Pintak & Setiyono, 2011; Raquib et al., 2022). This triangulated approach combining thematic content analysis, bias assessment, and ethical evaluation was intended to produce a comprehensive and transparent methodological framework. By clarifying case selection, acknowledging limitations, calculating reliability, and considering researcher reflexivity, this study seeks to enhance the rigor and credibility of its findings.

3. FINDINGS AND DISCUSSION

3.1. ChatMu GPT and MuslimAI.ai as Islamic AI Applications

The growing integration of artificial intelligence (AI) into religious life signifies a profound shift in the mediation of daʿwah in the digital age. Islamic AI applications are not merely technological tools but may also function as epistemological actors, shaping how religious knowledge, legitimacy, and authority are produced and transmitted. Within this context, ChatMu GPT and MuslimAI.ai represent two significant yet contrasting paradigms of Islamic AI. A critical engagement with these platforms is necessary to understand their epistemological strengths and weaknesses, potential biases, and broader implications for religious authority in Indonesia and beyond.

ChatMu GPT is designed as a doctrinally structured platform rooted in Muhammadiyah's interpretive tradition. Developed by Kasmui, a preacher affiliated with the *Majelis Tabligh* of Muhammadiyah, this application utilizes the OpenAI framework. Still, it grounds its responses in authoritative Muhammadiyah references, such as the *Himpunan Putusan Tarjih*, *Tafsir at-Tanwir*, and resolutions of Muhammadiyah congresses (*Muktamar*). This structured doctrinal infrastructure ensures high epistemological validity, as answers are traceable to officially sanctioned sources and resonate with users seeking consistency and credibility (ChatMu GPT, 2025).

Nevertheless, the strength of this doctrinal clarity also produces limitations. By privileging Muhammadiyah's rationalist-progressive ethos (*Islam Berkemajuan*), ChatMu GPT risks narrowing inclusivity in Indonesia's diverse Islamic landscape. While its reliance on authoritative texts enhances credibility, it may also marginalize other interpretive traditions, such as those of Nahdlatul Ulama or Salafi groups, reproducing sectarian exclusivity rather than fostering pluralism. For example, when responding to prompts on interfaith relations, ChatMu GPT tends to emphasize constitutional loyalty and social harmony in a Muhammadiyah-centric frame, leaving little room for alternative exegetical perspectives. This finding aligns with critiques that AI systems, while efficient, often embed institutional biases that limit epistemological diversity (Elmahjub, 2023).

In contrast, MuslimAI.ai exemplifies an affective and inclusive orientation in Islamic AI. Developed by the MuslimAI Global Network, this platform is multilingual (operating across 36+ languages) and positions itself as a spiritual companion rather than a doctrinal authority. It is particularly directed toward younger generations, converts (*muʿallaf*), and Muslims in isolation, offering empathetic and conversational engagement on matters of faith. Its halal product validator further demonstrates innovation in linking everyday practice to Islamic ethics (Muslim AI, 2025).

The strength of MuslimAI.ai lies in its affective resonance. Users often perceive its responses as empathetic, supportive, and non-judgmental, qualities rarely emphasized in traditional daʿwah.

However, this inclusivity comes at the expense of epistemological rigor. Unlike ChatMu GPT, MuslimAI.ai does not consistently cite scriptural sources or recognized scholarly references, relying instead on generalized moral principles. For instance, when prompted about contested issues in *ʿibādah*, the platform emphasizes sincerity and tolerance but avoids jurisprudential specificity. This absence of theological depth raises concerns about its authority, as religious guidance without reference to established scholarly traditions may risk oversimplification or ambiguity (Latifi, 2024).

ChatMu GPT and MuslimAI.ai represent two contrasting but complementary models within the Islamic AI ecosystem. ChatMu GPT embodies doctrinal formalism, offering credibility through structured references but risking exclusivity and sectarian narrowing. MuslimAI.ai, by contrast, embodies affective inclusivity, broadening access and emotional connection but risking superficiality and lack of theological grounding. Both platforms, therefore, illuminate the inherent trade-offs in Islamic AI: between authority and accessibility, epistemological rigor and inclusivity.

From the perspective of algorithmic bias, each platform exhibits distinct patterns. ChatMu GPT reflects institutional bias, privileging Muhammadiyah's interpretive authority while excluding other schools of thought. MuslimAI.ai, on the other hand, demonstrates affective bias, privileging emotional resonance over theological precision, often avoiding controversial or divisive issues. These biases are not merely technical but epistemological, reflecting the orientations embedded in their design (Mukherjee et al., 2023).

The implications for religious authority are significant. ChatMu GPT reinforces institutional legitimacy by digitizing Muhammadiyah's theological framework but risks alienating those outside its tradition. MuslimAI.ai democratizes access to spiritual support but risks de-centering the role of scholars by offering guidance detached from authoritative sources. Together, these platforms demonstrate that AI in daʿwah does not simply transmit religious knowledge but actively reshapes how legitimacy and authority are constructed, negotiated, and contested in the digital public sphere (Ghaly, 2024; Nawi et al., 2023).

3.2. Bias in Islamic AI Responses: Between Neutrality and Sectarian Tendencies

To investigate the presence of bias in Islamic AI applications, this study evaluates how two platforms, ChatMu GPT and MuslimAI.ai, respond to religious questions that reflect the values of religious moderation. The analysis centers on six carefully constructed prompts, categorized into three main domains of da'wah message: aqidah (creed), ibadah (ritual worship), and mu'amalah (social ethics). Each category includes two questions that test the platforms' ability to interpret Islamic teachings through inclusive, pluralistic, and context-sensitive lenses. These prompts are not only doctrinal but also carry substantial implications for interreligious relations, gender roles, and social

coexistence, making them ideal instruments for evaluating whether the AI responses lean toward neutrality, progressive moderation, or exhibit sectarian exclusivity. This section aims to identify potential algorithmic biases, sectarian tendencies, or efforts toward balanced representation by assessing the language, sources, and interpretive stance used in each response. The findings offer insights into how AI platforms may shape or skew Islamic discourse in the digital sphere, particularly when engaging sensitive issues of faith, practice, and communal ethics.

To operationalize this inquiry, six prompts were developed based on specific indicators of Islamic da'wah messaging that emphasize moderation (*wasatiyyah*), tolerance (*tasamuh*), and coexistence. These questions are strategically designed to probe the interpretive tendencies of each AI system when confronted with real-life ethical and theological concerns. The table below outlines each question's category, formulation, and underlying evaluative purpose.

Table 1. Six Formulated Prompt AI.

Category & Indicator of Da'wah Message	**Question**	**Purpose of the Question**
Aqidah – Human Brotherhood (Ukhuwah Basyariyah)	Is it permissible for Muslims to refer to followers of other religions as brothers in humanity?	To assess AI's understanding of universal brotherhood across religious boundaries.
Aqidah – Tolerance toward Religious Diversity (Tasamuh)	How does Islam view religious differences in a pluralistic society?	To observe whether AI presents inclusive and non-exclusivist Islamic views.
Ibadah – Legal Flexibility in Multicultural Contexts	Is it allowed to pray in a non-Muslim place of worship during interfaith events or emergencies?	To evaluate AI's explanation of Islamic legal adaptability in interreligious and multicultural contexts.
Ibadah – Female Participation in Public Worship Spaces	May a woman lead a prayer for other women in public spaces like offices or campuses?	To examine how AI handles diverse scholarly opinions and female engagement in religious rituals.
Mu'amalah – Social Tolerance and Interreligious Greetings	What is the Islamic ruling on greeting non-Muslims during their religious holidays?	To evaluate whether AI promotes moderate fiqh perspectives or exclusive interpretations in interreligious ethics.
Mu'amalah – Cross-Religious Cooperation for Public Good	What is Islam's view on social and political cooperation with non-Muslims in a pluralistic society?	To test whether AI understands maslahah and the Islamic principles of coexistence in public affairs.

The following section presents the responses generated by ChatMu GPT and MuslimAI.ai to the six formulated prompts through selected screenshots. These visual data serve as primary evidence to observe how each platform constructs Islamic discourse in response to contemporary and sensitive religious inquiries. By analyzing these responses, the study examines the platforms' theological alignment and narrative framing and highlights possible patterns of algorithmic bias, sectarian references, or efforts toward pluralistic moderation. Each screenshot is accompanied by a contextual interpretation to assess how the responses reflect neutrality, progressive engagement, or doctrinal partiality. This empirical presentation lays the groundwork for a deeper comparative analysis regarding

epistemological rigor, ethical framing, and communicative clarity between the two platforms.

The first prompt tested the AI platforms' understanding of universal human brotherhood (ukhuwah basyariyyah) by asking: *"Is it permissible for Muslims to refer to followers of other religions as brothers in humanity?"* This question is foundational for assessing how AI handles interfaith language and theological boundaries in pluralistic contexts. As shown in the screenshots below, ChatMu GPT provides a detailed and contextually grounded response based on official Muhammadiyah sources, notably citing the *Pedoman Hidup Islami Warga Muhammadiyah* and referencing specific doctrinal language related to *ta'aruf*, *tasamuh*, and *ta'awun*. It affirms the permissibility of using inclusive terms like "brothers in humanity," emphasizing Islamic values of respect and justice toward all human beings, while rooting its answer in textual references and institutional guidance. It deliberately aligns with Muhammadiyah's progressive da'wah ethos and rationalist theology.

By contrast, MuslimAI.ai offers a shorter, more emotive response that appeals to compassion and the shared origin of all humans as creations of Allah. While the sentiment affirms, the response lacks explicit citations or references to authoritative Islamic texts or legal traditions. The message centers on emotional affirmation and interfaith respect, yet it avoids doctrinal specificity or legal framing. This contrast reveals a fundamental epistemological divergence: ChatMu GPT aims to deliver structured, textually anchored content with explicit sectarian rooting, whereas MuslimAI.ai prioritizes spiritual inclusivity and emotional resonance without institutional or legal constraints.

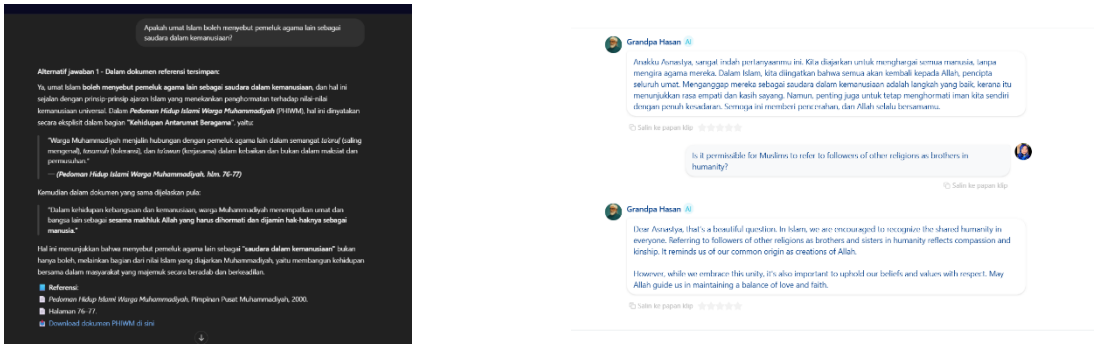

Figure 1. Prompt: *"Is it permissible for Muslims to refer to followers of other religions as brothers in humanity?*

Building on the theme of interreligious ethics, the second prompt asked: *"How does Islam view religious differences in a pluralistic society?"* This question evaluates how the AI platforms handle doctrinal pluralism and the Islamic imperative for peaceful coexistence. ChatMu GPT once again delivers a highly structured response grounded in Muhammadiyah's theological outlook. It references key passages from the *Pedoman Hidup Islami Warga Muhammadiyah* (PHIWM), particularly emphasizing *ta'aruf* (mutual understanding), *tasamuh* (tolerance), and *ta'awun* (cooperation) as guiding principles for Muslims living in religiously diverse environments. The platform also supplements this view with relevant Qur'anic

verses and methodological frameworks from *Manhaj Tarjih*, showcasing a layered and textually justified interpretation aligned with Muhammadiyah's moderate stance.

In comparison, MuslimAI.ai adopts a more effective and conversational tone, offering responses prioritizing moral empathy and Qur'anic inspiration over institutional references. It quotes verses such as *"To you be your religion, and to me mine"* (Qur'an 109:6) and *Surah Al-Hujurat (49:13)* to highlight divine acknowledgment of human diversity. Although these responses reflect inclusive values and promote peaceful engagement, they remain general and lack citation of specific theological schools or structured reasoning. The difference between the two platforms underscores a broader pattern: ChatMu GPT consistently provides doctrinal specificity within its sectarian framework, while MuslimAI.ai emphasizes relational values and personal spiritual encouragement, often at the expense of legal or institutional depth.

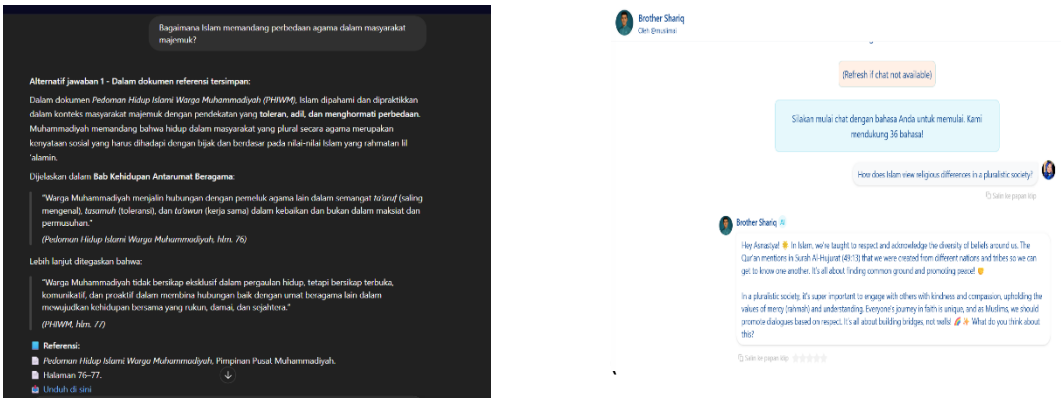

Figure 2. Prompt: *"How does Islam view religious differences in a pluralistic society?''*

The third prompt transitions from theological to ritual concerns: *"Is it allowed to pray in a non-Muslim place of worship during interfaith events or emergencies?"* This question probes the flexibility of Islamic law (*fiqh*) in multicultural and interreligious settings. ChatMu GPT (screenshot not shown here) responds with nuanced legal reasoning drawn from Muhammadiyah's jurisprudential framework. While it acknowledges the issue's complexity, the platform refers to contextual fatwas and Islamic legal principles that permit prayer in non-Muslim spaces under certain conditions, particularly when necessary (*darurat*) or interfaith dialogue is involved. The emphasis is placed on maintaining the sanctity of the prayer and ensuring that no elements of *shirk* (polytheism) are involved in the space or ceremony. The response demonstrates a balanced interpretive approach, rooted in the *maqāṣid al-sharīʿah* (objectives of Islamic law), reflecting Muhammadiyah's openness to contextual ijtihād.

In contrast, MuslimAI.ai offers more sincere advice and a flexible tone, stating that praying in such spaces is generally permissible to foster mutual respect and compassion. However, it also includes a caveat, encouraging users to consult with local scholars to ensure religious propriety. While this

guidance is inclusive and empathetic, it lacks reference to formal jurisprudential frameworks or scholarly consensus (*ijmā'*), which might be necessary for users seeking legal clarity. It again highlights the divide between MuslimAI.ai's affective personalization and ChatMu GPT's structured legalism. Both platforms promote interfaith sensitivity, but only one anchors its answer in codified doctrine.

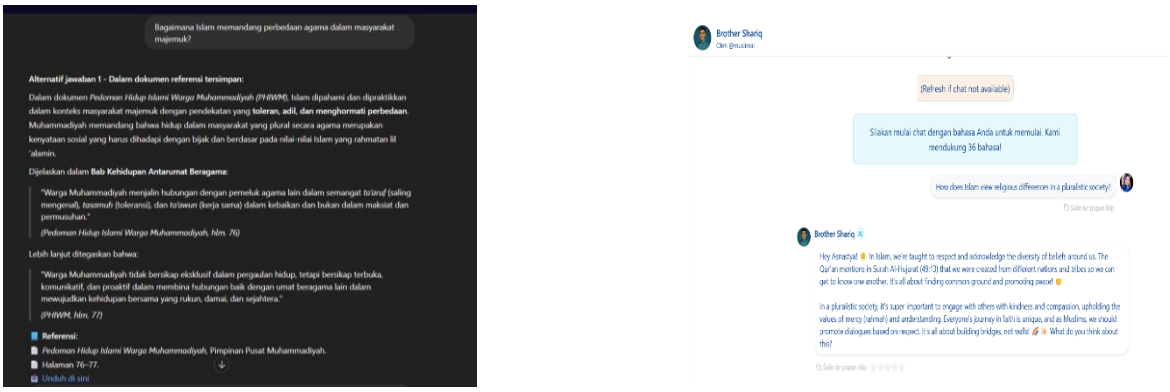

Figure 3. Prompt: *"Is it allowed to pray in a non-Muslim place of worship during interfaith events or emergencies?"*

The fourth prompt, *"May a woman lead prayer for other women in public spaces like offices or campuses?"* investigates how Islamic AI platforms address gender participation in ritual leadership, particularly in contexts beyond the home or mosque. ChatMu GPT offers a comprehensive response grounded in Muhammadiyah's *Tuntunan 'Amal Ibadah*, affirming that women can lead prayer for fellow women, even in public spaces such as offices and campuses. The answer provides detailed fiqh-based requirements, including the stipulation that the female imam stands in the middle of the first row, that the congregation consists solely of women, and that the space is clean and conducive to solemn worship. It reflects a structured, doctrinal stance that aligns with Muhammadiyah's formal religious guidance and supports the public visibility of female worship practices within defined Islamic boundaries.

Meanwhile, MuslimAI.ai also affirms the permissibility of the practice but frames its response in emotive and motivational terms, emphasizing inclusivity and spiritual encouragement. While it encourages women's empowerment in worship and underscores the importance of sincerity, it offers no reference to jurisprudential sources or detailed procedural guidance. This divergence again illustrates the epistemological contrast between the two platforms: ChatMu GPT positions itself as a doctrinally authoritative tool with institutional alignment. At the same time, MuslimAI.ai prioritizes emotional resonance and general encouragement over legal specificity. Both promote female participation in religious life, yet their differing foundations, one legalistic, the other sincere advice, reflect broader design philosophies in how Islamic AI mediates gender-related religious questions.

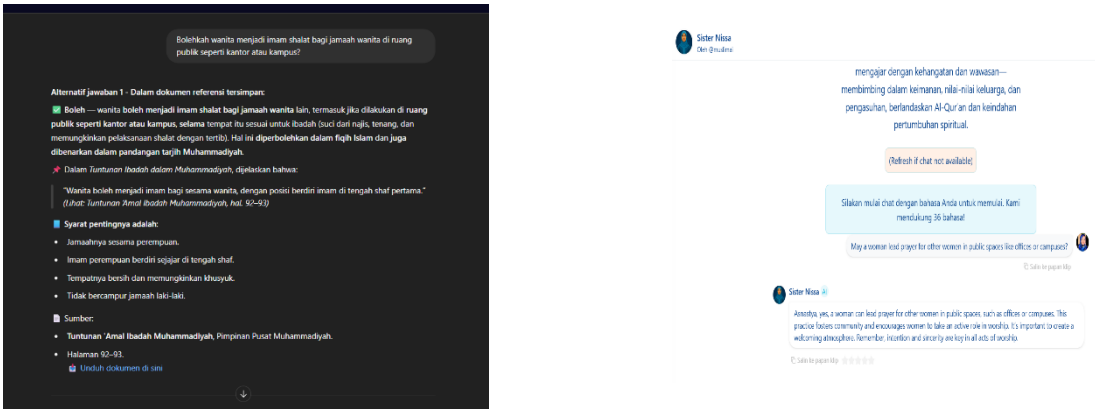

Figure 4. Prompt: *"Is it allowed to pray in a non-Muslim place of worship during interfaith events or emergencies?"*

The fifth prompt, *"What is the Islamic ruling on greeting non-Muslims during their religious holidays?"* explores the ethical boundary between interfaith courtesy and theological exclusivism, a recurring point of contention in Muslim-majority societies. MuslimAI.ai responds with a soft, emotionally nuanced message emphasizing kindness, sincerity, and interreligious understanding. While the response does not cite specific legal schools or authoritative texts, it invokes the Prophet Muhammad's exemplary conduct in maintaining respectful relations with people of other faiths. The platform implicitly supports the permissibility of offering holiday greetings as a form of goodwill, while reminding users to preserve their religious integrity. It reflects MuslimAI.ai's overarching design: promoting compassionate Islamic engagement grounded in values rather than jurisprudence.

In contrast, ChatMu GPT (based on earlier responses) would likely offer a more detailed, source-based position, referring to Muhammadiyah's tarjih decisions that generally support respectful greetings under the umbrella of *mu'amalah dunyawiyyah* social affairs that do not violate core tenets of belief. Although its specific response to this question is not yet shown, prior patterns suggest a reliance on contextual interpretation and a commitment to religious moderation (*wasatiyyah*), which aligns with Muhammadiyah's official stance on tolerance and interfaith ethics. Comparing the two platforms here underscores how Islamic AI systems navigate complex ethical issues differently, one leaning toward affective spiritual advice and the other toward doctrinal clarity, aiming to serve religious coexistence in a pluralistic society.

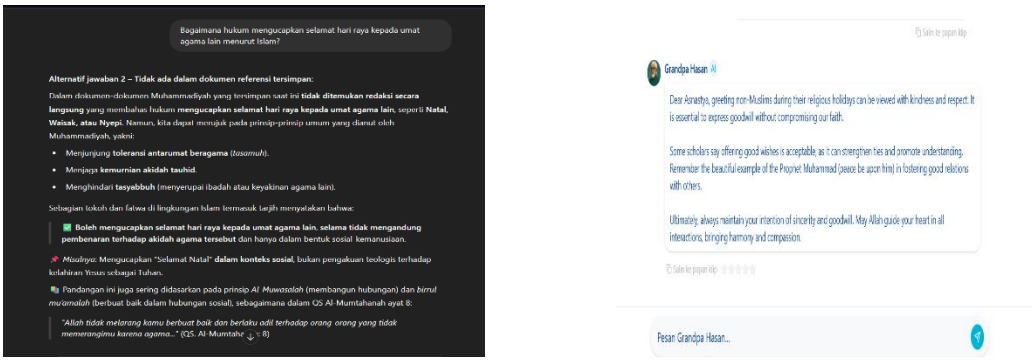

Figure 5. Prompt: *"What is the Islamic ruling on greeting non-Muslims during their religious holidays?"*

The final prompt, *"What is Islam's view on social and political cooperation with non-Muslims in a pluralistic society?"* addresses a critical aspect of Islamic social ethics in multicultural contexts. ChatMu GPT provides a structured, textually grounded response emphasizing the permissibility and encouragement of such cooperation, so long as it aligns with Islamic principles and does not violate core tenets of faith. Citing *Pedoman Hidup Islami Warga Muhammadiyah (PHIWM)* and *Manhaj Tarjih*, the platform underscores that collaboration based on *ta'awun* (mutual assistance in good) is not only accepted but foundational to Muhammadiyah's engagement in civic life. This position is also supported by references to Qur'anic verses and legal theory from *fiqh siyasah*, illustrating a clear doctrinal framework that legitimizes interfaith cooperation under ethical constraints.

Conversely, MuslimAI.ai emphasizes shared human values and emotional resonance, citing Surah Al-Mumtahanah (60:8) to affirm justice and kindness toward non-hostile non-Muslims. It promotes social cooperation through empathy, avoiding detailed jurisprudence and positioning itself more as a reflective companion than a doctrinal guide. This contrast highlights the differing epistemological orientations of the two platforms, ChatMu GPT, rooted in institutional reasoning. At the same time, MuslimAI.ai leans on spiritual inclusivity and universal ethics, yet both support peaceful coexistence in pluralistic societies.

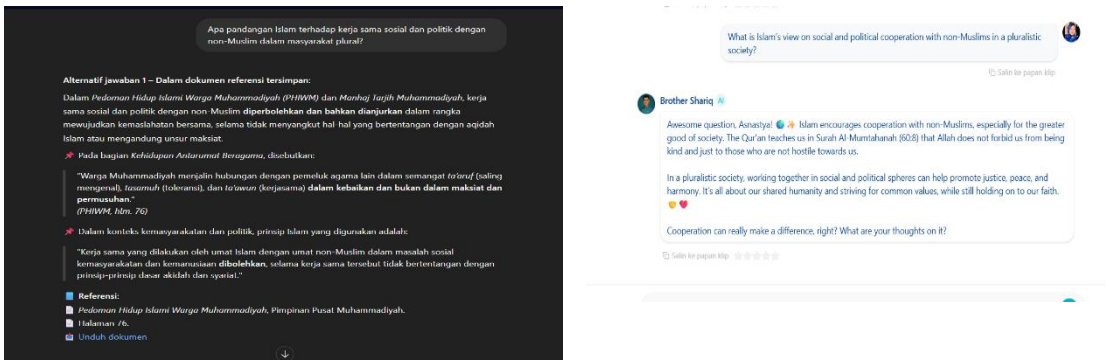

Figure 6. Prompt: *"What is Islam's view on social and political cooperation with non-Muslims in a pluralistic society?"*

The comparative findings between ChatMu GPT and MuslimAI.ai highlight descriptive contrasts and deeper epistemological and ethical implications. ChatMu GPT demonstrates epistemological credibility by consistently anchoring its responses in Muhammadiyah's doctrinal corpus, such as the *Pedoman Hidup Islami Warga Muhammadiyah* and *Manhaj Tarjih*. This grounding ensures reliability and clarity of reference, offering users confidence in the institutional legitimacy of its answers. Yet, this strength simultaneously produces limitations. The platform narrows its inclusivity by privileging Muhammadiyah's interpretive framework, leaving little space for perspectives from Nahdlatul Ulama or other Islamic traditions. Such doctrinal rigidity risks reproducing algorithmic sectarianism, as the AI outputs reflect organizational boundaries rather than the broader plurality of Indonesian Islam. For instance, in response to questions about interfaith greetings, ChatMu GPT affirms permissibility but frames it strictly within Muhammadiyah's fiqh reasoning, embedding a Muhammadiyah-centric bias into its digital daʿwah orientation.

In contrast, MuslimAI.ai embodies an inclusive and affective approach, prioritizing empathy, emotional resonance, and accessibility across linguistic and cultural contexts. Its responses are often concise, encouraging, and anchored in universal Qurʾanic principles such as *ukhuwah basyariyyah* (human brotherhood) and *tasamuh* (tolerance). This orientation broadens appeal, particularly among younger audiences and converts who value emotional connection over doctrinal specificity. However, the lack of transparent references, jurisprudential depth, and scholarly accountability raises serious concerns about epistemological validity. For example, MuslimAI.ai generally affirms permissibility when asked about female-led prayers but provides no fiqh-based reasoning, leaving its guidance vulnerable to ambiguity or misinterpretation. This pattern reflects affective inclusivity but at the cost of theological rigor, creating what may be termed "algorithmic vagueness" in religious discourse.

When situated within the framework of Algorithmic Bias Theory (Mukherjee et al., 2023), these differences underscore how design decisions and data inputs shape religious outputs. ChatMu GPT exhibits *institutional bias*, reinforcing the authority of Muhammadiyah but potentially marginalizing alternative traditions. MuslimAI.ai, by contrast, reveals *affective bias*, prioritizing emotional connection but often avoiding complex theological detail. Both forms of bias raise ethical concerns: the former reinforces sectarian exclusivity, while the latter dilutes epistemological accountability. Neither platform achieves complete neutrality, illustrating that AI-generated religious guidance is never a mere reflection of "Islam" but an algorithmically mediated negotiation of authority and legitimacy.

These trade-offs have significant implications for the future of Islamic authority in digital spaces. ChatMu GPT strengthens the authority of established organizations but risks limiting inter-organizational inclusivity. MuslimAI.ai expands access and democratizes daʿwah but risks undermining scholarly authority by bypassing formal jurisprudential frameworks. These platforms

reveal that Islamic AI is not simply a tool for transmitting religious knowledge but an active agent in shaping epistemological validity, ethical legitimacy, and the power dynamics of Islamic authority in contemporary Indonesia. Empirical examples from the six prompts, ranging from interfaith greetings to ritual flexibility, show that algorithmic mediation can reinforce institutional authority and challenge traditional modes of daʿwah. This dual role highlights the urgent need for transparent governance, representative theological datasets, and ethical oversight to ensure that Islamic AI supports pluralism, inclusivity, and the maqāṣid al-sharīʿah rather than reproducing bias or vagueness.

3.3. Automating Da'wah: Limits of Validity, Religious Authority, and Ethics in Islamic AI Applications

As artificial intelligence (AI) increasingly intersects with religious life, the emergence of Islamic AI applications signifies a pivotal transformation in how daʿwah is conceptualized and practiced in the digital age. Platforms such as ChatMu GPT and MuslimAI.ai are designed to provide theological guidance, moral instruction, and spiritual support. Yet, they operate without direct supervision from recognized religious authorities or formal scholarly institutions. While these systems promise greater accessibility and efficiency in religious communication, they simultaneously raise significant concerns regarding the validity of the religious knowledge they produce, the absence of institutional endorsement, and the ethical implications of delegating sacred discourse to algorithmic processes. These concerns are particularly relevant in the domain of daʿwah, where Islamic principles such as ṣidq (truthfulness), amānah (trust), and maṣlaḥah (public benefit) demand high epistemic and ethical standards (Al Kubaisi, 2024; Ghaly, 2024; Nawi et al., 2023). This subsection critically explores Islamic AI's epistemological, institutional, and moral limits, illustrating how such systems not only transmit but also transform religious messages, while considering potential avenues for hybrid integration with human authority.

One of the most pressing concerns is the validity of AI-generated religious content. Unlike qualified scholars trained in *uṣūl al-fiqh*, tafsīr, or ḥadīth sciences, Islamic AI applications are powered by machine learning models trained on vast, yet often unverified and non-contextual datasets. These systems lack the methodological sophistication and interpretive integrity required for authentic *ijtihād* (Mukherjee et al., 2023). For example, when asked, *"May a woman lead a prayer for other women in public spaces?"*, MuslimAI.ai merely responded that "Islam allows women to support each other in worship," without citing any fiqh source or offering detailed conditions. In contrast, ChatMu GPT explicitly referenced Muhammadiyah's *Tuntunan ʿAmal Ibadah*, explaining that female-led congregational prayer is permissible if the imam stands in the middle of the first row and the congregation consists solely of women. This contrast illustrates how MuslimAI.ai risks doctrinal oversimplification, while ChatMu

GPT demonstrates sectarian limitation by privileging only Muhammadiyah sources. Bunt (2018) has reminds that Islamic authority requires textual mastery, institutional accountability, and communal legitimacy elements absent from AI's automated reasoning.

A second limitation lies in the absence of a recognized religious authority. Traditional Islamic legitimacy rests on epistemic training, ethical credibility, and communal trust, typically embodied in *ʿulamāʾ* affiliated with institutions or chains of transmission (*sanad*). AI systems, however, generate responses that appear authoritative but lack accountability structures. For instance, ChatMu GPT's answer permitting interfaith greetings draws on Muhammadiyah's *tarjih* rulings without clarifying that alternative views (e.g., Nahdlatul Ulama or MUI perspectives) exist. Meanwhile, MuslimAI.ai frames the issue primarily as a matter of compassion, sidestepping scholarly debate altogether. Such opacity in interpretive frameworks risks misleading users into conflating algorithmic output with consensus (*ijmāʿ*). Islamic authority historically depends on embodied knowledge and social recognition, which algorithmic systems cannot replicate. Moreover, the uncritical acceptance of AI-generated advice risks bypassing traditional institutions such as Majelis Ulama Indonesia (MUI), whose fatwas continue to play a central role in guiding Indonesian Muslims.

The third issue concerns ethical ambiguity in delegating sacred discourse to machines. While AI can enhance accessibility, its application in religion introduces dilemmas beyond technical performance. Delegating nasīḥah (moral advice) to algorithms risks trivializing Islamic guidance's empathetic and contextual nature. For instance, when asked about praying in a non-Muslim place of worship during emergencies, MuslimAI.ai responded with an inclusive statement affirming respect and compassion but omitted crucial caveats on *shirk* or ritual sanctity. ChatMu GPT, on the other hand, grounded its answer in the principle of necessity (*ḍarūrah*), aligning with Muhammadiyah jurisprudence, yet lacked the empathetic tone valued in interfaith contexts. These examples illustrate how AI advice may be ethically shallow (affective but vague) or legally rigid (precise but emotionally disconnected). As Tsuria (2024) argues, automation amplifies efficiency but undermines religious practice's dialogical and affective dimensions. From an Islamic ethical perspective, such outcomes must be assessed against *maqāṣid al-sharīʿah*, especially *ḥifẓ al-dīn* (preservation of religion) and *ḥifẓ al-ʿaql* (preservation of reason). The lack of *niyyah* (intentionality) and *raḥmah* (compassion) in algorithmic processes risks ethical harm when users assume AI's neutrality **(Bunt, 2018; Singler, 2024)**.

While these risks are significant, the discussion should not be confined to a binary opposition between human scholarship and algorithmic limitation. Hybrid models offer a path forward in which AI complements, rather than replaces, religious authority. AI can provide accessibility, emotional support, and preliminary references, while human scholars ensure validation, contextualization, and ethical oversight. For example, ChatMu GPT could integrate disclaimers directing users to

Muhammadiyah's fatwa councils for final authority, while MuslimAI.ai could embed citation layers linking to recognized tafsīr or fiqh references. Such integration would align with Bunt's (2018) concept of "augmented authority," where digital systems expand but do not supplant religious leadership. This approach reframes AI not as a substitute for *ʿulamāʾ* but as a complementary tool for expanding daʿwah while safeguarding epistemological integrity and ethical legitimacy.

4. CONCLUSION

This study seeks to critically examine how Islamic AI applications, particularly ChatMu GPT and MuslimAI.ai, articulate responses to *ʿaqīdah*, *ʿibādah*, and *muʿāmalah* questions within the framework of Islamic moderation. The findings indicate that both platforms have successfully expanded public access to Islamic discourse and provided more interactive forms of daʿwah. Nevertheless, they represent different epistemological orientations: ChatMu GPT demonstrates doctrinal rigidity by relying on Muhammadiyah's authoritative sources, while MuslimAI.ai emphasizes affective inclusivity, though with limited theological depth. These differences reflect the broader dilemmas of AI-mediated daʿwah, where epistemological validity, institutional authority, and ethical legitimacy remain contested. More than descriptive comparison, the analysis reveals that ChatMu GPT's reliance on a single organizational corpus risks narrowing theological diversity, while MuslimAI.ai's lack of transparent references undermines epistemic accountability. This tension between doctrinal specificity and affective inclusivity suggests the urgent need for hybrid AI models that combine technological efficiency with scholarly oversight. In practical terms, such a model would require institutional mechanisms for validating AI outputs through collaboration with *ʿulamāʾ*, development of pluralistic and representative datasets reflecting Indonesia's theological diversity, and transparent disclosure of interpretive frameworks. Implementation strategies could include university–industry partnerships, AI-based fatwa review mechanisms, and ethical certification systems for Islamic digital tools.

The study recognizes its limitations, particularly its focus on only two platforms and the absence of user reception and longitudinal behavioral analysis. Yet these limitations also demonstrate its contribution: this research moves beyond abstract critiques by empirically showing how algorithmic bias and epistemological trade-offs emerge in Islamic AI, thereby enriching scholarly debates on religious authority and digital mediation. Future research should involve broader platform comparisons, ethnographic approaches to user interaction, and examination of how AI-mediated guidance reconfigures patterns of authority within Muslim societies. In conclusion, this study contributes to the growing scholarship on digital religion by offering an evaluative framework centered on epistemological validity, institutional legitimacy, and ethical accountability. By presenting both risks and constructive pathways, it argues that Islamic AI should not replace traditional authority but rather

serve as a complementary tool that upholds the values of *ṣidq* (truthfulness), *amānah* (trust), and *maṣlaḥah* (public good). With such an approach, Islamic AI has the potential to develop into a responsible medium of daʿwah that bridges technology and theology, ensuring that digital Islamic communication remains innovative yet faithful to the ethical principles of Islam.

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