

The Concept of *Ulū al-Albāb* in the Qur'an for Ethical Foundation in Artificial Intelligence Development

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Abstract

Artificial Intelligence (AI) has transformed human decision-making through automated systems, but its rapid development has also generated ethical challenges, including algorithmic bias, limited transparency, weakened accountability, and the erosion of moral agency. Contemporary AI ethics is predominantly grounded in secular-humanistic frameworks, which often lack a comprehensive spiritual and metaphysical foundation. This study aims to examine the Qur'anic concept of *Ulū al-Albāb* as a normative ethical framework that can enrich contemporary AI ethics. Employing qualitative library research with a thematic approach, the study analyzes Qur'anic verses concerning *Ulū al-Albāb* through the exegetical perspectives of Ibn Kathīr, al-Marāghī, Ibn 'Āshūr, Fakhr al-Dīn al-Rāzī, and M. Quraish Shihab. The findings identify five interrelated ethical values embodied by *Ulū al-Albāb*: intellectual purity (*lubb*), reflective thinking, ethical discernment (*hikmah*), spiritual consciousness (*taqwā*), and commitment to the essence of truth. These values provide a normative ethical framework that reinforces human moral responsibility rather than functioning as technical algorithms in AI systems. The study concludes that *Ulū al-Albāb* offers a meaningful ethical bridge between Islamic intellectual tradition and technological innovation. It is recommended that future AI governance and ethical policy frameworks incorporate spiritually grounded ethical values alongside

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technical and regulatory approaches to promote more responsible and human-centered AI development.

Keywords: Ulū al-Albāb, AI Ethics, Qur'an, Thematic Exegesis, Artificial Intelligence.

Abstrak

Perkembangan pesat Artificial Intelligence (AI) telah membawa perubahan signifikan dalam pengambilan keputusan melalui sistem otomatis, namun juga memunculkan persoalan etika, seperti bias algoritmik, kurangnya transparansi, melemahnya akuntabilitas, dan dehumanisasi agensi moral. Wacana etika AI kontemporer umumnya dibangun dalam kerangka sekuler-humanistik yang menekankan aspek prosedural dan teknis, tetapi masih kurang memberikan landasan metafisik dan tanggung jawab spiritual. Penelitian ini bertujuan mengkaji konsep Ulū al-Albāb dalam Al-Qur'an sebagai landasan etika normatif yang relevan bagi pengembangan AI. Penelitian menggunakan metode kualitatif berbasis studi kepustakaan dengan pendekatan tematik. Ayat-ayat tentang Ulū al-Albāb dianalisis melalui tafsir klasik dan kontemporer karya Ibn Kathīr, al-Marāghī, Ibn 'Ashūr, Fakhr al-Dīn al-Rāzī, dan M. Quraish Shihab, kemudian dilakukan ekstraksi nilai etika, sintesis konseptual, dan pemetaan relevansinya terhadap isu-isu etika AI. Hasil penelitian menunjukkan bahwa Ulū al-Albāb merepresentasikan lima nilai etika utama, yaitu kemurnian intelektual (lubb), berpikir reflektif, kebijaksanaan etis (ḥikmah), kesadaran spiritual (taqwā), dan orientasi pada kebenaran. Nilai-nilai tersebut membentuk kerangka etika normatif yang menegaskan tanggung jawab moral manusia dalam pengembangan AI. Oleh karena itu, penelitian ini merekomendasikan integrasi nilai-nilai Ulū al-Albāb ke dalam pengembangan tata kelola dan kebijakan etika AI guna mewujudkan teknologi yang lebih bert.

Kata Kunci: Ulū al-Albāb, Etika AI, Al-Qur'an, Tafsir Tematik, Artificial Intelligence.

Introduction

The rapid advancement of Artificial Intelligence (AI) has significantly transformed essential domains of human life, particularly in areas where decision-making increasingly relies on automated systems.¹ Alongside its promises of efficiency and innovation, AI has generated serious ethical concerns, including algorithmic bias, opacity of decision-making processes, erosion of accountability, and the risk of dehumanizing moral agency.² These challenges indicate that AI is not merely a technical artifact but a moral practice that demands a coherent and well-grounded normative foundation.

Contemporary discussions on AI ethics have largely been framed within secular-humanistic paradigms, as reflected in global initiatives such as the UNESCO Recommendation on the Ethics of Artificial Intelligence. While such frameworks emphasize principles like transparency, fairness, and human rights, they remain epistemologically detached from religious worldviews that continue

1 Olaf Zawacki-Richter et.al, eds, *Handbook of Open, Distance and Digital Education* (Singapore: Springer Nature Singapore, 2023), p. 96.

2 Eli Amdur, '6 Critical – And Urgent – Ethics Issues With AI', *Forbes*, 24 January 2024, <https://www.forbes.com/sites/eliamdur/2024/01/24/6-critical--and-urgent--ethics-issues-with-ai/>, accessed July 22, 2025.

to shape moral reasoning in many societies.³ This detachment reveals a conceptual gap: prevailing AI ethics often lack a metaphysical orientation capable of integrating rational judgment with spiritual accountability and moral intentionality.⁴

From an Islamic perspective, the Qur'anic concept of *Ulū al-Albāb* offers an integrative ethical orientation that addresses this gap. *Ulū al-Albāb* refers to persons endowed with intellectual purity (*lubb*) who engage in *tafakkur* and *tadabbur*, employing wisdom (*hikmah*) to read both revelation and reality in a unified manner.⁵ Unlike utilitarian or purely procedural ethical models, this concept affirms the inseparability of knowledge and virtue, situating human creativity including technological innovation within the horizon of divine responsibility and human dignity. Through this lens, AI is evaluated not only in terms of efficiency and performance, but also according to moral purpose and accountability.

This study argues that *Ulū al-Albāb* constitutes a normative architecture for AI ethics that addresses two central limitations of contemporary frameworks: the absence of transcendent accountability and the tendency to reduce ethics to technical compliance. The research examines how *Ulū al-Albāb* is interpreted in classical and contemporary Qur'anic exegesis, how its ethical attributes correspond to key AI-related issues such as bias, explainability, and responsibility, and how these attributes can function as evaluative principles for AI practices.

Methodologically, this research employs qualitative library research using a thematic (*mawū'ī*) approach. Qur'anic verses concerning *Ulū al-Albāb* are analyzed through authoritative classical and contemporary tafsir, including works by Ibn Kathīr, al-Marāghī, Ibn 'Āshūr, Fakhr al-Dīn al-Rāzī, and M. Quraish Shihab. The analysis proceeds through the extraction of core ethical values, their conceptual synthesis, and their normative application to contemporary AI ethics discourse. This article demonstrates that *Ulū al-Albāb* embodies intellectual integrity, reflective reasoning, wisdom, *taqwā*, and truth-orientation values that directly respond to ethical challenges in AI development and offer a normative bridge between Islamic ethical tradition and modern technological innovation.

3 UNESCO, *Recommendation on the Ethics of Artificial Intelligence*, 2021, p. 20, <https://unesdoc.unesco.org/ark:/48223/pf0000380455>.

4 Vusumuzi Maphosa, "The Rise of Artificial Intelligence and Emerging Ethical and Social Concerns", *AI, Computer Science and Robotics Technology* Vol. 3 (December 2024), p. 4.

5 Fakhruddin al-Al-Rāzī, *Mafātīḥ al-Ghayb*, Vol. 12 (Beirut: Dār al-Kutub al-Ilmiyyah, 2000). p. 522.

Artificial Intelligence and Its Development

The contemporary development of Artificial Intelligence is largely driven by data-intensive computation and machine learning technologies that increasingly influence human decision-making.⁶ While these systems offer efficiency and new possibilities, their operation is inseparable from ethical concerns.⁷ AI no longer functions merely as a technical tool but as a social actor whose outputs affect education, employment, health, and public policy.

A primary challenge is algorithmic bias. Digital datasets are not neutral; they carry historical inequalities and social prejudices. When such data become the basis of AI training, discriminatory patterns can be reproduced and even amplified, threatening fairness and human dignity. Alongside this problem emerges the black-box phenomenon, where complex computational processes generate decisions without transparent reasoning, weakening accountability and public trust.⁸

These conditions show that AI development requires more than technical optimization.⁹ Ethical orientation is needed to ensure that intelligent systems remain aligned with justice, responsibility, and the protection of human worth.¹⁰ This study addresses the issue from a Qur'anic perspective, employing the concept of *Ulū al-Albāb* as the principal lens to articulate a normative-moral foundation for AI, without engaging in detailed evaluation of Western theoretical frameworks.

The Concept of *Ulū al-Albāb* in the Qur'an

The concept of *Ulū al-Albāb* in the Qur'an serves as a foundational lens for understanding the integration of intellect, moral insight, and spiritual awareness in human life. Linguistically, Edward William Lane defines *Ulū al-Albāb* as "persons of understanding," derived from *dhū lubb* (ذو لب), where *lubb* denotes

6 Jeffrey Dean et al., "Large Scale Distributed Deep Networks", *Advances in Neural Information Processing Systems*, Vol. 25, No. 1, 2012. p. 3. <https://papers.nips.cc/paper/4687-large-scale-distributed-deep-networks.pdf>

7 Alex Krizhevsky et al., "ImageNet Classification with Deep Convolutional Neural Networks", *Advances in Neural Information Processing Systems*, Vol. 25, Curran Associates, Inc., 2012, p. 2. <https://papers.nips.cc/paper/4824-imagenet-classification-with-deep-convolutional-neural-networks.pdf>

8 AI Watch: *Historical Evolution of Artificial Intelligence*, Analysis of the Three Main Paradigm Shifts in AI (Europe, 2020), p. 11. <https://op.europa.eu/en/publication-detail/-/publication/6264ac29-2d3a-11eb-b27b-01aa75ed71a1/language-en>

9 Luciano Floridi, *The Ethics of Artificial Intelligence: Principles, Challenges, and Opportunities*, 1st edn (Oxford University Press Oxford, 2023), p. 64.

10 Fatima Ali et al., "Islamic Ethics and AI: An Evaluation of Existing Approaches to AI Using Trusteeship Ethics", *Philosophy & Technology* Vol. 38, No. 3 (September 2025), p. 120

the innermost and most refined essence of something.¹¹ Ibn Fāris further explains in *Maqāyīs al-Lughah* that *lubb* signifies the pure core, which in human beings refers to reason as the essential faculty that distinguishes humanity from other creatures.¹² In this sense, *Ulū al-Albāb* in the Qur'an refers to individuals whose intellect functions clearly, free from distortion and superficial judgment.

Exegetical perspectives reinforce this understanding. M. Quraish Shihab describes *Ulū al-Albāb* as those who employ reason to uncover wisdom behind divine creation, combining rational inquiry with continuous remembrance of God.¹³ Similarly, Rāghib al-Aṣḥānī characterizes *al-lubb* as pure intellect, untainted by desire or confusion, representing the most valuable essence of human cognition.¹⁴ Across these interpretations, *Ulū al-Albāb* emerge not merely as intellectually capable individuals, but as moral agents whose reasoning is inseparable from ethical awareness and spiritual responsibility.

According to *Mujam Mufahras*, mentions *Ulū al-Albāb* in sixteen verses across various Surahs, addressing themes such as wisdom, discernment, reflection, and moral choice.¹⁵ However, this study does not analyze all occurrences exhaustively. Instead, it focuses on selected verses namely Al-Baqarah (2:269), al-Mā'idah (5:100), al-Ra'd (13:19), Ṣād (38:29, 43), and al-Zumar (39:9) that exhibit strong resonance with concrete ethical reasoning. These verses portray *Ulū al-Albāb* as reflective thinkers who align knowledge with moral purpose, providing a normative foundation for the extraction of ethical values relevant to contemporary challenges, including artificial intelligence development.

Interpretations of *Ulū al-Albāb* in The Qur'an: A Comparative Study of Classical and Modern Exegetes

First, Ulū al-Albāb in Ibn Kathīr's Exegesis

In *Tafsīr al-Qur'ān al-'Aẓīm*, Ibn Kathīr defines *Ulū al-Albāb* as "those who possess intellect," where *al-albāb* is the plural form of *lub*, meaning the intellect itself.¹⁶ He elaborates in Surah al-Ra'd (13:19) that *Ulū al-Albāb* refers to "those who have sound and correct reason," capable of taking admonition, learning

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- 11 Edward William Lane, 'Arabic-English Lexicon', *Arabic-English Lexicon*, First Edition (1863–1893), 7 vols (Williams and Norgate, n.d.), VIII. p. 2643.
 - 12 Aḥmad ibn Fāris ibn Zakariyyā Ibn Fāris, *Mu'jam Maqāyīs Al-Lughah* (Dār al-Fikr, 1979). P. 900.
 - 13 M. Quraish Shihab, *Ensiklopedi Al-Quran: Kajian Kosakata* (Jakarta: Lentera Hati, 2007), p. 385.
 - 14 Abū al-Qāsim al-Ḥusayn ibn Muḥammad al-Rāghib al-Aṣḥānī, *Mufradāt Alfāẓ Al-Qur'ān* (Dimashq: Dār al-Qalam, 2009), p. 446.
 - 15 Muḥammad Fu'ād 'Abd al-Bāqī, *Al-Mu'jam al-Mufahras li-Alfāẓ al-Qur'ān al-Karīm* (Cairo: Dār al-Ḥadīth, 1945), p. 644.
 - 16 Ismail ibn Umar *Ibn Kathīr*, *Tafsīr Al-Qur'ān al-'Aẓīm*, vol. 7 (Riyadh: Dār Ṭayyibah, 1998), p. 63.

from examples, and reflecting deeply.¹⁷ In Surah Āl ‘Imrān (3:190), *Ibn Kathīr* further clarifies that *Ullū al-Albāb* are “people of perfect and pure reason, who perceive the reality of many things clearly.” He contrasts them with “those who are deaf and mute, who do not reason”.¹⁸

Meanwhile, in his commentary on Surah Al-Baqarah (2:269), *Ullū al-Albāb* are people who possess both heart and intellect, allowing them to comprehend the meanings of Allah's words and gain lessons through the guidance and warnings”.¹⁹ Across these interpretations, *Ibn Kathīr* portrays *Ullū al-Albāb* as individuals whose intellect is not merely analytical but also moral and contemplative uniting rational discernment with spiritual receptivity.

Second, Ullū al-Albāb in Fakhr al-Dīn al-Rāzī's Exegesis

Ullū al-Albāb as the people of sound intellect are those who can discern the profound distinction between true scholars and the ignorant. Fakhr al-Rāzī explains that the Qur’anic expression “only those of understanding will reflect” underscores this difference, which can be recognised only by those endowed with genuine wisdom and deep contemplation.

In Surah Āl ‘Imrān (3:190), al-Rāzī elaborates that the intellect (‘*aql*) possesses both an outer and an inner aspect. At its initial stage it is called ‘*aql* (reason), but when it reaches its perfection, it becomes *lubb* (the inner core of reason). This interpretation reinforces that *Ullū al-Albāb* are those who attain the purity of intellect capable of perceiving divine truths beyond appearances. As al-Rāzī concludes, “This is what comes to mind, and Allah knows best the secrets of His Glorious and Wise Word”.²⁰

In Surah Yūsuf (12:111), he notes that the Qur’anic narratives serve as moral lessons for *Ullū al-Albāb*. Although the people of the Prophet Muhammad (peace be upon him) were intelligent and discerning, many failed to reflect deeply upon these accounts. The actual value of these stories lies not in the events themselves, but in the wisdom, ethical instruction, and manifestation of divine power they contain. In Surah Al-Baqarah (2:269), al-Rāzī identifies *Ullū al-Albāb* as those who, upon perceiving insight and wisdom within their hearts, acknowledge that such illumination arises only through God’s grace. They do not halt at the effects but ascend from effects to their causes. This elevation from the visible to the unseen is a form of remembrance (*dhikr*) unique to *Ullū al-Albāb*.²¹

In Surah Šād (38:29), the Qur’an is described as a blessed revelation sent so that people may reflect upon its verses, and so that *Ullū al-Albāb* may be reminded. Yet, those who neither ponder nor are aided by divine guidance fail to perceive

17 Ismail ibn Umar Ibn Kathīr, Tafsir Al-Qur’ān al-‘Aẓīm, Vol. 4, p. 494.

18 Ismail ibn Umar Ibn Kathīr, Tafsir Al-Qur’ān al-‘Aẓīm, Vol. 2, p. 2 10.

19 Ismail ibn Umar Ibn Kathīr, Tafsir Al-Qur’ān al-‘Aẓīm, Vol. 3, p. 538.

20 Fakhr al-Dīn al-Rāzī, *Al-Tafsīr al-Kabīr (Mafātīḥ al-Ghayb)*, Vol. 9, (Beirut: Dār Iḥyā’ al-Turāth al-‘Arabī, 2000). P. 459.

21 Fakhr al-Dīn al-Rāzī, *Al-Tafsīr al-Kabīr (Mafātīḥ al-Ghayb)*, Vol. 7, p. 59.

the subtle and wondrous secrets hidden within this great Book.²² In Surah al-Ra'd (13:19), al-Rāzī concludes that "*only Ulū al-Albāb take heed.*" None truly benefits from these parables except those who, through depth of intellect and purity of heart, seek the meaning within every image, extract the essence from every shell, and move beyond the outward form of the text to its inner truth and essence.²³

From these various interpretations, *Ulū al-Albāb* are individuals who combine intellectual clarity, purity of heart, and deep reflective abilities, enabling them to extract wisdom and distinguish truth from error. The essence of this thinking emphasises that proper understanding is not only cognitive, but also moral and spiritual, thereby forming a complete ethical consciousness.

Awareness of the importance of clear reasoning, a pure heart, and deep reflection forms the theoretical basis for exploring how these principles can be integrated into contemporary contexts, including the development of ethical artificial intelligence. The concept of *Ulū al-Albāb* provides a reflective framework for assessing thinking abilities, moral considerations, and the application of principles of goodness in human-designed systems.

Therefore, the exegetical insights on *Ulū al-Albāb* collectively provide not only a theological foundation of intellectual-moral excellence, but also a conceptual framework for ethical responsibility principles that are increasingly relevant in the development of artificial intelligence today.

The exegetical analysis above demonstrates that although the Qur'an mentions *Ulū al-Albāb* in multiple thematic contexts in spiritual reflection, wisdom, ethical judgment, and recognition of divine truth as the core characteristics consistently revolve around intellectual purity, deep contemplation, moral discernment, *taqwā*, and the ability to extract ultimate truth. Therefore, the following section systematizes these recurring characteristics into five ethical values.

Third, Ulū al-Albāb in Ahmad Mustafa al-Marāghī's Exegesis

In *Tafsir al-Marāghī*, the term *Ulū al-Albāb* refers to those who possess *lubb* as the pure intellect that unlike those whose hearts are veiled and thus unable to receive admonition or divine counsel.²⁴ In his commentary on Surah Yūsuf (12:111) and Surah al-Ra'd (13:19), *al-Marāghī* further characterizes *Ulū al-Albāb* as individuals endowed with '*aql rajih*, a sharp and discerning intellect, enabling them to learn from divine lessons and to act upon visible consequences. They stand apart from the heedless those who fail to employ their intellect in discerning Allah's signs and remain unreceptive to guidance.²⁵

In Surah al-Baqarah (2:269), *al-Marāghī* interprets *Ulū al-Albāb* as those of sound intellect

22 Fakhr al-Dīn al-Rāzī, *Al-Tafsīr al-Kabīr* (Mafātīḥ al-Ghayb), Vol. 26, p. 388.

23 Fakhr al-Dīn al-Rāzī, *Al-Tafsīr al-Kabīr* (Mafātīḥ al-Ghayb), Vol. 19, p. 32.

24 Ahmad Mustafa al-Marāghī, *Tafsīr Al-Marāghī*, Vol. 23 (Cairo: Maktabah al-Bābī al-Ḥalabī, 1946), p. 151.

25 Ahmad Mustafa al-Marāghī, *Tafsīr Al-Marāghī*, Vol. 13, p. 56.

whose souls are filled with oceans of truth, allowing them to extract benefit and meaning from life that leads to happiness and ultimate success. He concludes with a supplication that Allah may gather us among their ranks those who take heed of knowledge and not among those enslaved by desire. This interpretation remains consistent with his explanations in Surah al-Mā'idah (5:100) and Surah Şād (38:29), where *Ullū al-Albāb* are described as possessors of sound reason unlike those overcome by Satan, corruption, and falsehood.²⁶

Fourth, Ullū al-Albāb in Ibn 'Āshūr's Exegesis

In *Al-Taḥrīr wa al-Tanwīr*, Ibn 'Āshūr similarly defines *Ullū al-Albāb* as those endowed with intellect, deriving *lubb* as the essence or core of a thing.²⁷ Within the context of Surah Āl 'Imrān (3:190), he observes that nearly no one among people of sound intellect fails to reflect upon the phenomena of creation. When this verse was revealed and circulated, even those previously heedless became guided toward contemplation, until this reflective spirit spread widely among Muslims both in meaning and in expression. The first reflection leads to awareness that creation is not purposeless; from this arises the glorification of Allah and a plea for protection from hellfire since the intellect perceives both obedience and rebellion within creation, and thereby recognizes reward and punishment.²⁸

In his commentary on Surah al-Zumar (39:9), Ibn 'Āshūr explains that *Ullū al-Albāb* are those who possess sound intellect and are characterized as *ahl al-'ilm* or the people of knowledge. They are distinguished by their ability to discern between those who know and those who do not, for reflection (*tafakkur*) is a necessary attribute of the learned mind.²⁹ He further elaborates that the Qur'anic emphasis on remembrance (*dhikr*) serves to affirm its value for the believers and exclude those devoid of understanding. Ibn 'Āshūr notes that remembrance is the very essence of religious practice, the most essential aim in Islam, through which the soul attains purification and eternal felicity.³⁰

Likewise, in Surah Yūsuf (12:111), *Ullū al-Albāb* are described as "those who possess intellect and understanding or the truly wise".³¹ In Surah al-Baqarah (2:269), Ibn 'Āshūr clarifies that wisdom (*ḥikmah*) is proportionate to the presence and strength of intellect; thus, whoever is granted wisdom by Allah is among *Ullū al-Albāb*. Intellect, he notes, is the essence and heart of a human being, as it is the most beneficial faculty to humankind. In Surah al-Mā'idah (5:100), the divine command "Fear Allah, O people of understanding," indicates that reason is the key to distinguishing good from evil, truth from falsehood, and to avoid being

26 Ahmad Mustafa al-Marāghī, *Tafsīr Al-Marāghī*, Vol. 7, p. 39.

27 Muḥammad al-Ṭāhir Ibn 'Āshūr, *Al-Taḥrīr Wa al-Tanwīr*, Vol. 4 Tunis: Dār al-Tūnisiyyah li al-Nashr, 1984). p. 196.

28 Muḥammad al-Ṭāhir Ibn 'Āshūr, *Al-Taḥrīr Wa al-Tanwīr*, Vol. 4, p. 197.

29 Muḥammad al-Ṭāhir Ibn 'Āshūr, *Al-Taḥrīr Wa al-Tanwīr*, Vol. 4, Vol. 23, p. 348.

30 Muḥammad al-Ṭāhir Ibn 'Āshūr, *Al-Taḥrīr Wa al-Tanwīr*, Vol. 4, p. 351.

31 Muḥammad al-Ṭāhir Ibn 'Āshūr, *Al-Taḥrīr Wa al-Tanwīr*, Vol. 4, Vol. 13, p. 71.

deceived by outward appearances.³²

Ulū al-Albāb, according to Ibn 'Āshūr, are also those who combine *tafakkur* and *tadabbur* (contemplation and reflection) as expressed in Surah Ṣād (38:29) those who ponder the verses of Allah and derive from them deep insights.³³ He contrasts this with those who neglect reflection and thus lose access to remembrance and divine guidance. Finally, in Surah al-Ra'd (13:19), the phrase "Indeed, only those of understanding will remember" signifies that the reason some fail to recognize truth is due to their incapacity for remembrance, for remembrance itself is the mark of those endowed with intellect and discernment.³⁴

Across these interpretations, Ibn 'Āshūr elevates *Ulū al-Albāb* from mere rational beings to contemplative intellects whose reasoning is both cognitive and spiritual, whose reflection becomes worship, and whose understanding becomes ethical consciousness.

Fifth, Ulū al-Albāb in Quraish Shihab's Exegesis

In the Qur'an, the term *Ulū al-Albāb*, derived from *lubb* is meaning "the purest essence of intellect" signifies those whose reason remains unclouded by the "shell" (*qishr*), namely the fog of ideas that gives rise to confusion in thought. Within the context of creation, *Ulū al-Albāb* are described as those who contemplate the phenomena of the universe, leading them to undeniable evidence of the oneness and omnipotence of Allah.³⁵

Surah al-Zumar (39:9) portrays the brightness of their intellect as contemplative thinkers, capable of drawing profound lessons that resonate with Surah Ṣād (38:43).³⁶ This intellectual clarity enables *Ulū al-Albāb* to understand divine guidance, reflect upon His decrees, and implement them, thereby attaining *ḥikmah* (wisdom). In contrast, those who reject such contemplation fall into confusion and fail to reach the level of proper understanding, as described in Surah Al-Baqarah (2:269), which connects their intellect with divine wisdom.³⁷

Shihab further explains in Surah *Al-Mā'idah* (5:100) that becoming among the *Ulū al-Albāb* the truly distinguished and fortunate can only be achieved through *taqwā*, the consciousness of God that shields one from regret and divine punishment resulting from sinful or forbidden acts.³⁸ This *taqwā* arises from contemplation of Allah's decrees and obedience to them, which harmonizes with Surah Ṣād (38:29). Conversely, defiance and arrogance lead to mental obscurity

32 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr Wa al-Tanwīr*, Vol. 7, p. 64.

33 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr Wa al-Tanwīr*, Vol. 23, p. 253.

34 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr Wa al-Tanwīr*, Vol. 13, p. 123.

35 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ: Pesan, Kesan, Dan Keserasian Al-Qur'an*, Vol. 2 (Jakarta: Lentera Hati, 2002), p. 307.

36 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ: Pesan, Kesan, Dan Keserasian Al-Qur'an*, Vol. 12, p. 196-197.

37 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ: Pesan, Kesan, Dan Keserasian Al-Qur'an*, Vol. 1, p. 581.

38 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ: Pesan, Kesan, Dan Keserasian Al-Qur'an*, Vol. 3, p. 214

and confusion in reflecting upon the Creator's signs.³⁹

Complementing this view, Shihab highlights in Surah al-Ra'd (13:19) that *Ulū al-Albāb* are not merely those of brilliant intellect, but also of purified hearts whose intellectual brightness guides them to truth, righteous action, and avoidance of wrongdoing.⁴⁰ Thus, the essence of humanity lies in its intellect ('*aql*'), while the bodily form, like the "shell," must be preserved to protect this core. *Ulū al-Albāb*, therefore, stand in stark contrast to those "blind" individuals who reject the clear signs of Allah found in the Qur'an. Across these verses, *Ulū al-Albāb* emerge as those whose intellectual purity leads to moral clarity. Shihab's approach emphasizes rational spirituality, aligning moral purification with epistemic clarity.

Extraction of Qur'anic Ethical Values of *Ulū al-Albāb*

First, Intellectual Purity (lubb)

إِنَّ فِي خَلْقِ السَّمُوتِ وَالْأَرْضِ وَاخْتِلَافِ اللَّيْلِ وَالنَّهَارِ لَآيَاتٍ لِّأُولَى الْأَلْبَابِ

Indeed, in the creation of the heavens and the earth and the alternation of the night and the day are signs for those of understanding.

The wise understand creation and the alternation of day and night as signs that rational people can readily accept. Quraish Shihab refers to this as "the purest essence of intellect" signifies those whose reason remains unclouded by the "shell" (*qishr*), namely the fog of ideas that gives rise to confusion in thought.⁴¹ Within the context of creation, *Ulū al-Albāb* are described as those who contemplate the phenomena of the universe.

al-Rāzī stated *Ulū al-Albāb* are those who attain the purity of intellect capable of perceiving divine truths beyond appearances.⁴² *Ibn Kathīr* further clarifies that *Ulū al-Albāb* are "people of perfect and pure reason, who perceive the reality of many things clearly."⁴³

أَمَّنْ هُوَ قَانِتٌ آنَاءَ اللَّيْلِ سَاجِدًا وَقَائِمًا يَحْذَرُ الْآخِرَةَ وَيَرْجُوا رَحْمَةَ رَبِّهِ قُلْ هَلْ يَسْتَوِي الَّذِينَ يَعْلَمُونَ

وَالَّذِينَ لَا يَعْلَمُونَ إِنَّمَا يَتَذَكَّرُ أُولُوا الْأَلْبَابِ⁴⁴

Is one who is devoutly obedient during periods of the night, prostrating and standing [in prayer], fearing the Hereafter and hoping for the mercy of his Lord, [like one who does not]? Say, "Are those who know equal to those who do not know?" Only they will remember

39 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ*: Pesan, Kesan, Dan Keserasian Al-Qur'an, Vol. 12, p. 138.

40 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ*: Pesan, Kesan, Dan Keserasian Al-Qur'an, Vol. 6, p. 590.

41 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ*..., p. 307.

42 *Fakhr al-Dīn al-Rāzī, Al-Tafsīr al-Kabīr*..., vol. 9, p. 459.

43 Ismail ibn Umar *Ibn Kathīr, Tafsīr Al-Qur'ān* ..., vol. 2, p. 210.

44 Surah al-Zumar (39) : 9.

[who are] people of understanding.⁴⁵

Quraish Shihab portrays the brightness of their intellect as contemplative thinkers, capable of drawing profound lessons.⁴⁶ Ibn 'Āshūr explains that *Ulū al-Albāb* are those who possess sound intellect and are characterized as *ahl al-'ilm* or the people of knowledge. They are distinguished by their ability to discern between those who know and those who do not, for reflection (*tafakkur*) is a necessary attribute of the learned mind.⁴⁷

Second, Reflective Thinking (*Tafakkur and Tadabbur*)

إِنَّ فِي خَلْقِ السَّمُوتِ وَالْأَرْضِ وَاخْتِلَافِ اللَّيْلِ وَالنَّهَارِ لَآيَاتٍ لِّأُولَى الْأَلْبَابِ ۝ ٩٠ الَّذِينَ يَذْكُرُونَ اللَّهَ
فِي مَآثِمِهِمْ وَيَتَفَكَّرُونَ فِي خَلْقِ السَّمُوتِ وَالْأَرْضِ رَبَّنَا مَا خَلَقْتَ هَذَا بَاطِلًا سُبْحَنَكَ
فَقِنَا عَذَابَ النَّارِ ٤٨

Indeed, in the creation of the heavens and the earth and the alternation of the night and the day are signs for those of understanding. Who remember Allāh while standing or sitting or [lying] on their sides and give thought to the creation of the heavens and the earth, [saying], "Our Lord, You did not create this aimlessly; exalted are You [above such a thing]; then protect us from the punishment of the Fire. 49

Ibn 'Āshūr observes that nearly no one among people of sound intellect fails to reflect upon the phenomena of creation. When this verse was revealed and circulated, even those previously heedless became guided toward contemplation, until this reflective spirit spread widely among Muslims both in meaning and in expression. The first reflection leads to awareness that creation is not purposeless; from this arises the glorification of Allah and a plea for protection from hellfire since the intellect perceives both obedience and rebellion within creation, and thereby recognizes reward and punishment.⁵⁰

كِتَابٌ أَنْزَلْنَاهُ إِلَيْكَ مُبَارَكٌ لِّيَدَّبَّرُوا آيَاتِهِ وَلِيَتَذَكَّرَ أُولُوا الْأَلْبَابِ ٥١

[This is] a blessed Book which We have revealed to you, [O Muḥammad], that they might reflect upon its verses and that those of understanding would be reminded. 52

According to Ibn 'Āshūr, are also those who combine *tafakkur* and *tadabbur* (contemplation and reflection) as expressed in Surah Ṣād 29 those who ponder

45 Saheeh International, *The Qur'an: English...*, p. 883.

46 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ...*, Vol. 12, p. 196-197.

47 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr...*, Vol. 23, p. 348.

48 Surah Āl 'Imrān (3):190-191.

49 Saheeh International, *The Qur'an: English...*, p. 130.

50 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr...*, Vol. 4, p. 197.

51 Surah Ṣād (38): 29.

52 Saheeh International, *The Qur'an...*, p. 873.

the verses of Allah and derive from them deep insights.⁵³ Al-Rāzī stated, the Qur'an is described as a blessed revelation sent so that people may reflect upon its verses, and so that *Ullū al-Albāb* may be reminded. Yet, those who neither ponder nor are aided by divine guidance fail to perceive the subtle and wondrous secrets hidden within this great Book.⁵⁴

Third, Hikmah as Ethical Discernment

يُؤْتِي الْحِكْمَةَ مَنْ يَشَاءُ وَمَنْ يُؤْتَ الْحِكْمَةَ فَقَدْ أُوتِيَ خَيْرًا كَثِيرًا وَمَا يَذَّكَّرُ إِلَّا أُولُو الْأَلْبَابِ 55

*He gives wisdom to whom He wills, and whoever has been given wisdom has certainly been given much good. And none will remember except those of understanding.*⁵⁶

Quraish Shihab stated this intellectual clarity enables *Ullū al-Albāb* to understand divine guidance, reflect upon His decrees, and implement them, thereby attaining *hikmah* (wisdom). In contrast, those who reject such contemplation fall into confusion and fail to reach the level of proper understanding, as described in Al-Baqarah (2:269), which connects their intellect with divine wisdom.⁵⁷ *al-Marāghī* interprets *Ullū al-Albāb* as those of sound intellect whose souls are filled with oceans of truth, allowing them to extract benefit and meaning from life that leads to happiness and ultimate success. He concludes with a supplication that Allah may gather us among their ranks those who take heed of knowledge and not among those enslaved by desire.

Fourth, Taqwā and Spiritual Consciousness

قُلْ لَا يَسْتَوِي الْخَبِيثُ وَالطَّيِّبُ وَلَوْ أَعْجَبَكَ كَثْرَةُ الْخَبِيثِ فَاتَّقُوا اللَّهَ يَأُولِي الْأَلْبَابِ لَعَلَّكُمْ تُفْلِحُونَ 58

*Then is he who knows that what has been revealed to you from your Lord is the truth like one who is blind? They will only be reminded who are people of understanding.*⁵⁹

Ibn 'Āshūr in Surah *Al-Mā'idah* (5:100), the divine command "*Fear Allah, O people of understanding,*" indicates that reason is the key to distinguishing good from evil, truth from falsehood, and to avoid being deceived by outward appearances.⁶⁰ And other, *Maraghi Ullū al-Albāb* are described as possessors of sound reason that unlike those overcome by Satan, corruption, and falsehood.⁶¹ Lastly Shihab, that becoming among the *Ullū al-Albāb* the truly distinguished and fortunate can only be achieved through *taqwā*, the consciousness of God that shields one from regret and divine punishment resulting from sinful or forbidden

53 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr ...*, Vol. 23, p. 253.

54 Fakhruddin al-Al-Rāzī, *Mafātīḥ...*, Vol. 26, p. 388.

55 Surah al-Baqarah (2):269.

56 Saheeh International, *The Qur'an...*, p. 78.

57 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ...*, Vol. 1, p. 581.

58 Surah *al-Mā'idah* (5):100.

59 Saheeh International, *The Qur'an...*, p. 216.

60 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr...*, Vol. 7, p. 64.

61 Ahmad Mustafa *al-Marāghī*, *Tafsīr Al-Marāghī*, Vol. 7, p. 39.

acts.⁶² This *taqwā* arises from contemplation of Allah's decrees and obedience to them.

أَمَّنْ هُوَ قَانِتٌ آنَاءَ اللَّيْلِ سَاجِدًا وَقَا يَمَّا يَخْذُرُ الْآخِرَةَ وَيَرْجُوا رَحْمَةَ رَبِّهِ قُلْ هَلْ يَسْتَوِي الَّذِينَ يَعْلَمُونَ
وَالَّذِينَ لَا يَعْلَمُونَ إِنَّمَا يَتَذَكَّرُ أُولُوا الْأَلْبَابِ⁶³

*Is one who is devoutly obedient during periods of the night, prostrating and standing [in prayer], fearing the Hereafter and hoping for the mercy of his Lord, [like one who does not]? Say, "Are those who know equal to those who do not know?" Only they will remember [who are] people of understanding.*⁶⁴

Quraish shihab explains Surah al-Zumar (39:9) portrays their intellect as bright, reflecting their status as contemplative thinkers In his commentary on Surah al-Zumar (39:9), Ibn 'Āshūr explains that *Ulū al-Albāb* are those who possess sound intellect and are characterized as *ahl al-'ilm* or the people of knowledge. They are distinguished by their ability to discern between those who know and those who do not, for reflection (*tafakkur*) is a necessary attribute of the learned mind.⁶⁵ He further elaborates that the Qur'anic emphasis on remembrance (*dhikr*) serves to affirm its value for the believers and exclude those devoid of understanding. Ibn 'Āshūr notes that remembrance is the very essence of religious practice, the most essential aim in Islam, through which the soul attains purification and eternal felicity.⁶⁶

Fifth, The Essence of Truth (Nazar ilā al-Haqīqah)

أَفَمَنْ يَعْلَمُ إِنَّمَا أُنْزِلَ إِلَيْكَ مِنْ رَبِّكَ الْحَقُّ كَمَنْ هُوَ أَعْمَى إِنَّمَا يَتَذَكَّرُ أُولُوا الْأَلْبَابِ⁶⁷

Then is he who knows that what has been revealed to you from your Lord is the truth like one who is blind? They will only be reminded who the people of understanding ⁶⁸

In Surah al-Ra'd (13:19), al-Rāzī concludes that "only *Ulū al-Albāb* take heed." None truly benefit from these parables except those who, through depth of intellect and purity of heart, seek the meaning within every image, extract the essence from every shell, and move beyond the outward form of the text to its inner truth and essence.⁶⁹ Ibn Kathīr elaborates in Surah *al-Ra'd* (13:19) that *Ulū al-Albāb* refers to "those who have sound and correct reason," capable of taking admonition, learning from examples, and reflecting deeply.⁷⁰ Surah al-Ra'd (13:19), al-Marāghī further characterizes *Ulū al-Albāb* as individuals endowed

62 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ*, Vol 3, p. 214

63 Surah al-Zumar (39) : 9.

64 Saheeh International, *The Qur'an...*, p. 883.

65 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr...*, Vol. 23, p. 348.

66 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr...*, Vol. 23, p. 351.

67 Surah al-Ra'd (13) : 19

68 Saheeh International, *The Qur'an...*, p. 450.

69 Fakhr al-Dīn al-Rāzī, *Al-Tafsīr al-Kabīr...*, Vol. 19, p. 32.

70 Ismail ibn Umar Ibn Kathīr, *Tafsīr Al-Qur'ān al-'Azīm*, Vol. 4, p. 494.

with *'aql rajih*, a sharp and discerning intellect, enabling them to learn from divine lessons and to act upon visible consequences. They stand apart from the heedless those who fail to employ their intellect in discerning Allah's signs and remain unreceptive to guidance.⁷¹ Ibn 'Āshūr in Surah al-Ra'd (13:19), the phrase "Indeed, only those of understanding will remember" signifies that the reason some fail to recognize truth is due to their incapacity for remembrance, for remembrance itself is the mark of those endowed with intellect and discernment.⁷²

وَوَهَبْنَا لَهُ أَهْلَهُ وَمِثْلَهُم مَّعَهُمْ رَحْمَةً مِنَّا وَذِكْرًا لِأُولَى الْأَلْبَابِ⁷³

*And We granted him his family and a like [number] with them as mercy from Us and a reminder for those of understanding.*⁷⁴

Quraish Shihab states this intellectual clarity enables *Ulū al-Albāb* to understand divine guidance, reflect upon His decrees, and implement them, thereby attaining *ḥikmah* (wisdom).⁷⁵

Therefore, the five values such as intellectual purity, reflective thinking, ethical discernment (*ḥikmah*), spiritual consciousness (*taqwā*), and truth-orientation (*nazar ilā al-ḥaqīqah*) do not prescribe algorithms but constitute an ethical lens for evaluating human decisions in AI development. Their function is normative and epistemic: shaping the moral character of the human agent rather than the operational nature of the machine.

Ethical Values as Guidance for AI Design

The ethical values derived from the Qur'anic concept of *Ulū al-Albāb* including intellectual purity, reflective reasoning, wisdom, accountability, and truth-orientation offer a normative framework for guiding contemporary AI design. Rather than functioning as technical prescriptions, these values operate as ethical orientations that shape how intelligence ought to be exercised. From this perspective, AI should not be assessed solely by computational efficiency or predictive accuracy, but by its alignment with moral purpose, social impact, and human responsibility. Capability, therefore, must remain governed by ethical discernment.

First, Avoidance of Bias

One of the most persistent ethical problems in AI is bias, which arises from imbalanced data, flawed model design, or contextual assumptions embedded in

71 Ahmad Mustafa al-Marāghī, *Tafsīr Al-Marāghī*, Vol. 13, p. 56.

72 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr ...*, Vol. 13, p. 123.

73 Surah *Ṣād* (38) : 43.

74 Saheeh International, *The Qur'an...*, p. 875.

75 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ...*, Vol. 1, p. 581.

development processes.⁷⁶ Bias represents not merely a technical error but an epistemic distortion that compromises fairness and human dignity.⁷⁷ *Ulū al-Albāb* are characterized by clarity of intellect and resistance to unjust judgment, emphasizing reasoning that is free from distortion and partial interests. Applied to AI, this ethical orientation demands that systems be designed and evaluated to minimize discriminatory outcomes and promote equitable treatment.⁷⁸ Bias prevention thus becomes a moral obligation, aligning Qur'anic balanced reasoning with global principles of justice and non-discrimination.

Second, Explainability and Impact-awareness

AI systems increasingly influence decisions with significant social consequences, yet their operations often remain opaque.⁷⁹ This opacity undermines moral evaluation and public accountability.⁸⁰ The Qur'an portrays *Ulū al-Albāb* as reflective thinkers who consider meanings and consequences before acting, an orientation that resonates with the demand for explainable AI. Decisions produced by AI must be intelligible enough to be questioned, corrected, and ethically assessed.⁸¹ Explainability, therefore, is not only a technical requirement but an ethical necessity to ensure that efficiency does not override moral responsibility and societal impact.

Third, Value Decision-Making

As AI systems participate in decision-making processes such as resource allocation, risk assessment, or behavioral prediction as ethical concerns arise regarding how such decisions are justified.⁸² In the *Ulū al-Albāb* tradition, decision-making is guided by wisdom (*hikmah*) and moral purpose rather than mere capability. This perspective implies that AI-assisted decisions should be continually evaluated in terms of intention, benefit, and justice.⁸³ Ethical reasoning is thus positioned as an ongoing evaluative process, ensuring that technological authority remains aligned with higher ethical aims.

Fourth, Accountability of Developers

76 Emilio Ferrara, "Fairness and Bias in Artificial Intelligence: A Brief Survey of Sources, Impacts, and Mitigation Strategies", *Sci (MDPI)*, Vol. 6, No. 1, p. 3. <https://doi.org/10.3390/sci6010003>.

77 Arif Ali Khan et al., "AI Ethics: An Empirical Study on the Views of Practitioners and Lawmakers", *Journal of Islamic Science*, Vol. 1 No. 1, November 2022, p. 6.

78 Amna Batool, et.al, "AI Governance: A Systematic Literature Review", *AI and Ethics*, Vol. 5 No. 3, June 2025, p. 3275. <https://doi.org/10.1007/s43681-024-00653-w>.

79 Vish Iyer et.al, "A Value-Based Approach to AI Ethics: Accountability, Transparency, Explainability, and Usability", *Mercados y Negocios* Vol. 26 No. 54, January 2025, p. 5.

80 Floridi, *The Ethics of Artificial...*, p. 174.

81 UNESCO, *Recommendation on the Ethics...*, p. 22.

82 Muhammad Ashraf Faheem, "Ethical AI: Addressing Bias, Fairness, and Accountability in Autonomous Decision-Making Systems", *World Journal of Advanced Research and Reviews*, Vol. 23 No. 2, August 2024, p. 1704.

83 Ben Chester Cheong, "Transparency and Accountability in AI Systems: Safeguarding Wellbeing in the Age of Algorithmic Decision-Making", *Frontiers in Human Dynamics*, Vol. 6, July 2024, p. 3.

A central principle in Qur'anic ethics is that knowledge entails responsibility. Accordingly, AI systems cannot be treated as autonomous moral agents; responsibility for their outcomes remains with human developers and institutions.⁸⁴ *Ulu' al-Albab* represent a model in which increased intellectual capacity necessitates greater moral oversight. Applied to AI, this principle affirms that ethical failures such as biased outputs or harmful social effects that must be traced back to human decisions in data selection, system design, and deployment.⁸⁵ Accountability, therefore, is a foundational requirement of ethical AI governance.

Fifth, Transparency in AI Outputs

Transparency concerns the ability to understand why AI systems generate particular outputs and how conclusions are reached.⁸⁶ This value reflects the *Ulu' al-Albab* pursuit of clarity and rejection of obscurity in reasoning. While complete transparency may not always be technically achievable, ethical orientation requires that AI outputs remain open to scrutiny and aligned with truthfulness.⁸⁷ Transparency functions as an internal moral compass that complements external regulatory standards, reinforcing trust and ensuring that technological processes remain accountable to human values.⁸⁸

Relevance of Qur'anic Reasoning Ethics to Modern AI Ethics

This section does not seek to equate Qur'anic ethics with contemporary AI frameworks but to demonstrate their relevance at the level of ethical reasoning and moral orientation. The Qur'anic portrayal of *Ulu' al-Albab* emphasizes consequence-oriented reasoning, reflective awareness, and commitment to truth qualities that resonate with current concerns in AI ethics, particularly regarding bias, explainability, and human responsibility.⁸⁹

The concept of *Ulu' al-Albab* highlights intellectual purity that resists distortion and unjust judgment.⁹⁰ In AI, this ethical orientation corresponds to the imperative to prevent bias in data and algorithms. Decisions shaped by AI must not reproduce prejudice or harm vulnerable groups; instead, they should reflect balanced and just reasoning. This aligns with UNESCO's 2021

84 Ayisha Tabbassum and Pradeep Chintale, "Ethical Considerations in AI Developments", *International Journal of Global Innovations and Solutions (IJGIS)*, June 2024, p. 10.

85 Matthew G. Hanna et al., "Ethical and Bias Considerations in Artificial Intelligence/Machine Learning", *Modern Pathology*, Vol. 38, No. 3, March 2025, p. 3.

86 Joakim Laine et.al., "Ethics-Based AI Auditing: A Systematic Literature Review on Conceptualizations of Ethical Principles and Knowledge Contributions to Stakeholders", *Information & Management*, Vol. 61, No. 5, July 2024, p. 6.

87 Floridi, *The Ethics of Artificial...*, p. 99.

88 Arif Ali Khan et al., "Ethics of AI: A Systematic Literature Review of Principles and Challenges", September 2021, p. 11. <https://doi.org/10.1145/3530019.3531329>.

89 M. Quraish Shihab, *Tafsir al-Misbah...*, Vol. 2, p. 307.

90 Ismail ibn Umar Ibn Kathir, *Tafsir Al-Qur'an al-'Azim*, Vol. 2, p. 211.

Recommendation on the Ethics of Artificial Intelligence, which places non-discrimination, fairness, and human dignity at the centre of AI governance. The Qur'anic demand for clarity of intellect strengthens this global call by framing bias not only as a technical failure but as a moral deviation.

Explainability is another point of convergence. *Ulū al-Albāb* are depicted as reflective thinkers who contemplate meanings and consequences before acting.⁹¹ Likewise, AI systems that affect human lives must provide intelligible reasons for their outputs so that decisions can be evaluated and corrected. Floridi's concept of the "moral infosphere" stresses that AI remains part of a human ethical environment in which responsibility cannot be delegated to machines. This view parallels the Qur'anic orientation that knowledge entails accountability: advanced intelligence requires greater moral oversight from its creators.

From this perspective, responsibility in AI does not lie with the system itself but with developers and institutions that design it. The values extracted from *Ulū al-Albāb* avoidance of bias, impact-awareness, value-based decision-making, accountability, and transparency as mirror the core principles promoted by UNESCO and by Floridi's human-centred ethics. Qur'anic ethics thus contributes an internal moral anchoring that complements these external frameworks, ensuring that technological progress remains oriented toward truth, justice, and human well-being.⁹² In the context of AI, developers need to carefully consider the implications of every development innovation or every AI improvement to minimise the risks posed by each output.⁹³

Rather than functioning as an alternative system, *Ulū al-Albāb* offers a foundational ethical interior that enriches modern AI governance. It frames AI development as an act of moral responsibility in which precision must be guided by conscience and reflection.⁹⁴ Through this dialogue, Qur'anic reasoning ethics enters contemporary AI debates as a source of normative depth that reinforces global commitments to explainable, unbiased, and accountable artificial intelligence.⁹⁵

Implications and Challenges of Applying *Ulū al-Albāb* Ethics to Artificial Development

This section will discuss the implications and challenges of applying *Ulū al-Albāb* ethical values in the development of artificial intelligence. Although the concept of *Ulū al-Albāb* in the Qur'an offers an ethical foundation rooted in

91 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ...*, Vol. 3, p. 214.

92 Tabbassum and Chintale, "Ethical Considerations ...", p. 10.

93 Amna Batool, Didar Zowghi, and Muneera Bano, "Responsible AI Governance...", p. 7.

94 Hanna et al., "Ethical and Bias...". P. 3.

95 Ismail ibn Umar *Ibn Kathīr*, *Tafsīr Al-Qur'ān al-'Azīm*, Vol. 2, p. 210.

intellectual clarity, reflective thinking, moral, spiritual consciousness, and the essence of truth, its application has the following implications and challenges.

First, Normative and Technical Gaps

The ethical values derived from the Qur'anic concept of *Ulū al-Albāb* function primarily as a normative moral orientation rather than as a technical or procedural framework. Values such as intellectual purity (*lubb*), reflective reasoning (*tafakkur* and *tadabbur*), ethical discernment (*hikmah*), spiritual consciousness (*taqwā*), and truth-orientation shape the moral responsibility of human agents, not the operational logic of artificial systems.⁹⁶ This creates a fundamental challenge when these values are brought into dialogue with AI, which operates through computational rules, data-driven models, and probabilistic reasoning.⁹⁷

AI systems rely on pattern recognition and statistical correlations rather than reflective understanding, making epistemic clarity difficult to guarantee.⁹⁸ Bias often emerges at the level of training data, model architecture, or development context, standing in contrast to the intellectual purity associated with *Ulū al-Albāb*. As such, Qur'anic ethics cannot be translated directly into algorithms or code. The challenge lies not in converting normative ideals into technical rules, but in ensuring that developers consciously integrate these ethical orientations when designing and evaluating AI systems.⁹⁹ The gap between normative idealism and technical feasibility thus remains a persistent tension in ethical AI development.

Second, Interpretation and Contextualization Challenges

The ethical values derived from the Qur'anic concept of *Ulū al-Albāb* such as reflective thinking, *hikmah*, and spiritual consciousness are grounded in values that integrate reason, morality, and accountability to God. *Ulū al-Albāb* the truly distinguished and fortunate can only be achieved through *taqwā*, the consciousness of God that shields one from regret and divine punishment resulting from sinful or forbidden acts.¹⁰⁰ Translating the values of the Qur'an into the context of modern technology requires deep and careful adjustment.¹⁰¹

Symbolic language, moral teaching, and reflective reasoning rather than technical prescriptions in Qur'anic values as a result of ethical concepts associated with *Ulū al-Albāb* cannot be transferred mechanically into contemporary technological practices. Without careful interpretation, there is a

96 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ...*, p. 307.

97 Muḥammad al-Tāhir Ibn 'Āshūr, *Al-Taḥrīr Wa al-Tanwīr...*, Vol. 23, p. 348.

98 Ferrara, "Fairness And Bias...", p. 3.

99 Khan et al., "Ethics of AI...", p. 11.

100 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ...*, Vol. 3, P. 214.

101 Ria Indriani, "Moral and Ethical Challenges in the Utilization of Artificial Intelligence from the Perspective of Islamic Education", *Proceeding of International Conference on Islamic and Interdisciplinary Studies (ICIIS)*, Vol. 4, 2025, p. 524.

risk that these values become either overly abstract or most simplified and lack of depth.

This challenge becomes clear when ethical values such as intellectual purity and the pursuit of truth are applied to AI systems that function probabilistically and operate within complex socio-technical environments. For example, the Qur'an has the greatest epistemic clarity in outputs that involve reflective reasoning contrasting AI models based on statistical correlations in training. According to Ibn 'Āshūr, are also those who combine *tafakkur* and *tadabbur* (contemplation and reflection) as expressed in Surah Ṣād verse 29 those who ponder the verses of Allah and derive from them deep insights.¹⁰² Without proper contextualization, the essence of truth may be misinterpreted as inefficiency, ignoring broader concerns such as fairness, explainability, and social impact.

Furthermore, a number of AI applications from healthcare and education to automated decision-making require ethical interpretation that is too sensitive to context. *Ulū al-Albāb* has reflective thinking and *ḥikmah* as moral discernment rather than technical ethics framework. Quraish Shihab stated this intellectual clarity enables *Ulū al-Albāb* to understand divine guidance, reflect upon His decrees, and implement them, thereby attaining *ḥikmah* (wisdom). In contrast, those who reject such contemplation fall into confusion and fail to reach the level of true understanding, as described in Surah Al-Baqarah verse 269, which connects their intellect with divine wisdom.¹⁰³ Misunderstandings or excessive application of norm to framework is considered forcefully can make ethical principles seem abstract or far practicing of artificial intelligence (AI) in the real world. The challenge so complex if every meaning of the Qur'an is applied forcefully while maintaining its relevance to contemporary systems.¹⁰⁴

Third, Human Responsibility and Institutional Oversight

The ethical values of *Ulū al-Albāb* are not intended for machines, but rather for humans as developers, institutions, and regulators. It is the responsibility of these agents to ensure that artificial intelligence (AI) systems consistently adhere to principles such as bias avoidance, explainability, value-sensitive decision-making, accountability, and transparency.¹⁰⁵ Therefore, continuous monitoring is necessary to ensure that AI development remains in line with the ethical orientation inspired by the teachings of the Qur'an.

Reflection and contemplation, as ethical values of *Ulū al-Albāb*, involve awareness of goals and consideration of consequences.¹⁰⁶ This stands in contrast

102 Muḥammad al-Ṭāhir Ibn 'Āshūr, *Al-Taḥrīr ...*, Vol. 23, p. 253.

103 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ...*, Vol. 1, p. 581.

104 Mohamed Hamadikinane Maiga, "Achieving Maqāṣid Al-Sharī'ah through Artificial Intelligence: Mechanisms of Facilitation, Control, and Quality Assurance", *Mazahibuna Vol. 7 No. 1*, May 2025, p. 62.

105 Muhammad Ashraf Faheem, "Ethical AI: Addressing...", p. 1708.

106 Muḥammad al-Ṭāhir Ibn 'Āshūr, *Al-Taḥrīr...*, Vol. 4, p. 197.

to AI systems, which are inherently goal-optimizing rather than reflective in nature. The process of becoming the purchaser of intelligence is not based on moral goals, so the role of the developer who will bring direction is very central.¹⁰⁷

Ulū al-Albāb desires wisdom so that the available choices are not only considered correct but also morally good.¹⁰⁸ As discussed previously, the extraction of *Ulū al-Albāb* values takes the form of intellectual purity, reflective thinking, wisdom, spiritual consciousness, and the essence of truth. This becomes difficult in the context of AI, which follows a model that does not capture complex moral contexts, potentially reducing ethical values to a list of tasks. *Taqwā*, or spiritual consciousness of the greatness of Allah SWT, moral responsibility, and self-control cannot be found in the context of AI. Therefore, as it is not a moral agent, the responsibility lies with the AI design agent and related institutions.¹⁰⁹

Artificial intelligence systems at their level of autonomy, do not possess moral agency with intentionality and accountability. Their actions are the outcome of human-designed work, data selection, model design, and improvement contexts. Consequently, ethical failures in AI such as biased outcomes, lack of transparency, or harmful social impact cannot be attributed to the technology itself, still to the human decisions that shape it.¹¹⁰ *Ulū al-Albāb* emphasize that increased knowledge and capability lead to greater a moral responsibility, that principle becomes relevant as AI systems grow more complex and influential.

At the individual level, AI developers and designers are ethically obligated to embody reflective thinking as moral discernment in their return. This includes anticipating potential harms, questioning underlying assumptions, and remaining critically aware of the limitations and consequences of AI systems. The Qur'anic emphasis on *tafakkur* and *tadabbur* highlights that ethical reasoning requires ongoing reflection rather than one-time compliance. Developers, therefore, must not only focus on technical performance but also on the broader implications of their work for human dignity, fairness, and social trust.

At the institutional level, ethical responsibility extends beyond individual intention to structures of oversight, governance, and accountability. Organizations involved in AI development must establish ethical review mechanisms, transparent decision-making processes, and clear lines of responsibility.¹¹¹ Without institutional oversight, ethical values risk being reduced to personal morality rather than embedded within systemic practice.¹¹²

107 Tabbassum and Chintale, "Ethical Considerations...", p. 10.

108 M. Quraish Shihab, *Tafsīr al-Miṣbāḥ...*, Vol. 1, p. 581

109 Muhammad Ashraf Faheem, "Ethical AI...", p. 1708..

110 Batool et.al., "AI Governance...", p. 3275.

111 Iyer et.al., "A Value-Based Approach to AI Ethics...", p. 5.

112 Batool et.al., "AI Governance..." p. 3275.

Ulū al-Albāb ethics, with their emphasis on accountability of the essence of truth, support the necessity of institutional frameworks that ensure ethical reflection in making decision.

Moreover, policymakers play a critical role in aligning technological innovation with ethical standards.¹¹³ While Qur'anic ethics do not prescribe specific regulatory models, the moral orientation of *Ulū al-Albāb* comes with value to prevent harm, protect vulnerable communities, and promote justice. Ethical oversight, in this sense, is not a constraint on innovation but rather a guard that ensures technological progress remains aligned with human values and moral responsibility.

The application of *Ulū al-Albāb* values to artificial intelligence development underscores that ethical intelligence is ultimately a human achievement. Artificial systems may extend human capabilities, but they do not absolve humans of responsibility.¹¹⁴ The ultimate value of truth in *Ulū al-Albāb* and epistemic honesty is a challenge in the context of AI, where truth is probabilistic and there is still a risk of information manipulation.¹¹⁵

Conclusion

Ulū al-Albāb represents a model of intellectual-moral excellence characterized by depth of reason and purity of heart, cultivated through *tafakkur* and *tadabbur*. Across the examined exegetical traditions, *Ulū al-Albāb* consistently embodies five ethical values: intellectual purity (*lubb*), reflective thinking, ethical discernment (*hikmah*), spiritual consciousness (*taqwā*), and truth-orientation. These values provide a coherent ethical lens through which human agency is evaluated in light of divine guidance and responsibility.

In relation to contemporary AI development, the relevance of *Ulū al-Albāb* lies primarily in shaping the moral agency of human actors that particularly developers, institutions, and policymakers rather than attributing ethical capacity to machines. The values derived from *Ulū al-Albāb* translate into ethical demands that directly address major AI concerns: bias avoidance, explainability and impact-awareness, value-driven decision-making, developer accountability, and transparency. In this sense, AI systems inevitably mirror the ethical orientation of their creators, making moral discernment and responsibility indispensable components of responsible innovation.

At the same time, this research recognizes a substantial normative-technical gap. Qur'anic ethics functions as a normative orientation rather than a procedural toolkit, and its values cannot be mechanically converted into computational rules within probabilistic, data-driven AI systems. Because AI lacks moral agency and

113 Batool et.al., "Responsible AI Governance..." p. 7.

114 Drage et.al., "Engineers on Responsibility...", p. 3.

115 Ferrara, "Fairness and Bias in Artificial Intelligence: A Brief Survey Of Sources, Impacts, And Mitigation Strategies", p. 3.

spiritual consciousness, ethical responsibility remains firmly with human decision-makers and institutional oversight. Therefore, *Ulū al-Albāb* should not be treated as a technical solution for AI, but as an ethical foundation that anchors technological development in responsibility, reflection, and commitment to truth

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