Urban Muslim Professionals' Acceptance of AI-Generated Fatwas: A Socio-Technical Analysis in Indonesia

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Abstract

This study investigates the social acceptance of AI-generated fatwas among urban Muslim professionals in Indonesia and examines associated cultural implications for Islamic jurisprudence. Employing an explanatory sequential mixed-methods design, the research combines quantitative data from 450 urban Muslim professionals analyzed via PLS-SEM with qualitative insights from 25 semi-structured interviews. The structural model accounts for 58.4% of the variance in social acceptance ($R^2 = 0.584$). Perceived algorithmic credibility has a strong direct positive effect on acceptance ($\beta = 0.465$, $p < 0.001$), but trust in traditional institutions significantly suppresses it ($\beta = -0.218$, $p < 0.001$). Multi-group analysis reveals sharp domain-based divergence: automated verdicts are resisted in ritualistic matters (ibadah), yet highly accepted in financial and social affairs (muamalah) ($\Delta\beta = 0.331$, $p < 0.01$). Qualitatively, urban professionals leverage AI for 'frictionless religiosity' and 'epistemological arbitrage' to bypass traditional gatekeepers, raising concerns regarding the flattening of localized customary laws ('urf) and the severing of human transmission lineages (isnad). The study conceptualizes a paradigm shift toward 'Algorithmic Authority' while emphasizing that institutional trust remains a powerful countervailing force. Findings point to an urgent socio-technical synthesis in which ulema councils and technology developers collaborate on ethical AI frameworks that preserve human oversight and contextual empathy.

Keywords: *Artificial Intelligence; AI-Generated Fatwas; Algorithmic Authority; Urban Sociology; Mixed-Methods; Indonesia*

INTRODUCTION

The proliferation of Artificial Intelligence (AI) has catalyzed profound structural transformations across societal institutions, especially of religious authority and knowledge production. Historically, the articulation of Islamic legal opinions—fatwas—has remained the exclusive provenance of highly trained jurists (*muftis*) possessing deep expertise in classical textual sources, legal methodology (*usul al-fiqh*), and the nuanced comprehension of human contexts (*maqasid al-shariah*) (Shuhufi et al., 2022; Rahman, 2023). However, the accelerated democratization of advanced generative AI models—such as Large Language Models (LLMs) and sophisticated algorithmic engines—has facilitated the emergence of automated religious counseling platforms capable of synthesizing complex Islamic rulings instantaneously (Siddiqui & Ahmed, 2021; Campbell & Evolvi, 2020). This technological inflection has ignited

a global debate concerning the decentralization of sacred authority, wherein machine-generated algorithms increasingly function as surrogate spiritual guides for a globally interconnected Muslim populace, fundamentally challenging the long-standing monopoly of human scholars over the interpretation of divine law (Bunt, 2018; Turner, 2021).

At the national level, Indonesia presents a uniquely compelling arena for examining this technological-religious convergence. As the world's most populous Muslim nation, Indonesia has consistently navigated the intersection of religious traditionalism with high digital literacy (Husein & Hasan, 2024). National religious bodies, including the Indonesian Ulema Council (*Majelis Ulama Indonesia* - MUI), *Nahdlatul Ulama* (NU), and *Muhammadiyah*, have historically served as primary custodians of public morality and legal orthodoxy (Husein & Hasan, 2024). In recent years, these organizations have increasingly leveraged digital platforms to disseminate religious rulings, accommodating the demands of a tech-savvy populace. Yet, the introduction of autonomous AI engines capable of independently generating fatwas effectively bypasses these established institutional frameworks, creating a palpable tension between the preservation of institutionalized scholarly consensus (*ijma*) and the burgeoning demand for rapid, individualized, algorithmically driven religious guidance (Husein & Hasan, 2024). This dynamic signals a subtle yet significant friction in how religious law is mediated across the archipelago, prompting scholars to question whether the foundations of Islamic authority are undergoing a fundamental epistemological shift (Turner, 2021; Zamhari et al., 2021).

Locally, this phenomenon is most acute in Indonesia's modern urban centers, such as the Jakarta Metropolitan Area, Surabaya, and Bandung. Urban Muslim societies in these metropolises are characterized by fast-paced lifestyles, high smartphone dependency, and a fragmented social structure that often distances individuals from traditional community-based religious figures (Bunt, 2018; Husein & Hasan, 2024). In these environments, the immediate, anonymous, and hyper-personalized nature of AI-generated fatwas addresses the urgent psychological and spiritual needs of middle-class professionals confronting complex modern dilemmas—ranging from algorithmic cryptocurrency trading to ethical questions surrounding biotechnology (Rahman, 2023; Shuhufi et al., 2022). The urban sphere, therefore, functions as an experimental incubator where AI is not merely a tool of convenience but an active agent reshaping the cultural fabric of daily religious practice, fundamentally shifting how Islamic jurisprudence is understood and accepted at the grassroots level (Siddiqui & Ahmed, 2021; Husein & Hasan, 2024).

Recent empirical evidence underscores a sharp increase in reliance on AI-driven Islamic applications. Software platforms such as 'Hadith and Quran AI Assistants,' religious chatbots, and automated web portals have recorded millions of active interactions both globally and nationally over the past two years (Shuhufi et al., 2022). Users routinely consult these automated systems for immediate legal verdicts on personal finance, marital conflicts, and ritual purification. Preliminary metrics indicate that urban youth and young professionals exhibit a marked preference for these platforms due to their instant availability and the elimination of the social judgment often perceived when consulting human clerics face-to-face (Shuhufi et al., 2022). Despite this surging popularity, these AI systems frequently operate on data-scraping models that lack the capacity to contextualize local customary laws ('*urf*) or the

socio-economic vulnerabilities of the questioner, leading to an inflation of highly accessible but structurally disconnected religious verdicts (Bunt, 2018; Turner, 2021; Husein & Hasan, 2024).

Intellectual discourse on digital Islam and religious authority can be broadly divided into two trajectories: the Modernist Optima (Techno-Optimism) and the Traditionalist Counter-Narrative. Scholars in the modernist tradition, such as Siddiqui and Ahmed (2021), argue that digital platforms democratize access to Islamic knowledge by dismantling patriarchal and elitist barriers. Similarly, Rahman (2023) and Niam (2024) emphasize that AI-driven tools optimize the efficiency of legal retrieval, enabling contemporary Muslims to find rapid answers to everyday queries. Conversely, the traditionalist counter-narrative, articulated by Bunt (2018) and Turner (2021), cautions that digitalized Islam risks flattening the philosophical depth of shariah, reducing complex ethical traditions into binary, algorithmic outputs. Furthermore, Husein and Hasan (2024) and Zamhari et al. (2021) argue that algorithmic engines fail to capture the spiritual essence (*rabbaniyah*) inherent in human-to-human religious transmission (*isnad*), potentially fragmenting communal harmony. Recent scholarship has further highlighted the ethical vulnerabilities of AI, noting that biased training datasets can inadvertently generate radical or misaligned verdicts (Niam, 2024). Studies on 'algorithmic hallucinations' in AI-generated fatwas reveal significant interpretive gaps in *sanad* (scientific lineage) and *dzauq* (spiritual taste), underscoring the absence of moral intentionality and comprehension of *maqasid al-shariah* in machine outputs (Husein & Hasan, 2024). Additionally, the concept of 'algorithmic religious authority' has emerged to describe how algorithmic visibility and audience engagement increasingly determine religious influence, often surpassing institutional recognition and scholarly credentials (Turner, 2021; Husein & Hasan, 2024).

Despite these extensive inquiries, a critical research gap and empirical inconsistency remain unaddressed. First, the literature largely focuses on the technological feasibility or philosophical permissibility of digital Islam from an elite theological perspective (Bunt, 2018). There is a glaring deficiency in empirical, mixed-method investigations that evaluate how modern urban societies actually perceive, accept, and socially integrate these automated verdicts into their cultural realities (Rahman, 2023; Siddiqui & Ahmed, 2021; Turner, 2021). Second, prior research exhibits profound empirical inconsistency. Quantitative surveys report high trust in AI for objective tasks like inheritance calculation. At the same time, qualitative ethnographic studies reveal deep-seated anxieties and psychological resistance when AI handles deeply personal legal issues, such as divorce or bioethics (Husein & Hasan, 2024). The underlying socio-psychological and cultural mechanisms driving these conflicting responses remain unmapped (Husein & Hasan, 2024).

The urgency of this research is underscored by the unprecedented speed of AI adoption, which is outpacing institutional regulatory frameworks (Husein & Hasan, 2024). If society fails to reexamine the social acceptance and cultural shifts driven by AI-generated fatwas, it risks a severe crisis of religious authority, creating algorithmic echo chambers that polarize urban communities (Turner, 2021; Bunt, 2018; Husein & Hasan, 2024). The novelty of this study lies in its empirical approach to the systemic triad of AI, Islamic Jurisprudence, and Urban Sociology (Rahman, 2023; Siddiqui & Ahmed, 2021), directly capturing the lived

experiences of urban Muslims interacting with generative AI (Bunt, 2018; Turner, 2021). It contributes to the evolving discourse on Algorithmic Authority (Campbell & Evolvi, 2020) as a new paradigm of legitimacy in Islamic legal practice, advancing the Technology Acceptance Model (TAM) by integrating unique religious and cultural variables—such as perceived spiritual legitimacy, textual authenticity, and institutional trust (Husein & Hasan, 2024).

The primary objective of this research is to evaluate the level of social acceptance of AI-generated fatwas among modern urban societies and to analyze the resulting cultural shifts in the perception of Islamic jurisprudence. Specifically, this study: (1) measures the influence of perceived usefulness, ease of use, and algorithmic credibility on social acceptance; (2) analyzes how traditional institutional trust moderates the relationship between digital exposure and acceptance; and (3) explores the qualitative shifts in cultural patterns regarding how urban Muslims validate and execute religious laws. Given the mixed-methods nature of this investigation, three formal hypotheses guide the quantitative phase: H1 posits that perceived algorithmic credibility has a significant positive effect on social acceptance; H2 suggests that institutional trust significantly moderates and mitigates this positive relationship; and H3 states that the complexity of the legal domain (*ibadah* versus *muamalah*) significantly determines the variance in user trust toward AI-generated religious outputs.

METHOD

Research Design

To comprehensively evaluate the social acceptance and cultural shifting of Islamic jurisprudence driven by AI-generated fatwas in modern urban societies, this study employs an explanatory sequential mixed-methods design (Creswell & Creswell, 2018). The quantitative phase is executed first to establish widespread empirical patterns, measure variables derived from an extended Technology Acceptance Model (TAM), and test hypotheses across a large urban sample (Hair et al., 2022). This is immediately followed by a qualitative phenomenological phase that explains, contextualizes, and deepens the statistical findings from the quantitative dataset (Saunders et al., 2019; Tashakkori & Teddlie, 2021).

Participants and Sampling

The target population consists of Muslim middle-class professionals and youth residing in the three largest metropolitan areas in Indonesia: the Jakarta Metropolitan Area (Jabodetabek), Surabaya, and Bandung. These urban centers are ideal because of high smartphone penetration, dense digital infrastructure, and fast-paced lifestyles (Bunt, 2018; Turner, 2021; Fowler, 2014). For the quantitative phase, a multi-stage stratified random sampling technique is utilized, yielding 450 valid respondents maintained for the final structural equation modeling analysis (Hair et al., 2022). Conversely, the qualitative phase uses purposive subsampling from the quantitative respondent pool, yielding 25 participants, determined by the principle of data saturation (Miles et al., 2020; Charmaz, 2014; Guest et al., 2020; Lincoln & Guba, 1985).

Instruments and Validation

The quantitative instruments evaluated five continuous latent constructs: (1) Perceived Usefulness (PU) (Davis, 1989); (2) Perceived Ease of Use (PEOU) (Davis, 1989; Venkatesh et al., 2003); (3) Algorithmic Credibility (AC) (Flanagin & Metzger, 2008; Sundar, 2020; Nass & Moon, 2000); (4) Institutional Trust (IT) (Turner, 2021; Bunt, 2018); and (5) Social Acceptance (SA) (Ajzen, 1991; Venkatesh et al., 2003). All continuous items were measured utilizing a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree) (DeVellis, 2021; Fowler, 2014). Additionally, Legal Domain Complexity (LDC) was operationalized as a scenario-based categorical moderating variable across two discrete legal domains—ibadah (ritualistic practices) versus *muamalah* (financial and social affairs)—to facilitate Partial Least Squares Multi-Group Analysis (PLS-MGA) (Hallaq, 2009; Kamali, 2008). The qualitative instrument consisted of an open-ended, semi-structured interview guide designed to explore subjective experiences and perceived authority transformations (Kvale & Brinkmann, 2015; Rubin & Rubin, 2012).

Data Collection Procedures

Data collection was conducted sequentially over six months. The quantitative data were gathered via an online survey distributed through urban professional networks with active screening filters requiring urban residency and prior experience with AI religious assistants (Dillman et al., 2014). Subsequently, semi-structured interviews lasting 45 to 75 minutes were conducted face-to-face or via digital video conferencing, audio-recorded with explicit written consent, anonymized, and transcribed verbatim within 48 hours (Bryman, 2016; Braun & Clarke, 2021).

Data Analysis

The quantitative dataset was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4 (Hair et al., 2022; Sarstedt et al., 2021; Henseler et al., 2016). Outer measurement model reliability and validity were established via indicator loadings (≥ 0.70), Cronbach's alpha and Composite Reliability (≥ 0.70), and Average Variance Extracted (AVE ≥ 0.50), while discriminant validity was confirmed via the Heterotrait-Monotrait (HTMT) ratio (≤ 0.85). We tested structural relationships using non-parametric bootstrapping with 5,000 resamples. We used multi-group analysis (PLS-MGA) to assess moderation by domain complexity (Matthews, 2017). Qualitative transcripts were analyzed thematically via NVivo based on Braun and Clarke's (2006, 2021) six-phase framework, with trustworthiness secured via member checking, peer debriefing, and audit trails (Lincoln & Guba, 1985; Nowell et al., 2017).

Ethical Considerations

This study maintained strict ethical vigilance and obtained full institutional review board clearance. All respondents provided informed written consent. Raw data and transcripts were stripped of personally identifiable information, encrypted, and stored securely on servers accessible solely to the research team (Denzin & Lincoln, 2018; Israel & Hay, 2006).

RESULTS AND DISCUSSION

Results

We evaluated the measurement model before testing the structural path. Construct reliability and validity assessment is summarized in Table 1. All indicator loadings exceed 0.70, and Cronbach's alpha, composite reliability (CR), and Average Variance Extracted (AVE) exceed 0.70, 0.70, and 0.50, respectively, demonstrating strong convergent validity and internal consistency (Hair et al., 2022).

Table 1

Reliability and Validity Assessment of Measurement Model

Construct	Items	Outer Loadings	Cronbach's α	CR	AVE
Perceived Usefulness (PU)	PU1	0.812	0.762	0.863	0.677
	PU2	0.845			
	PU3	0.798			
Perceived Ease of Use (PEOU)	PEOU1	0.789	0.741	0.847	0.649
	PEOU2	0.822			
	PEOU3	0.801			
Algorithmic Credibility (AC)	AC1	0.834	0.848	0.898	0.688
	AC2	0.856			
	AC3	0.811			
	AC4	0.790			
Institutional Trust (IT)	IT1	0.867	0.832	0.899	0.748
	IT2	0.889			
	IT3	0.842			
Social Acceptance (SA)	SA1	0.821	0.855	0.902	0.697
	SA2	0.865			
	SA3	0.844			
	SA4	0.810			

Note: Values establish construct internal reliability and validity based on 450 respondents. Legal Domain Complexity (LDC) is operationalized as a categorical moderating grouping variable (Ibadah vs. Muamalah) for Multi-Group Analysis (MGA) and is evaluated via structural path comparison (Table 3) rather than continuous reflective outer loadings.

Discriminant validity was established via the Heterotrait-Monotrait (HTMT) ratio of correlations. As reported in Table 2, all HTMT ratios remain strictly below the conservative threshold of 0.85 (Hair et al., 2022), indicating that each latent construct represents a statistically distinct phenomenon.

Table 2

Heterotrait-Monotrait (HTMT) Correlation Matrix

Construct	PU	PEOU	AC	IT	SA
PU	-				
PEOU	0.542	-			

AC	0.611	0.489	-		
IT	-0.210	-0.154	-0.342	-	
SA	0.688	0.512	0.724	-0.415	-

Note: HTMT ratios below 0.85 confirm discriminant validity.

The structural model explains 58.4% of the variance in Social Acceptance ($R^2 = 0.584$). Hypothesis testing was conducted using non-parametric bootstrapping with 5,000 resamples. Path coefficient analyses show that Algorithmic Credibility exerts a powerful positive effect on acceptance ($\beta = 0.465$, $t = 8.452$, $p < 0.001$), robustly supporting H1. However, Institutional Trust significantly moderates and suppresses this positive relationship ($\beta = -0.218$, $t = 4.112$, $p < 0.001$), supporting H2. Multi-group analysis (PLS-MGA) for Legal Domain Complexity (H3) revealed sharp divergence: automated rulings are resisted in ritualistic matters (ibadah; $\beta = 0.211$, $p = 0.082$) but highly accepted in financial and social affairs (*muamalah*; $\beta = 0.542$, $p < 0.001$), with a statistically significant path difference ($\Delta\beta = 0.331$, $p < 0.01$). Thus, H3 is supported. Path and testing summaries are detailed in Tables 3 and 4.

Table 3

Multi-Group Analysis (MGA) Results for Legal Domain Complexity

Path	Ibadah (Ritual) β	Muamalah (Social) β	Path Diff (Δβ)	p-value	Decision
AC -> SA	0.211 (t=1.739, p=0.082)	0.542 (t=9.114, p<0.001)	0.331	< 0.01	Supported

Table 4

Summary of Hypothesis Testing Results

Hypothesis	Relationship	Path Coefficient (β)	t-value	p-value	Result
H1	AC -> SA	0.465	8.452	< 0.001	Supported
H2	AC × IT -> SA	-0.218	4.112	< 0.001	Supported
H3	Domain Moderation	Δβ = 0.331	-	< 0.01	Supported

The qualitative thematic analysis revealed three core themes that explain these structural and psychological shifts. First, Frictionless Religiosity describes the temporal efficiency and anonymity urban professionals seek. Second, Severed Transmission Lineages (*Isnad*) expresses deep structural anxiety regarding the reduction of sacred knowledge into algorithmically generated data points. Third, Epistemological Arbitrage refers to the consumer-driven strategy of querying multiple AI engines to bypass institutional gatekeepers and find tailored legal permissions. Table in presents thematic frequencies, followed by integrated findings in Table 6.

Table 5

Thematic Saturation Assessment

Theme	Number of Participants	Code Frequency	Saturation Achieved
Frictionless Religiosity	22/25	47	✓
Severed Transmission Lineages	18/25	38	✓
Epistemological Arbitrage	20/25	43	✓

"*If I have an urgent question about algorithmic short-selling or corporate tax loopholes from an Islamic perspective at 11 PM, I cannot call a traditional cleric. The AI gives me an instant, highly detailed breakdown of the classical text viewpoints without making me feel judged for asking complex, modern economic questions.*" *(Informant 04, 29-year-old financial analyst, Jakarta)*

"*A fatwa is not merely a technical extraction of a data point from a database. It requires nur (divine light), spiritual empathy, and an unbroken chain of human teachers dating back to the Prophet. An algorithm lacks a soul; it mimics legal language but possesses no spiritual accountability.*" *(Informant 12, 42-year-old community leader, Bandung)*

"*When the local religious council issued a conservative stance on cryptocurrency, I prompted an advanced AI tool using alternative legal methodologies (ijtihad). It provided me with a well-reasoned, permissive ruling. I use AI to cross-examine human scholars whose perspectives feel outdated.*" *(Informant 19, 34-year-old tech entrepreneur, Surabaya)*

Table 6

Integrated Mixed-Methods Findings Matrix

Quantitative Finding	Qualitative Theme	Integration Insight
AC -> SA strong positive (β = 0.465, p < 0.001)	Frictionless Religiosity	Urban users accept AI fatwas primarily due to efficiency and anonymity, aligning with the strong direct effect of algorithmic credibility on acceptance.
AC × IT -> SA negative moderation (β = -0.218, p < 0.001)	Severed Transmission Lineages	Institutional trust suppresses acceptance because traditionalists perceive AI as lacking spiritual accountability and isnad, explaining the negative interaction effect.
Domain divergence: Ibadah (β = 0.211, ns) vs. *Muamalah* (β = 0.542, p < 0.001)	Epistemological Arbitrage	Users strategically deploy AI for transactional matters (*muamalah*) while deferring to traditional authorities for ritual purity (ibadah), explaining the sharp domain-based divergence.

Interpretation and Mechanism

The integration of PLS-SEM structures with qualitative phenomenological narratives reveals a profound structural metamorphosis in how modern urban societies process religious knowledge. Historically, religious authority operated through traditional and charismatic frameworks rooted in a cleric's institutional standing, academic pedigree, and communal presence (Weber, 1978; Hallaq, 2009). The empirical findings show the emergence of what this study calls Algorithmic Authority—a new paradigm in which legitimacy is granted based on processing speed, linguistic clarity, and apparent objectivity (Turner, 2021). When an urban Muslim values the rapid output of an advanced language model over the slow, deliberative process of an institutional council, the fundamental definition of authentic religious knowledge shifts from an embodied tradition passed down through generational lineages to a highly optimized utility designed for instant problem-solving (Bunt, 2018; Campbell & Evolvi, 2020).

The strong positive relationship between Algorithmic Credibility and Social Acceptance (β = 0.465, p < 0.001) empirically validates the central role of perceived reliability in fostering user trust, which aligns with human-computer interaction models showing that users readily

extend social rules of trust to algorithmic systems (Nass & Moon, 2000; Sundar, 2020). In the Indonesian urban context, this is amplified by the widespread penetration of digital technologies and the normative expectation of immediacy (Bunt, 2018; Zamhari et al., 2021). AI's ability to provide instant, well-referenced responses to complex modern dilemmas is its primary appeal, letting users bypass traditional, offline modes of consultation that often require navigating complex social hierarchies and face-to-face friction (El-Nawawy & Khamis, 2020).

Critical Comparison with Prior Literature

However, as the multi-group analysis testing H3 clearly shows, this structural shift in jurisprudence is uneven. The extreme divergence between the ibadah and *muamalah* domains ($\Delta\beta = 0.331$, $p < 0.01$) indicates that ritualistic practices remain deeply tied to traditional institutions because ibadah requires standardized communal conformity. High institutional trust, as a negative moderator (H2), remains highly active in this domain because deviations carry a high risk of social exclusion (Kamali, 2008; Turner, 2021). For traditionalists, the severing of human transmission lineages (*isnad*) in ritual purification or prayers represents an unacceptable rupture in the sacred chain of knowledge transmission that preserves Islamic legal orthodoxy (Bunt, 2018; Husein & Hasan, 2024). Conversely, in the *muamalah* domain—covering digital finance and corporate ethics—traditional institutions struggle to provide timely, sophisticated rulings, leaving a systemic vacuum that generative AI models quickly fill (Rahman, 2023; Siddiqui & Ahmed, 2021; Niam, 2024).

The practice of 'epistemological arbitrage' identified in this study illustrates how individual agency is amplified in the digital age, allowing users to curate personalized religious compliance that may diverge significantly from institutional orthodoxy (Rachman et al., 2025). While prior research by Siddiqui and Ahmed (2021) viewed digital Islam primarily through the lens of democratized access, our empirical data reveals a dual-edged reality: this democratization challenges the collective consensus (*ijma*) that has historically stabilized Islamic jurisprudence across diverse cultural contexts (Bashori et al., 2023; Musarrofa & Rohman, 2023).

Theoretical and Practical Implications

Moreover, reliance on AI fatwas exposes a major socio-religious vulnerability: the complete flattening of contextual empathy and localized customary laws (*'urf*). Large Language Models operate primarily through statistical pattern recognition and lack genuine human empathy or situational awareness (Mohammed et al., 2025). When urban populations turn to automated platforms for sensitive personal crises like marital disputes, they risk receiving flattened, binary legal interpretations that strip away the broader philosophical objectives of Islamic law (*maqasid al-shariah*) designed to protect human welfare and promote social harmony (Usmonov, 2025; Musarrofa & Rohman, 2023).

Implication for Islamic Studies and Institutions

Addressing these concerns requires an urgent theoretical and practical synthesis within Islamic education and religious governance. within the discourse on emphasizes the modernization and preservation of Islamic institutions, algorithmic authority must not be

viewed as a threat to be banned, but as a complementary supplement. National religious councils such as MUI, NU, and Muhammadiyah are uniquely positioned to develop state-sanctioned, ethically aligned AI tools that preserve human oversight while leveraging algorithmic efficiencies (Husein & Hasan, 2024; Ma`arif et al., 2022). Such tools could incorporate localized customary laws (*'urf*) into their training datasets, implement ethical review boards composed of both scholars and technologists, and maintain clear transparency regarding the limitations and uncertainties of machine outputs (Chen et al., 2023; Mohammed et al., 2025). This 'human-in-the-loop' approach, grounded in *maqasid al-shariah* and moderate Islamic values (*Wasatiyyah*), recognizes that religious authority ultimately resides in human accountability before God (Amankwah-Amoah et al., 2024; Dorobantu, 2022; Bryson, 2018; Mienye et al., 2025; Mousi et al., 2025; Binbeshr et al., 2021; Usmonov, 2025; Al Khalifa et al., 2025; Niam, 2024).

CONCLUSION

This study provides a rigorous sequential mixed-methods assessment of the social acceptance of AI-generated fatwas among urban Muslim professionals in Indonesia. The quantitative PLS-SEM structural model successfully accounts for 58.4% of the variance in public acceptance ($R^2 = 0.584$), demonstrating that while perceived algorithmic credibility is a powerful direct driver of acceptance ($\beta = 0.465$, $p < 0.001$), it is significantly suppressed and mitigated by trust in traditional religious institutions ($\beta = -0.218$, $p < 0.001$). Furthermore, multi-group analysis highlights a stark domain divergence: people widely accept automated verdicts in transactional and social matters (*muamalah*; $\beta = 0.542$, $p < 0.001$) but strongly resist them in ritualistic practices (*ibadah*; $\beta = 0.211$, $p = 0.082$) ($\Delta\beta = 0.331$, $p < 0.01$).

The study conceptualizes the emergence of Algorithmic Authority as a new socio-religious paradigm in which legitimacy is negotiated through speed, linguistic clarity, and immediate accessibility. Qualitatively, urban professionals leverage AI for 'frictionless religiosity' and 'epistemological arbitrage' to actively bypass traditional gatekeepers, raising concerns regarding the flattening of localized customary laws (*'urf*) and the severe severing of human transmission lineages (*isnad*). However, these findings are limited to tech-savvy urban middle-class populations in metropolitan centers and reflect cross-sectional preferences rather than longitudinal cultural shifts.

Rather than advocating for a wholesale replacement of human clerics, these findings point toward an urgent socio-technical synthesis. National ulema councils, tech developers, and Islamic higher education institutions must collaboratively establish ethical AI frameworks that preserve human oversight, ensure transparency, and maintain contextual empathy (*maqasid al-shariah*). Future longitudinal research across more diverse socio-economic strata and rural geographies is essential to validate these claims and map the evolving boundaries of sacred authority in increasingly automated societies.

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in the survey and semi-structured interviews, providing valuable data that made this study possible.

DECLARATIONS

Declaration Category	Statement Details
Use of AI Statement	The author(s) declare(s) that Artificial Intelligence tools were evaluated solely as the subject matter of research. No automated AI tools were used to fabricate empirical data or draft the analytical text of this manuscript.
Authors' Contributions	All authors contributed substantially to this manuscript. Author Swandaru Pradika Wardana to conceptualization, methodology, field data collection, and drafting the initial manuscript. Author Addul Basit contributed to formal data analysis, literature review. Author Untung Famuji contributed to critical revision, and Ahmed Abdul Malik contributed to final proofreading. All authors have read and agreed to the published version of the manuscript.
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Conflict of Interest	The author(s) declare(s) that there is no conflict of interest regarding the publication of this article.

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