

# Navigating AI Integration in Islamic Enterprises: A Qualitative SWOT Perspective

<sup>1</sup>Syaviratul Mughoyaroh, <sup>2</sup>Arivatu Ni'mati Rahmatika, <sup>3</sup>Bekti Widyaningsih

<sup>123</sup> Universitas KH. A. Wahab Hasbullah, Jombang

\* Corresponding author: [vira778812@gmail.com](mailto:vira778812@gmail.com), [arivaturahmatika@gmail.com](mailto:arivaturahmatika@gmail.com)

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## ABSTRACT

This study explores the integration of Artificial Intelligence (AI) within Islamic strategic management frameworks using a qualitative SWOT analysis approach. The objective is to assess how AI can be ethically and effectively applied in Islamic enterprises, ensuring alignment with Shariah principles such as tawhid (the oneness of God), the balance between worldly and spiritual goals, and the pursuit of mardhatillah (divine pleasure). Using systematic literature review and SWOT framework, this research identifies internal strengths such as ethical leadership and community orientation and external opportunities such as the global halal market while addressing technological limitations and potential threats like ethical ambiguity and regulatory gaps. The findings highlight the importance of ethical leadership, community-based innovation, and strategic partnerships in navigating AI integration. This study contributes to the discourse on Shariah-compliant digital transformation and offers practical recommendations for AI governance rooted in Islamic values.

**Keywords:** Islamic strategic, shariah compliance, Artificial Intelligence.

**JEL Classification:** -

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## INTRODUCTION

The rapid advancement of Artificial Intelligence (AI) is fundamentally transforming global business landscapes by significantly enhancing productivity and operational efficiency. AI refers to the capacity of machines to replicate human cognitive functions through sophisticated algorithms (Astutik et al., 2023; Pasaribu & Widjaja, 2022). Its applications span a wide range of

domains, including chatbots, robotics, neural networks, and automated decision-making systems (Zein, 2021). While AI offers considerable potential to streamline processes and improve performance, it also presents notable challenges, particularly in terms of labor displacement. It is projected that by 2030, approximately 375 million workers representing 14% of the global workforce may need

to transition into new roles as a result of AI-driven automation (Huo et al., 2024). In Indonesia, the readiness to address this transition remains limited, with only 34% of companies currently providing AI-related training programs for their employees (Nurcahyo, 2025), thereby underscoring a substantial gap between emerging skill demands and available workforce preparedness.

For Islamic enterprises, the integration of AI is both an opportunity and a challenge. On the one hand, AI technologies offer promising advancements in improving operational systems, such as facilitating halal certification, managing zakat and waqf distribution, and enhancing financial reporting through greater speed and precision. On the other hand, AI adoption must be rigorously aligned with Islamic ethical principles, including transparency, justice, and full compliance with Shariah law. Although AI can bolster strategic decision-making, risk mitigation, and operational efficiency in Islamic finance, its implementation raises important concerns regarding *riba* (usury), *gharar* (uncertainty), and ethical data governance (Batubara, 2024; Raihan et al., 2024).

Scholarly research emphasizes the necessity of integrating Islamic values such as *Tawhid* (monotheism), ethical leadership, and dual accountability in both worldly and spiritual dimensions into AI development and deployment strategies (Komariah, 2019; Marzhatillah & Zikra, 2024). Furthermore, successful AI integration in Islamic businesses necessitates alignment with Shariah-compliant governance, inclusive stakeholder engagement, and strategic planning based on SWOT analysis. This includes capitalizing on internal strengths such as value-based leadership, addressing limitations in technological capacity, leveraging market opportunities like the growing halal economy, and mitigating external threats such as digital inequality and regulatory ambiguity. Ultimately, advancing AI in Islamic

enterprises requires a deliberate, ethically grounded approach that fosters digital inclusion, prioritizes human development, and promotes collaborative innovation across religious, academic, and technological domains (Morandini et al., 2023; Sulistyowati et al., 2023).

However, behind this enormous potential, the integration of AI in Islamic business presents complex dilemmas and challenges, particularly in relation to moral, ethical, and Sharia compliance aspects. For example, how can we ensure that AI algorithms and automated decisions do not conflict with *maqasid al-syariah* (Sharia objectives) such as avoiding *riba*, *gharar*, and *maysir*? How can transparency, accountability, and business integrity be maintained amid the complexity of technology that is difficult to audit manually? Additionally, there is an urgent need for collaboration between religious scholars, technology experts, and industry practitioners to formulate standards and policies ensuring AI is used ethically and in accordance with Islamic values (Sulistyowati et al., 2023).

This study is important as it aims the urgency of implementing adaptive and critical Islamic strategic management in the context of AI integration. Sharia businesses must be able to navigate the opportunities and risks of this advanced technology using a SWOT (Strengths, Weaknesses, Opportunities, Threats) approach that takes into account the unique characteristics of Islamic businesses. This study goal is to examine how AI integration can be optimized in Islamic businesses without compromising the fundamental principles of Sharia, as well as how Islamic strategic management can serve as a relevant framework for addressing concrete dilemmas in the application of this technology. Thus, this article will guide readers toward a deeper understanding of the challenges and opportunities of AI in Islamic business and the importance of value-based strategic management in the current digital era.

## LITERATURE REVIEW

### Artificial Intelligence in Business and Organizational Strategy

Artificial Intelligence (AI) has emerged as a transformative force in contemporary business and organizational strategy. Its applications extend well beyond basic automation, encompassing sophisticated technologies such as advanced data analytics, machine learning, and natural language processing (Zahid Hussain & Muhammad Zain Shaikh, 2023). These capabilities enable organizations to make faster, data-informed decisions while simultaneously enhancing operational efficiency. AI-powered tools support scenario planning, risk assessment, and performance forecasting, thereby strengthening strategic planning and fostering greater organizational agility within increasingly complex and competitive environments. By harnessing AI, firms can more accurately anticipate market trends, personalize consumer experiences, and optimize resource allocation—ultimately securing a sustainable competitive advantage (Mula & Ristiani, 2025).

In this context, the integration of AI into a business strategy has evolved from a discretionary initiative into a strategic imperative. Recent industry reports indicate that nearly 90% of business executives regard AI as a foundational element of their strategic agendas for the foreseeable future, underscoring its essential role in driving innovation, productivity, and cross-sectoral transformation across industries such as finance, healthcare, retail, and manufacturing (Cao, 2024). AI's predictive analytics capabilities allow enterprises to extract actionable insights from vast datasets, promoting a shift from reactive to proactive decision-making. This evolution toward "decision intelligence," in which AI actively informs strategic actions, signifies a critical departure from traditional business intelligence models and

enables firms to respond swiftly to emerging risks and opportunities (Mirbabaie et al., 2022).

The core technologies underpinning these transformations, namely machine learning, natural language processing, and robotic process automation—are central to AI's strategic value proposition. Machine learning empowers systems to continuously learn from data, enabling applications in customer segmentation, fraud detection, and personalized marketing strategies (Zein, 2021). Natural language processing facilitates advanced customer interaction through chatbots, voice recognition, and sentiment analysis. Meanwhile, robotic process automation minimizes human error and reallocates human resources toward higher-value, cognitively intensive tasks. Collectively, these technologies drive process optimization, support product and service innovation, and elevate customer satisfaction—thereby reinforcing firms' strategic positioning in volatile and dynamic market landscapes (Jetha et al., 2023).

### Sharia Strategic Management

Shariah management can be defined as a managerial approach that seeks to optimize outcomes with the primary objective of fulfilling divine intent. The implementation of strategic management under Shariah governance directs the organization toward the pursuit of four primary objectives: (1) the achievement of outcomes, encompassing both material profits and non-material benefits; (2) continuous growth and improvement; (3) long-term sustainability; and (4) the attainment of divine blessings and the pleasure of Allah (Iskandar, 2019).

The methodology used in carrying out these management practices must be based on the teachings established by Allah SWT, as described in the Qur'an, Hadith, and the exemplary behavior shown by the companions of the Prophet (may Allah's peace and blessings be upon him). The basis for strategic management is stated in QS. Al-

Baqarah verse 213, as follows: *"The people were (formerly) one people (in monotheism). (After a dispute arose,) then Allah sent prophets (to) convey glad tidings and warnings. Allah sent down with them a Book containing the truth to decide among the people about the matters they disputed. No one disputes about it, except those who were given it after clear proofs had reached them, because of envy among themselves. So, by His will, Allah guides those who believe in the truth about which they dispute. Allah guides whom He wills to the straight path (based on his readiness to receive guidance)."*

Shariah strategic management is defined as a series of Islamic managerial activities encompassing the formulation, implementation, and evaluation of strategies aimed at achieving organizational objectives. In this approach, Islamic values serve as the strategic foundation for all organizational actions, characterized by the principles of *tawhid* (oneness of God), a balanced orientation toward both worldly and otherworldly outcomes, and a motivation rooted in seeking *mardhatillah* (the pleasure of Allah) (Alisa et al., 2024).

The following presents a schematic model of Shariah-based strategic management.

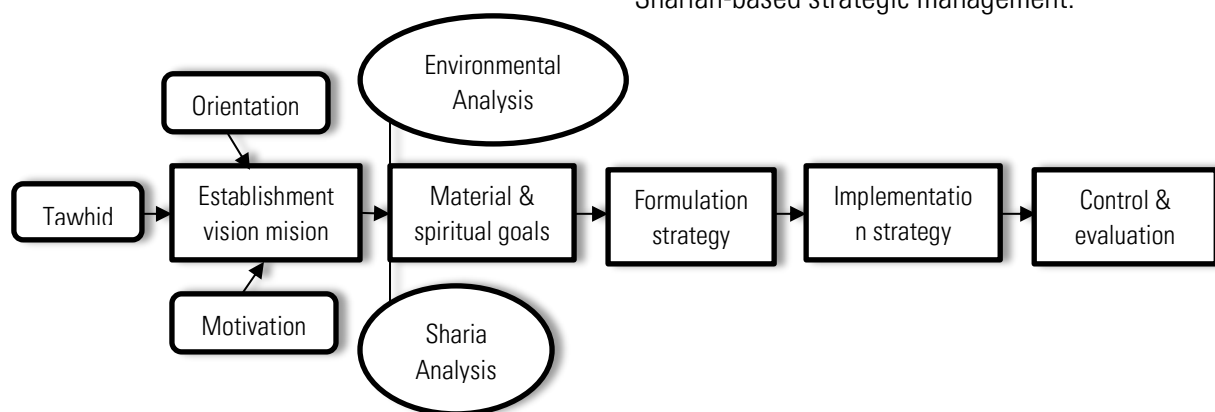


Figure 1 Strategy Management Process (Abdul Halim Usman, 2015)

From the model above, it is evident that the internalization and integration of Islamic values, namely the principle of *tawhid*, a balanced orientation toward both worldly and otherworldly goals, and the motivation to attain *mardhatillah* (the pleasure of Allah) are embedded from the initial stages of establishing the organization's vision, mission, and objectives. Likewise, throughout the stages of strategy formulation and implementation, the process remains firmly guided by ethical and Shariah principles. In terms of strategic control and evaluation, the model emphasizes self-assessment grounded in the concept of *ihsan*, which reflects an awareness of being constantly observed by Allah SWT, thereby

fostering a deep sense of accountability and moral integrity (Usman, 2015).

### SWOT Analysis as a Strategic Tool

SWOT analysis, as conceptualized by Kotler and Armstrong (2011), serves as a pivotal strategic planning instrument, facilitating organizations in discerning their internal strengths and weaknesses alongside external opportunities and threats (Gerard, 2019). This comprehensive evaluation enables entities to formulate strategies that leverage inherent capabilities while mitigating potential risks. In the realm of Islamic enterprises, particularly concerning the integration of Artificial Intelligence (AI), the application of SWOT analysis assumes heightened significance. Islamic organizations, grounded in Shariah principles,

possess unique ethical frameworks that influence their operational and strategic decisions (Lestari & Yunita, 2020). The integration of AI technologies necessitates a nuanced approach to ensure alignment with these religious and ethical standards.

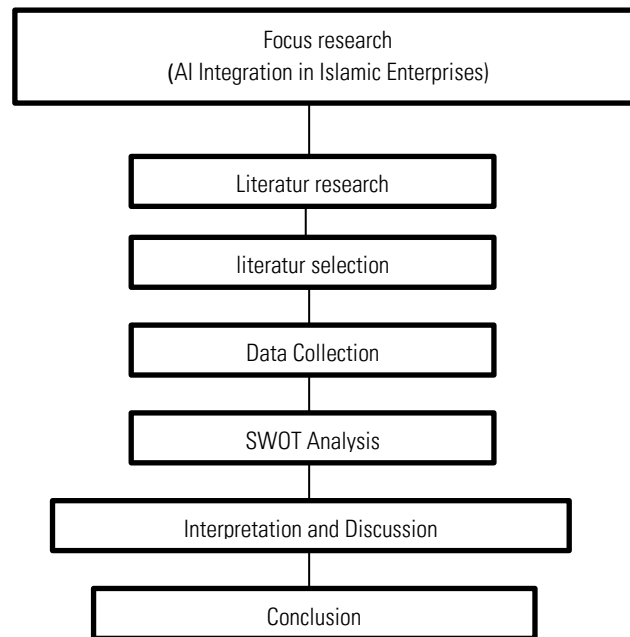
- a. **Strengths:** Islamic enterprises often exhibit a robust commitment to ethical and halal values, which can be harnessed as a competitive advantage in AI integration. For instance, AI can be employed to automate compliance checks, ensuring adherence to Shariah principles in financial transactions and product offerings. Such applications not only enhance operational efficiency but also reinforce the organization's ethical stance, fostering trust among stakeholders.
- b. **Weaknesses:** Despite these strengths, Islamic enterprises may encounter internal challenges, such as limited technological infrastructure and a scarcity of human resources proficient in AI technologies. These limitations can impede the seamless adoption and implementation of AI solutions, necessitating targeted investments in capacity building and technological upgrades.
- c. **Opportunities:** The evolving landscape of AI presents myriad opportunities for Islamic enterprises. AI technologies can be leveraged to enhance customer experiences, streamline operations, and develop innovative products that comply with Shariah law. Furthermore, the global emphasis on ethical AI aligns with the core values of Islamic enterprises, positioning them to lead in the development of responsible AI applications.

- d. **Threats:** Conversely, the integration of AI poses certain threats, including potential ethical non-compliance, cultural resistance, and regulatory ambiguities. The risk of AI systems making decisions that contravene Islamic ethical standards underscores the need for rigorous oversight and the development of AI frameworks that are congruent with Shariah principles. Additionally, the lack of mature regulations governing AI in many jurisdictions can create uncertainties, necessitating proactive engagement with policymakers to shape conducive regulatory environments (Andri Nirwana et al., 2025).

The application of SWOT analysis in the context of AI integration within Islamic enterprises provides a structured approach to navigate the complexities of technological adoption while upholding religious and ethical values. By systematically evaluating internal capabilities and external factors, Islamic organizations can devise strategies that not only harness the benefits of AI but also reinforce their commitment to Shariah principles, ensuring sustainable and ethically aligned growth.

## METHODOLOGY

This study adopts a qualitative approach, employing two complementary methods: a Systematic Literature Review (SLR) and SWOT analysis. The flow of this study is described as follows:



**Figure 1 Flow Method Research**

Source: Processed by authors (2025)

The flowchart outlines the stages of research focusing on the integration of Artificial Intelligence (AI) in Islamic enterprises. Each step reflects a sequential and structured research process:

1. Focus of Research (AI Integration in Islamic Enterprises). The research begins by establishing its primary focus: the study of how AI can be integrated into Islamic business practices while maintaining Sharia compliance.
2. Literature Research. A broad search for existing literature relevant to AI, Islamic business, strategic management, and related topics is conducted.
3. Literature Selection. From the literature gathered, relevant and high-quality sources are selected based on their credibility and relevance to the research objectives.
4. Data Collection. Data are gathered from secondary sources, such as academic journals, books, research reports, and case studies concerning AI applications in Islamic business contexts.
5. SWOT Analysis. The collected data are then analyzed using the SWOT framework

(Strengths, Weaknesses, Opportunities, Threats) to assess the strategic position of AI integration in Islamic enterprises.

6. Interpretation and Discussion. The SWOT findings are interpreted in the context of Islamic values and strategic management theories, followed by a discussion on their implications.
7. Conclusion. The research concludes by summarizing findings and offering practical recommendations for ethical and strategic AI adoption in Islamic enterprises.

### Systematic Literature Review

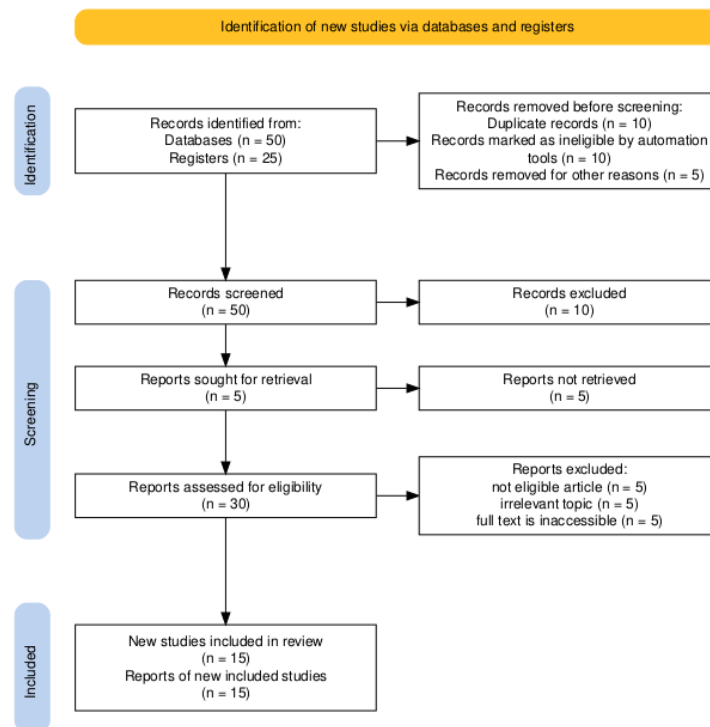
This research is designed as a Systematic Literature Review (SLR). This methodology follows the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework, which provides a structured approach to the review process. This research is conducted using keyword sets focused on Artificial Intelligence, Islamic Strategic Management; SWOT Analysis; Ethical Integration. To ensure the academic rigor of this study, the quality of each



selected article was evaluated based on the reputation of the publishing journal

Regarding the analysis phase, a manual sorting method was employed to process the 20 included articles. This approach consisted of several structured steps: The research process

involves formulating specific and well-defined research questions to guide the literature search, conducting a keyword-driven search strategy, critically evaluating and selecting relevant peer-reviewed journals.



**Figure 2 PRISMA Framework**

Source: Processed by authors (2025)

After obtaining various articles, the researchers found 75 articles related to the theme of AI Integration in Islamic Enterprises in a Google Scholar database search, then selected 30 articles related to the research topic from several articles. Then I studied these articles in detail and selected those that were relevant to the material. Out of the 15 articles included, 15 articles were studied in detail and found to be relevant to the discussion theme and aligned with the research topic, which will be presented in the discussion and conclusion sections.

### SWOT Analysis

The SWOT analysis framework, as conceptualized by Philip Kotler, represents a structured methodology for evaluating an

organization's internal strengths and weaknesses, as well as external opportunities and threats (Kumar & Praveena, 2023). In his seminal work Marketing Management, Kotler delineates the framework into two principal dimensions: the internal environment and the external environment, each serving as a basis for strategic analysis and decision-making.

The SWOT analysis process involves a series of systematic steps aimed at comprehensively evaluating both internal and external factors influencing an organization. These steps include the identification of internal strengths and weaknesses, followed by the identification of external opportunities and threats. Upon completing this identification process, the results

are synthesized and organized into a structured SWOT matrix. This matrix serves as a strategic tool to facilitate the formulation of informed decisions and actionable strategies based on the organization's current position and potential future developments (Binus University, 2021).

## **RESULT AND DISCUSSION**

### **Existing Research on Artificial Intelligence and Islamic Business Contexts**

Current literature demonstrates the increasing integration of Artificial Intelligence (AI) across diverse sectors, including Islamic finance, human resource management, crowd control, and digital transformation. A recurring theme in these studies is the substantial potential of AI to enhance operational efficiency, support strategic decision-making, and improve customer experience (Hamadou et al., 2024); (Kurniawan et al., n.d.); (Aijaz & Khoso, 2025). AI is widely recognized for its capacity to enable automation, predictive analytics, and personalized services, thereby transforming conventional business operations.

Within the domain of Islamic finance, several scholars emphasize the necessity of aligning AI applications with the principles of Sharia. Wazin & Patimah, et al and Asya'bani et al, argue that AI can drive innovation and efficiency, provided its implementation is guided by Islamic ethical frameworks (Wazin, Patimah, et al., 2025); (Asya'bani et al., 2025). Supporting this perspective, Muji and Khairunnisa contend that AI is permissible under the principle of *ijma'* the consensus of scholars—as long as it does not contravene fundamental Islamic values and is subject to appropriate oversight (Muji & Khairunnisa, 2024). Furthermore, Raquib et al and Agil, propose ethical frameworks rooted in Islamic virtue ethics and the objectives of Islamic law (*maqasid al-shariah*) to ensure that AI systems promote justice, human dignity, transparency, and

accountability (Raquib et al., 2022; Agil & Alkhiri, 2022).

Empirical studies have also documented the application of AI in fiduciary supervision (Wazin, Maskuroh, et al., 2025) And crowd management, particularly during the Hajj and Umrah pilgrimages in Saudi Arabia (Abalkhail & Al Amri, 2022). In these contexts, AI has proven effective in enhancing safety and operational coordination, especially during the COVID-19 pandemic. These findings highlight the versatility of AI across both financial and public sector domains, contingent on adherence to ethical standards.

From an organizational perspective, other studies emphasize the structural and strategic enablers of successful AI implementation. Alizadeh & Foroughi identify a strong brand presence, substantial investment in research and development, and an extensive global distribution network as critical factors for AI readiness (Alizadeh & Foroughi, 2023). Vudugula et al underscore the importance of leadership engagement, robust ethical governance, and the utilization of explainable AI techniques such as SHAP and LIME in promoting responsible AI use (Vudugula et al., 2023). Similarly, Perifanis & Kitsios establish a strong correlation between effective AI integration and the success of digital transformation initiatives, emphasizing the need for strategic coherence (Perifanis & Kitsios, 2023).

Regarding decision-making, Rahman et al. explore the application of AI-driven tools, including decision tree learning and reinforcement learning, in enhancing portfolio management and scenario planning. These tools contribute to more informed, data-driven strategies and improved risk mitigation (Rahman et al., 2025). Finally, Jafar & Awaluddin argue that Sharia-compliant AI can support sustainable and ethical business practices, offering a competitive advantage in markets where religious



and moral values are prioritized (Jafar & Awaluddin, 2023).

### Integration of Sharia Strategic Management

The integration of Shariah strategic management is grounded in three fundamental dimensions: Tawhid, orientation, and motivation (Usman, 2015).

#### Tawhid

The integration of Tawhid serves as the foundational basis upon which all organizational efforts to achieve objectives are grounded. In the Islamic worldview, every belief and action of Muslims originates from the principle of Tawhid total submission to the will of Allah in all spheres, including worship and everyday life. As stated in the Qur'an: *"Say, 'Indeed, my prayer, my sacrifice, my life, and my death are for Allah, Lord of all the worlds.'"* (Q.S. al-An'am 6:162). Integrating Tawhid reinforces the spiritual foundation of Muslim societies and fosters more ethical, transparent, and sustainable business practices (Usman, 2015).

##### 1. Tawhid as Core Ethical Framework

Tawhid, the foundational belief in the oneness of Allah, represents a central ethical tenet in Islam that permeates all aspects of life, including organizational structures and economic systems. This doctrine asserts that every human endeavor including business activities and managerial practices must be grounded in an awareness of divine unity and accountability to Allah. Consequently, it establishes a holistic and integrative ethical framework suited for modern organizational environments (Budiman et al., 2024).

##### 2. Spiritual Foundation & Ethical Conduct

Several ethical challenges in AI development, such as algorithmic bias, transparency issues, and the potential for exploitation. By embedding Tawhid into business ethos, organizations reinforce virtues such as justice

(*'adl*), trustworthiness (*amanah*), and responsibility thereby embedding moral consciousness into corporate governance (Hermansyah et al., 2023).

#### Orientation

Worldly and Hereafter Orientation are essential dimensions within Shariah strategic management, reflecting that Islamic enterprises aim not only for material prosperity in this world (worldly orientation) but also for spiritual rewards in the Hereafter (otherworldly orientation). Hence, corporate strategies are crafted to strike a balance between economic performance and spiritual blessings.

##### 1. Worldly Orientation

Organizations endeavour to secure halal, sustainable profits through productive, professional economic activities. These material gains are crucial for ensuring business continuity, fulfilling stakeholder obligations, and generating social welfare (Fitriani, 2020).

##### 2. Hereafter Orientation

Beyond material outcomes, firms also seek spiritual benefits, namely divine reward and the pleasure of Allah SWT. All commercial endeavours are viewed as acts of worship (*'ibadah*) and trusts (*amanah*), and thus every strategic decision and operational practice must conform to Shariah mandates avoiding usury (*riba*), deceit, and harm to others (Rafiki & Wahab, 2014).

#### Mardhatillah Motivation

The integration of mardhatillah motivation seeking the pleasure of Allah in Sharia Strategic Management serves as a foundational element that distinctly differentiates it from conventional management paradigms. This motivation underscores that the ultimate objective of business management extends beyond material profit to

encompass the pursuit of divine blessings and spiritual fulfillment (Gunawan, 2023). It positions business activities as a form of worship and a manifestation of ethical and spiritual accountability. As the spiritual and ethical cornerstone, the mardhatillah motivation fosters a deep moral consciousness, guiding decision-making and managerial conduct to align with halal principles and Sharia compliance. Consequently, business practitioners are not solely driven by economic gain but are also committed to attaining the pleasure of Allah SWT through ethical, just, and responsible business practices (Uyuni, 2021).

### **Vision Mission and Goals in Islamic Enterprises**

In addition to the aforementioned three aspects, Islamic enterprises must also formulate a vision and set goals that are firmly aligned with Sharia principles. In Sharia Strategic Management, the formulation of vision, mission, and organizational goals is not limited to achieving worldly success or profit maximization. Instead, it integrates a dual-orientation approach that combines dunya (worldly) objectives with ukhrawi (hereafter) aspirations. This integration stems from the concept of tawhid oneness of God which places all activities, including business, within the framework of worship (ibadah). Hence, Islamic enterprises are expected to align their strategic direction not only with economic growth but also with the spiritual and moral values prescribed in the Qur'an and Sunnah (Hendawi et al., 2024).

The vision of an Islamic enterprise should articulate a long-term direction that encompasses ethical leadership, societal contribution, and service to the ummah while seeking Allah pleasure. The mission should reflect the operational commitment to Sharia principles, such as justice (adl), transparency, and halal business practices. The organizational goals must balance performance indicators with non-material values such as

community welfare, environmental stewardship, and accountability before Allah (Wahyudi, 2024).

An example of this integrated approach can be observed in Bank Muamalat Indonesia, one of the pioneering Islamic banks in Indonesia. Its vision explicitly states its aim to become "the most trusted Sharia bank and a symbol of Islamic economic revival," which reflects both a competitive business orientation and a higher purpose rooted in Islamic revivalism. Its mission includes providing financial services in accordance with Sharia, enhancing stakeholder value, and contributing to national economic development through ethical means. In practice, this mission translates into offering halal financing, avoiding riba-based instruments, and channeling resources to productive and just sectors of the economy (Bank Muamalat, n.d.). The dual goals of the bank are evident in its performance indicators that assess not only return on investment but also compliance with Sharia principles through the supervision of a Sharia Supervisory Board. Additionally, the bank allocates a portion of its profits for zakat, social programs, and community empowerment, reflecting its concern for falah (success in this world and the hereafter) (Dimasqi et al., 2023).

Research by Zuhriyah et al, emphasizes that strategic management from an Islamic perspective must be grounded in long-term vision and mission guided by Islamic values, with a strong emphasis on shura (consultation) and maslahah (public interest) (Zuhriyah et al., 2022). Similarly, Rahmatullah outlines that Islamic strategic planning should involve a comprehensive and unified goal structure that considers both material and spiritual dimensions. These studies support the notion that Islamic enterprises should embed afterlife accountability into every layer of strategic management (Rahmatullah, 2018).

### Internal & external environmental SWOT Analysis

The integration of SWOT analysis into Sharia-based strategic management plays a critical role in formulating effective, ethical, and sustainable business strategies aligned with Islamic principles. This process enables Islamic

organizations to evaluate both their internal capacities and external environments through a framework that is grounded in both managerial logic and religious values (Komariah, 2019). The following is a SWOT analysis matrix:

**Table 1 Matrix SWOT Analysis**

<div>EXTERNAL</div> <div>INTERNAL</div>	<b>Strength:</b> <ul style="list-style-type: none"> <li>- Shariah strategic management principles that provide a solid foundation for managing the impact of job shifts</li> <li>- Ethical leadership</li> <li>- Community-based adaptation</li> <li>- Welfare approach</li> </ul>	<b>Weakness:</b> <ul style="list-style-type: none"> <li>- Lack of technological innovation</li> <li>- Limited resources</li> <li>- Change resistance</li> <li>- Lack of skilled human resources</li> </ul>
	<b>Opportunity:</b> <ul style="list-style-type: none"> <li>- Sharia-based economic development</li> <li>- Labor retraining (Reskilling)</li> <li>- Global market for Islamic products</li> <li>- Collaboration with Education</li> </ul>	<b>Weakness-Opportunity:</b> <ul style="list-style-type: none"> <li>- Reduce the deficit in technological innovation by forging partnerships with startups or technology companies that recognize the intrinsic value of Shariah.</li> <li>- Enhance HR capabilities through specialized training focusing on AI technology and sharia management.</li> </ul>
	<b>Threat:</b> <ul style="list-style-type: none"> <li>- Reduction of employment</li> <li>- Global competition</li> <li>- Digital divide</li> <li>- Regulatory uncertainty</li> </ul>	<b>Weakness-Threat:</b> <ul style="list-style-type: none"> <li>- Overcoming resistance to change through internal training that combines technology with Shariah principles.</li> <li>- Reduce the digital divide by providing broad technology access to all stakeholders.</li> </ul>
	<b>Strength-Threat:</b> <ul style="list-style-type: none"> <li>- Using welfare approaches to address the negative impacts of AI-induced labor reduction, such as creating new jobs in other sectors.</li> <li>- Using ethical leadership to address global regulatory and competitive issues.</li> </ul>	

Source: Author estimation (2025)

The integration of artificial intelligence (AI) in companies based on Islamic principles requires a strategic approach that considers sharia values as well as the challenges and opportunities of modern technology. Here is the explanation.

### **Strengths**

1. **Robust Sharia-Compliant Management Principles:** A strong ethical foundation rooted in monotheism, a dual focus on worldly and spiritual well-being, and the values of justice, transparency, and social accountability provides a comprehensive framework for managing the integration of AI. This foundation enhances trust among Muslim stakeholders and consumers.
2. **Ethical Leadership:** Islamic enterprises often emphasize ethical business conduct and social responsibility, which fosters equitable and accountable decision-making in the adoption and implementation of AI technologies.
3. **Community Engagement:** Strong connections with local Muslim communities facilitate the development of AI solutions that prioritize communal welfare, thereby strengthening consumer loyalty and social legitimacy.
4. **Well-being-Oriented Approach:** A dedication to harmonizing profitability with employee welfare supports organizational stability and resilience in the face of technological transformations.

### **Weaknesses**

1. **Limited Technological Innovation:** Many Islamic enterprises lag in the development and application of AI technologies within a Sharia-compliant framework, largely due to a scarcity of specialized literature and research.
2. **Resource Limitations:** Small and medium-sized enterprises (SMEs) often encounter financial constraints and a shortage of skilled human

capital, hindering their capacity to adopt and manage AI technologies effectively.

3. **Cultural and Ideological Resistance:** Conservative cultural norms and ideological apprehensions may inhibit the acceptance and utilization of emerging technologies.
4. **Shortage of Sharia-AI Expertise:** A limited pool of professionals proficient in both AI and Sharia principles presents a significant challenge to the ethical and effective implementation of AI.

### **Opportunities**

1. **Sharia-Based Economic Growth:** AI offers potential to enhance operational efficiency in finance and customer service, while also enabling the innovation of Sharia-compliant products and services.
2. **Workforce Retraining:** AI can be leveraged to identify skill gaps and facilitate training programs aligned with Sharia principles, thereby enhancing the capabilities of the workforce.
3. **Global Market Access:** AI enables more efficient enterprise into international markets, especially as global demand for halal products and services continues to rise.
4. **Academic Collaboration:** Strategic partnerships with educational institutions can support the development of curricula that integrate AI and Sharia principles, contributing to a more prepared and capable workforce.

### **Threats**

1. **Job Displacement:** The automation of tasks through AI may lead to workforce reductions, posing socioeconomic risks, particularly for vulnerable groups.
2. **Intensified Global Competition:** Islamic enterprises must contend with conventional firms that may adopt AI technologies more rapidly and without the constraints of Sharia compliance.

3. Technological Inequality: Disparities in access to AI technologies and infrastructure can exacerbate inequality among businesses and workers.
4. Regulatory Ambiguity: The absence of clear regulatory frameworks regarding the intersection of AI and Sharia law creates legal uncertainties and operational risk

**Table 2 Strategic Navigation for AI Integration in Islamic Enterprises**

Strategy	Approach
<b>SO (Strength–Opportunity)</b>	Leverage Sharia principles to develop community-based reskilling programs and utilize AI technologies to expand the global market reach for halal products.
<b>WO (Weakness–Opportunity)</b>	Address the lack of innovation by forming strategic partnerships with technology firms that align with Sharia values and enhance human capital through specialized training in AI and Sharia-compliant management.
<b>ST (Strength–Threat)</b>	Employ a well-being-oriented approach to mitigate the social impact of labor reduction and apply ethical leadership to confront global competition and regulatory uncertainty.
<b>WT (Weakness–Threat)</b>	Reduce resistance to change by implementing internal training programs that integrate AI with Sharia principles and minimize the digital divide by expanding access to technology for all stakeholders.

Based on the results of the SWOT analysis following a series of analytical procedures considering both the internal and external factors identified the primary (grand) strategy that should be enhanced for current products of Islamic companies is to strengthen the integration of Shariah-compliant innovation and technology adoption. This strategy focuses on leveraging internal strengths such as ethical leadership and community engagement, while addressing internal weaknesses like limited technological capabilities. Simultaneously, it aims to capitalize on external opportunities, including the growing demand for Shariah-compliant products and advancements in digital technology, and to mitigate external threats such as increasing global competition and regulatory uncertainties. By prioritizing this grand strategy, Islamic enterprises can enhance their product competitiveness and sustainability in accordance with Islamic principles.

### Strategy formulation

In the context of artificial intelligence (AI) integration within Islamic enterprises, must combine technological advancement with Islamic ethical standards. Based on the SWOT analysis, the recommended strategies include community-based reskilling programs grounded in Shariah strategic management principles and ethical leadership, aimed at empowering communities affected by labor displacement (SO Strategy) (Morandini et al., 2023). Additionally, it is essential to establish strategic partnerships with technology companies that uphold Shariah values to introduce AI innovations that are both ethically aligned and socially beneficial (WO Strategy). The development of an internal AI governance framework guided by maqasid al-shariah (the objectives of Islamic law) serves as a key strategy to ensure fairness, transparency, and to mitigate the adverse effects of labor substitution (ST Strategy). Lastly, organizational transformation that promotes digital inclusion and overcomes resistance to change

through access to digital tools and Shariah-based knowledge also becomes a central focus (WT Strategy). These strategies emphasize the need to balance technological progress with moral legitimacy in Islamic business practices (Ramadhani & Budiarti, 2024).

Strategy Implementation

Requires structured planning, appropriate resource allocation, and value-oriented leadership. Human capital development becomes a priority through the launch of AI training modules in collaboration with Islamic universities and ethical technology firms, emphasizing both technical competence and the ethical application of AI in business. The ethical integration of AI into core business operations such as customer service, supply chain management, and marketing must ensure avoidance of harm (*la darar wa la dirar*), uphold transparency, and promote social welfare. Active stakeholder engagement including employees, scholars, communities, and regulators is critical to ensuring Shariah compliance and fostering public trust. Furthermore, the development of internal Shariah-compliant policies on AI usage, data governance, and automation guided by a fatwa council or Shariah advisory board forms a robust foundation for implementation (Salsabila et al., 2025).

Strategic Control and Evaluation

Strategic control and evaluation are carried out through clearly defined Key Performance Indicators (KPIs), which monitor metrics such as the number of reskilled employees, AI adoption rates,

adherence to Shariah guidelines, customer satisfaction, and socio-economic impact (OJK, 2024). Regular Shariah compliance audits conducted by the Shariah supervisory board ensure that all AI applications remain aligned with Islamic values, particularly in avoiding *riba* (usury), *gharar* (excessive uncertainty), and exploitation. Continuous feedback mechanisms from stakeholders help identify challenges and opportunities in AI implementation. Long-term impact assessments on employment, community welfare, and organizational ethics are essential to ensure that AI integration remains consistent with the principle of *rahmatan lil ‘alamin* a mercy to all creation (Zafar & Ali, 2025).

Theoretical Contributions to Islamic Enterprises Theory

From a theoretical perspective, this study contributes to the expanding discourse on Islamic economic movements by advocating for the integration of AI within Islamic enterprises as a digitally enhanced system grounded in Maqasid al-Shariah. Scholars such as (Wazin, Patimah, et al., 2025) and (Asya’bani et al., 2025), argue that AI has the potential to drive innovation and enhance efficiency, provided its deployment is carefully guided by Islamic ethical frameworks. This research thus theoretically contributes to laying the foundation for a future framework that incorporates AI as a fundamental element of Islamic economic governance, aligning technological advancement with the objectives and principles of Shariah

Table 2 Theoretical Contribution

Authors	Findings	What can be learned	Lesson for enterprises	Further study For research
(Wazin, Patimah, et al., 2025)	AI has significant potential to enhance efficiency and innovation in Islamic finance.	The integration of sharia ethical values into the development and implementation of AI technology in the	Organizations must develop clear strategies for AI adoption that ensure compliance	Further research is required to establish a clear and comprehensive regulatory framework



		financing sector is of critical importance.	with sharia principles.	governing the use of AI in Islamic finance.
(Wazin, Maskuroh, et al., 2025)	The application of AI in fiduciary supervision, when aligned with the principles of Islamic law, can have a positive impact on both conventional and Islamic financial sectors.	It is essential to ensure that AI technologies applied in fiduciary supervision systems are aligned with sharia principles, including justice, transparency, and accountability.	Companies should consider investing in AI technologies to enhance operational efficiency and regulatory compliance.	Additionally, the development of education and training programs is necessary to improve understanding of AI among practitioners in the Islamic finance sector.
(Hamadou et al., 2024)	AI applications offer potential benefits such as automation, improved decision-making and efficiency, customer recommendations, and enhanced customer experience.	Insights into the benefits and challenges of AI implementation in Islamic banking, as well as the importance of investing in cybersecurity, education, and ethical regulation to ensure alignment with Shariah principles.	The stakeholders in Islamic banks invest more in cybersecurity and educate their customers about the importance and usage of AI technology.	Should provide comparative analysis and use a mixed-method approach to better understand the challenges and opportunities of AI integration in Islamic banks.
(Alizadeh & Foroughi, 2023)	The company's main strengths include a well-established brand, significant investment in research and development, and an extensive global distribution network.	Artificial Intelligence (AI) can be leveraged to personalize user experiences, thereby enhancing customer satisfaction and loyalty.	The company should allocate sufficient resources for the development and implementation of AI technologies, including staff training.	Further research is needed to develop a regulatory framework that supports the adoption of AI in the electronics industry, particularly in relation to data privacy and algorithmic fairness.
(Aijaz & Khoso, 2025)	Recent research underscores the significant integration of artificial intelligence into Islamic banking services, aiming to enhance operational efficiency and customer satisfaction.	It is imperative that the deployment of such technologies aligns with Shariah principles, maintaining the ethical and religious standards inherent in Islamic finance.	Islamic banking institutions need to invest in the development and implementation of Artificial Intelligence (AI) technologies in order to remain competitive and effectively meet customer needs.	Further research is necessary to explore the application of AI in Islamic banking across various countries.
(Muji & Khairunnisa, 2024)	Based on the principle of <i>ijma'</i> of scholars, AI that does not conflict with basic Islamic values and does not cause harm can be accepted, although it still requires	This study offers insights into how technologies such as Artificial Intelligence (AI) can be accepted within the framework of Islamic law, provided they do not conflict with	Companies intending to implement AI must ensure that the technology adheres to Sharia principles and does not result in harm to society.	Further research is warranted to examine specific cases of AI implementation in Sharia-compliant organizations and to assess its impact on

	supervision in its implementation to ensure compliance with sharia.	the fundamental values of Islam.		the broader community.
(Kurniawan et al., n.d.)	The integration of Artificial Intelligence in Human Resource Information Systems (HRIS) has enhanced operational efficiency, strategic decision-making, and the overall employee experience.	AI not only increases efficiency but also transforms HR functions by enabling more data-driven decision-making processes.	To fully realize the potential of AI in HR, companies must invest in advanced AI technologies as well as in employee training and development.	Further research could be undertaken to compare the implementation of AI across various organizations and sectors, with the aim of identifying best practices and addressing sector-specific challenges.
(Abalkhail & Al Amri, 2022)	Research indicates that Saudi Arabia has effectively utilized Artificial Intelligence (AI) to manage crowds during the Hajj and Umrah seasons, particularly during the COVID-19 pandemic.	It is essential to ensure that the application of such technology in religious contexts remains compliant with Sharia principles.	Companies are encouraged to invest in AI technologies to enhance operational efficiency and improve customer service, especially in the management of large-scale events.	Further research could explore comparative analyses of AI applications in crowd management across countries with varying cultural and religious contexts.
(Jafar & Awaluddin, 2023)	Sharia-based AI can contribute to sustainable business practices, providing a competitive advantage in markets sensitive to ethical considerations.	Artificial Intelligence (AI) that aligns with Sharia principles holds significant potential to enhance operational efficiency, consumer trust, and business reputation for Small and Medium Enterprises (SMEs) operating in predominantly Muslim markets.	Companies, particularly those in the halal food and beverage sector, should integrate religious and ethical values into their strategic business practices.	Further empirical research is required to assess the long-term financial and social impacts of Sharia-compliant AI on the sustainability and growth of SMEs.
(Rahman et al., 2025)	The adoption of AI-supported decision-making tools, such as decision tree learning and reinforcement learning, facilitates portfolio management and scenario-based planning.	Effective human-AI interaction is crucial for validating insights and mitigating potential risks.	Organizations should invest in intelligent support systems to enhance the efficiency and speed of decision-making processes.	Further research is necessary to assess the long-term impact of these systems on organizational decision-making and overall performance.
(Vudugula et al., 2023)	The successful implementation of Artificial Intelligence	Artificial Intelligence (AI) introduces substantial	To improve decision-making efficiency and accuracy,	Further research is required to evaluate the long-term

	systems requires strong leadership engagement, ethical AI governance, the adoption of explainability and integrated operating models.	transformations by enhancing businesses' capabilities to predict market trends and customer behavior.	companies must invest in advanced AI technologies.	implications of predictive models within a strategic business context.
(Perifanis & Kitsios, 2023)	Findings suggest a strong link between effective AI integration and organizational success in digital transformation, emphasizing the need for ongoing research and strategic	To succeed in digital transformation, organizations must effectively adopt and implement cutting-edge technologies.	stay ahead of the curve and adapt to the rapidly changing landscape, they must be willing to question the status quo and explore the uncharted territories that AI has opened.	There's a recognized necessity for deeper examination into AI capabilities and their integration into business and IT strategies.
(Raquib et al., 2022)	This study proposes an Islamic virtue-based ethical framework, derived from the objectives of Islamic law (maqāṣid), as an alternative approach to AI governance	Understanding the multifaceted ethical dimensions of AI technology beyond its potential benefits is essential	The integration of alternative ethical frameworks can enable companies to pursue innovation while maintaining adherence to moral values	Further research is needed to explore how Islamic-based ethical principles can be practically incorporated into industry policies and technological practices
(Agil & Alkhiri, 2022)	AI should be utilized to uphold human dignity and promote core values such as honesty, transparency, fairness, and responsibility.	AI can serve as a milestone in human civilization, reflecting a more humane and morally grounded society	It is essential to ensure that technological advancements contribute not only to economic gains but also to the broader social good.	Further research is necessary to examine how Islamic ethical principles can be effectively applied across various domains of AI technology.
(Asya'bani et al., 2025)	The successful implementation of AI in Islamic finance hinges on balancing technological innovation with adherence to Islamic ethical principles.	Artificial Intelligence (AI) has the potential to enhance resource allocation, financial inclusion, and transaction transparency, in alignment with Sharia principles that emphasize justice and social welfare.	Companies should utilize AI to improve efficiency and transparency in financial operations.	Further research is necessary to examine the ethical considerations and practical implementation of AI within the framework of Sharia compliance.

Source: author estimation (2025)

## CONCLUSION AND RECOMMENDATION

The integration of Artificial Intelligence within Islamic strategic management introduces a transformative paradigm that emphasizes both technological advancement and spiritual accountability. By incorporating values such as tawhid, ethical orientation, and mardhatillah motivation, Islamic enterprises can navigate digital transformation while preserving their religious identity. SWOT analysis reveals the potential to leverage ethical leadership and community-based

innovation in overcoming technological gaps and market challenges. To ensure ethical compliance and sustainable impact, it is essential for Islamic businesses to develop AI strategies aligned with Maqasid al-Shariah, invest in human capital, and establish governance structures that prioritize transparency and justice. Ultimately, the successful adoption of AI in Islamic enterprises hinges on a value-based framework that balances innovation with moral integrity, offering a competitive and ethically grounded model in the digital era.

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