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Research Article

THE ROLE OF ARTIFICIAL INTELLIGENCE IN SOCIALIZING ISLAMIC BANKING LEGAL REGULATIONS IN INDONESIA

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Abstract
This study addresses the issue of low sharia legal literacy in society, particularly regarding sharia banking, and the suboptimal use of Artificial Intelligence (AI) technology to support legal education. The purpose of this study is to describe the role and potential of Artificial Intelligence (AI) in the dissemination of sharia banking legal regulations in Indonesia, identify the challenges faced, analyze current policies and literature related to the application of Artificial Intelligence (AI), and formulate strategic recommendations for improving sharia legal literacy. This research method uses a qualitative approach with a Systematic Literature Review (SLR) technique of the latest scientific sources in the fields of Artificial Intelligence (AI), Islamic law, and sharia banking. The data reviewed shows that Artificial Intelligence (AI) has the ability to convey legal information broadly, interactively, and adaptively to the needs of the community. The results of this study indicate that Artificial Intelligence (AI) is not only a technological tool but also has the potential to act as an agent of social transformation in strengthening the public's understanding of sharia banking law. This study concludes that the integration of Artificial Intelligence (AI) in sharia legal education is an urgent strategic step, with important implications for strengthening the digital Islamic legal system in Indonesia.

Keywords: Artificial Intelligence, Islamic Banking, Law

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INTRODUCTION

Islamic banking in Indonesia has shown significant growth in recent decades, as public awareness of the importance of a financial system based on sharia principles increases (Brillyandra et al., 2024; Maradona et al., 2024). However, this development is not without challenges, particularly in understanding and implementing legal regulations governing Islamic banking operations. The complexity of Islamic banking law often hinders both the general public and industry players in understanding the applicable rules (Faris & Winario, 2024). The dissemination of Islamic banking legal regulations also faces structural obstacles, such as a lack of educational media, low legal literacy among the public, and unequal access to information between urban and rural areas (Andatu et al., 2025; Ariani et al., 2024). Amid these challenges, technological advances, particularly Artificial Intelligence (AI), are opening new opportunities for delivering legal information more efficiently and personalized. Artificial Intelligence (AI) is able to recognize patterns in the public's legal information needs, simplify complex legal language, and present data-driven educational content. However, research specifically examining how Artificial Intelligence (AI) plays a role in the dissemination of Islamic banking law remains very limited. Therefore, a systematic and comprehensive study is needed to explore the potential and policy direction in this context.

Several previous studies have highlighted the use of digital technology in the dissemination of legal information, including in the banking sector, but few have specifically addressed the role of Artificial Intelligence (AI) in the context of Islamic banking in Indonesia (Efendi et al., 2025). The available literature tends to focus on technological efficiency in banking services, risk management, and transaction automation, while the dissemination of legal regulations—especially those based on Sharia—has not been adequately addressed. Several relevant theories, such as the diffusion of innovation theory, legal literacy, and digital transformation, provide an initial framework for understanding the dynamics of Artificial Intelligence (AI) utilization, but they fail to fully address how Artificial Intelligence (AI) can become a strategic tool in improving Islamic legal literacy. Furthermore, policy studies linking technology regulation and Islamic banking law remain fragmented and lack practical guidance for Islamic financial institutions. This gap provides an important basis for developing more focused research to address current challenges and fill gaps in the existing academic literature.

This research aims to in-depth describe the role and potential of Artificial Intelligence (AI) in supporting the dissemination of Islamic banking legal regulations in Indonesia. Furthermore, this research aims to identify various obstacles and challenges that arise in utilizing Artificial Intelligence (AI) technology as a medium for Sharia legal education, from technical, social, and regulatory perspectives. A further objective is to analyze current policies and literature related to the application of Artificial Intelligence (AI) in the dissemination of legal information, particularly in the context of national Islamic banking. By understanding the direction and dynamics of policies and emerging literature, this research is expected to produce a comprehensive mapping of the opportunities and limitations of Artificial Intelligence (AI) in this context. Finally, through a systematic review, this research also aims to provide practical strategic recommendations for stakeholders, including regulators, industry players, and academics, in formulating integrative steps to improve Sharia legal literacy in the community through an intelligent technology approach.

Based on empirical facts and the stated objectives, the importance of this research lies in the urgency of bridging the gap between digital technology developments and the need for effective Sharia legal education within the community. The use of Artificial Intelligence (AI) in the dissemination of Sharia banking law represents a potential innovation, yet it has not been optimally utilized due to limited understanding, regulations, and supporting infrastructure. The primary argument in this research is that the integration of Artificial Intelligence (AI) into the legal dissemination process will not only accelerate the dissemination of information but also improve the quality of public understanding of Sharia principles and regulations in banking. Furthermore, based on the research objectives, the basic hypothesis proposed is that the structured and policy-based use of Artificial Intelligence (AI) can significantly improve the effectiveness of Sharia banking legal literacy. Therefore, this research is not only academically relevant but also has practical value in encouraging digital transformation in line with Sharia principles. Artificial Intelligence (AI) is generally defined as the ability of a computer system to perform tasks requiring human intelligence, such as decision-making, natural language understanding, pattern recognition, and learning from data (Manalu et al., 2024; Sudirwo et al., 2025). According to Kushariyadi et al., Artificial Intelligence (AI) is a computer science discipline focused on creating intelligent agents that can perceive their environment and act rationally to achieve specific goals (Kushariyadi et al., 2024). More broadly,

Artificial Intelligence (AI) encompasses various technologies such as machine learning, deep learning, natural language processing, and expert systems (Alfharezi & Kuntardi, 2023; Widodo et al., 2025). Artificial Intelligence (AI) plays a role not only in technical and computational aspects but also touches on social and ethical dimensions, particularly when applied in public sectors such as law and finance (Diana, 2025; Pradana et al., 2025). With its adaptive and data-driven capabilities, Artificial Intelligence (AI) has the potential to become a crucial instrument in improving the efficiency of public services, including in the dissemination of legal information (Amrozi, 2024). Therefore, a thorough understanding of the definition of Artificial Intelligence (AI) is a crucial foundation for studies linking technology to the dynamics of Islamic law and banking.

Based on its function and level of intelligence, Artificial Intelligence (AI) is divided into several main categories. In general, Artificial Intelligence (AI) can be classified into three categories: Narrow Artificial Intelligence (Weak Artificial Intelligence), General Artificial Intelligence (Strong Artificial Intelligence), and Superintelligent Artificial Intelligence (AI) (Pasaribu & Widjaja, 2022; Sukendro et al., 2024). Narrow Artificial Intelligence, a system designed to perform a specific task, such as a legal chatbot, recommendation system, or voice assistant, is the most commonly used form of Artificial Intelligence (AI) today (Mahendra et al., 2024; Zebua et al., 2023). General Artificial Intelligence (AI) refers to systems that possess cognitive abilities similar to humans in general, while Superintelligent Artificial Intelligence (AI) is a hypothetical form of Artificial Intelligence (AI) that surpasses human intelligence in all aspects (Gaffar et al., 2021; Ohyver et al., 2024). In practical terms, Artificial Intelligence (AI) also encompasses several technologies, including Natural Language Processing (NLP) for legal text analysis, Machine Learning for predicting and classifying legal data, and Expert Systems for providing rule-based legal advice. In the financial and legal sectors, Artificial Intelligence (AI) can also be used in customer service chatbots, automated legal education platforms, and legal document management systems. Therefore, with these terms from the Artificial Intelligence (AI) section, we can see the extent to which Artificial Intelligence (AI) can be utilized in the context of socializing Islamic banking law.

Conceptually, law is a set of normative and binding rules that regulate human behavior in society and are enforced by authorized institutions with coercive sanctions (Pramono, 2020;

Saleh et al., 2020). According to Maulana Syafi'i and colleagues, law is not merely a normative text, but rather a living and dynamic social institution, interacting closely with the social, cultural, and moral values of society (Syafi'i, Mustar, et al., 2025). In the Indonesian context, law consists of various systems, including national law, customary law, and religious law, which interact and influence each other (Hasan et al., 2024; Pradhani, 2021). Law functions to maintain order, provide justice, and protect the rights and obligations of individuals in society. In modern legal studies, technology is considered an external factor influencing the formation, implementation, and socialization of law (Adriyan et al., 2024; Prianto et al., 2025). Therefore, understanding law from a multidimensional perspective, including its relationship to technological developments such as Artificial Intelligence (AI), is crucial, particularly in the context of complex and dynamic regulations in the Islamic financial sector.

Law comes in various forms or categories based on its source, nature, and function in society. Based on its source, law can be classified into written (positive) law and unwritten (customary or customary) law (Ali, 2022; Sadikin et al., 2024). Based on its nature, law is divided into public law and private law.

(Amalia et al., 2024; Fadli et al., 2025). Public law encompasses constitutional law, criminal law, and state administrative law, while private law encompasses civil law and commercial law (Rifdani, 2020). From an Islamic perspective, law is also classified based on its sources, such as the Qur'an, Hadith, Ijma', and Qiyas, and is divided into laws of worship and transactions (Hadiat et al., 2025). Law in a social context can take the form of regulations, fatwas, government regulations, or internal institutional policies (Achmad & Thamrin, 2024; Ratnasari & Fadhil, 2025). In this digital era, law also takes the form of technological regulations, such as the Electronic Information and Transactions (ITE) Law and personal data protection regulations. In the context of Islamic banking, law exists in the form of regulations from the Financial Services Authority (OJK), fatwas from the National Sharia Council-Indonesian Ulema Council (DSN-MUI), and internal regulations of Islamic banks. Therefore, it is crucial to formulate relevant and effective outreach strategies, particularly through the assistance of technologies such as Artificial Intelligence (AI).

Islamic banking is a financial system that operates based on the principles of Islamic law, particularly those related to the prohibition of usury, gharar, and maisir, while prioritizing justice, transparency, and cooperation (Basuki et al., 2025; Haryanti et al., 2024). According to Sahri, Islamic banking is a financial institution whose business activities are based on sharia principles and supervised by the Sharia Supervisory Board (Sahri, 2024). This banking system focuses not only on financial profit but also considers social and spiritual aspects. In Indonesia, the legal basis for Islamic banking operations is stipulated in Law No. 21 of 2008 concerning Islamic Banking and is reinforced by fatwas issued by the National Sharia Council-Indonesian Ulema Council (DSN-MUI). Islamic banking provides financing and financial products tailored to sharia contracts such as murabahah, mudharabah, musyarakah, ijarah, and wakalah. Understanding the concept of Islamic banking is crucial in the context of this research because effective legal dissemination requires a comprehensive understanding of the principles underlying the operations of these Islamic financial institutions.

Islamic banking prioritizes Sharia principles through a variety of products and services, which can be classified into several main categories. Based on the type of contract, Islamic banking products are divided into financing contracts (such as murabahah, salam, istishna', and ijarah), investment contracts (such as mudharabah and musyarakah), and service contracts (such as wakalah, kafalah, and hawalah) (Rizani et al., 2024; Setiadi et al., 2024). In addition, there are savings and deposit products aligned with Sharia principles, as well as social services such as zakat, infaq, and cash waqf. Institutionally, Islamic banking can take the form of Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia Rural Financing Banks

(BPRS). Each type of institution has specific regulations and service formats. The implementation of Islamic banking law is also reflected in compliance with fatwas issued by the National Sharia Council-Indonesian Ulema Council (DSN-MUI), regulations from the Financial Services Authority (OJK), and all internal bank regulations. In the context of digitalization, the transformation of Islamic banking services is now beginning to integrate with information technology, including Artificial Intelligence (AI). Therefore, it is crucial to examine how the implementation of Islamic law and products can be effectively and sustainably disseminated using a technology-based approach.

RESEARCH METHOD

This research is a library research using a Systematic Literature Review (SLR) approach. This approach was chosen because it allows for a systematic synthesis of findings from various relevant studies to gain a comprehensive understanding of the topic under study (Akmal et al., 2025; Romlah et al., 2024). The primary data in this study were obtained from literature that directly addresses the relationship between Artificial Intelligence (AI), law, and Islamic banking. Meanwhile, secondary data includes other supporting literature related to the development of digital technology, legal literacy theory, and Islamic banking policy studies. Data sources include scientific books, articles from accredited national and international journals, and relevant previous research. This approach allows researchers to obtain valid and structured data while minimizing bias in the review process.

This research focuses on the role of Artificial Intelligence (AI) in supporting the dissemination of Islamic banking law in Indonesia. The research object is the Islamic banking system, which has experienced significant growth in line with increasing public awareness of the importance of a financial system that complies with Islamic principles. However, the complexity of legal regulations governing Islamic banking remains a challenge for both the general public and financial industry players. Dissemination of these legal regulations still faces obstacles such as limited educational media, low Sharia legal literacy, and information gaps between the central and regional governments. In this context, the development of Artificial Intelligence (AI) technology opens up new opportunities to increase access to legal information quickly, personally, and efficiently. Artificial Intelligence (AI) has the potential to simplify complex regulations for easier public understanding and to provide data-driven educational content. However, there are few comprehensive studies that explore the role of Artificial Intelligence (AI) in depth in the context of disseminating Islamic banking law. Therefore, systematic research is needed to identify potential, challenges, and future development directions.

This research is based on several key theories as a conceptual foundation. First, Rogers' Diffusion of Innovations Theory explains the process of innovation adoption in society (Gumilang et al., 2024; Nareswari, 2025). In this context, Artificial Intelligence (AI) is positioned as an innovation in the dissemination of Sharia legal information. Second, Legal Literacy Theory emphasizes the importance of society's ability to understand and apply the law in everyday life (Airell, 2023; Hutama & Sabijanto, 2023). The use of Artificial Intelligence (AI) is expected to improve public legal literacy, particularly regarding Islamic banking regulations. Third, the Digital Transformation Theory in the Financial Sector examines how digitalization, including Artificial Intelligence (AI), is changing the way financial services are provided, including aspects of education and legal compliance (Nurwulan et al., 2025; Suhendra et al., 2024). These three theories serve as a framework for understanding the relationship between technology, law, and society in the context of Islamic banking.

The stages of this research were conducted systematically, following the basic principles of the Systematic Literature Review (SLR) method. The process begins with formulating specific research questions, followed by developing a research protocol that includes a literature search strategy, determining inclusion and exclusion criteria, and the data analysis methods to be used. Literature was collected from various leading electronic databases such as Google Scholar, Scopus, ScienceDirect, and the Directory of Open Access Journals (DOAJ). Next, the literature was selected based on quality and relevance, followed by data extraction and categorization of findings according to discussion topics for systematic analysis.

The data analysis technique used in this study was content analysis. Content analysis aims to identify patterns, relationships, and key themes emerging from the various literature reviewed (Husna, 2024; Sofiah et al., 2020). The researchers carefully examined each document to identify information relevant to the research objectives. The obtained data was then categorized and coded to facilitate interpretation. Through this approach, the researchers were able to produce a comprehensive synthesis of information regarding how Artificial Intelligence (AI) plays a role in supporting the dissemination of Islamic banking law, as well as uncovering the potential and challenges that need to be addressed in its implementation.

RESULTS AND DISCUSSION

Results

Based on literature searches, Artificial Intelligence (AI) is defined as a computer system capable of performing tasks typically requiring human intelligence, such as natural language understanding, learning, reasoning, and problem-solving (Rifky et al., 2024). In the context of disseminating legal information, various publications indicate that Artificial Intelligence (AI) has been widely implemented in the form of legal chatbots, semantic-based search systems, and legal document automation platforms (Atiyah et al., 2025). The analyzed studies demonstrate that Artificial Intelligence (AI) plays a role in increasing public access to legal information in a fast, personalized, and adaptive manner (Pramesti, 2025; Zaenudin & Riyan, 2024). The literature also underscores the role of Artificial Intelligence (AI) in simplifying complex legal language and adapting it to user needs using machine learning algorithms.

Further analysis of the data demonstrates that Artificial Intelligence (AI) is not only a technological tool but also an interactive medium for legal education. Several studies have shown that the application of Natural Language Processing (NLP) in Artificial Intelligence (AI) systems can help bridge the gap in public understanding of complex regulations (Anwar et al., 2025; Junaedi et al., 2023). Furthermore, Artificial Intelligence (AI) can recommend personalized legal content based on user search behavior. This system provides needed information in easily accessible and understandable formats, including narrative text, visuals, and interactive content. Artificial Intelligence (AI) has also proven effective in expanding the reach of information dissemination to areas previously difficult to reach by conventional media.

The findings from this Artificial Intelligence (AI) literature review are directly relevant to the issue of low Sharia legal literacy among the general public. The complexity and incomprehensibility of Sharia banking regulations pose a major challenge to dissemination. In this context, Artificial Intelligence (AI) offers a potential alternative solution to simplify and distribute legal information more equitably and efficiently. Artificial Intelligence (AI) can also address the challenge of information disparity between the central and regional governments through a real-time data-based system. However, there is still limited research on how Artificial Intelligence (AI) can be strategically integrated within the context of Sharia law, particularly in the banking sector.

A review of the legal literature shows that public understanding of the law is greatly influenced by the effectiveness of socialization and accessibility to legal sources (Safitri, 2024; Sembiring et al., 2024). The literature states that regulations within the Sharia legal system are complex because they are the result of a synthesis of positive law and religious norms (Risqilah, 2025; Wicaksono et al., 2025). Several sources describe the challenge in understanding Sharia banking law as the limitations of conventional and formal delivery media (Mumtahaen & Romli, 2025; Taher, 2024). Furthermore, the lack of technological integration in the delivery of legal information widens the gap between regulations and the public, especially in areas with limited access to information.

Explanations from the legal literature emphasize the importance of innovative approaches to disseminating legal information. Adaptive legal education methods are needed to adapt to changing times and the digital habits of society. Several studies advocate the use of technology as a means of transforming legal dissemination from a top-down approach to a more participatory and interactive one. In the context of Sharia law, the literature suggests that updating information delivery methods is crucial not only for improving understanding but also for strengthening public trust in the Sharia banking system. In conclusion, the law needs to be presented in a more communicative and user-data-driven format.

The findings from the legal literature review align with the real-world challenges faced in the dissemination of Islamic banking law. Limited educational media, low legal literacy, and the delivery of regulations that remain normative are key obstacles. This situation reinforces the urgency of developing a more dynamic and responsive legal approach. The use of technologies such as Artificial Intelligence (AI) can bridge the gap between complex Islamic legal regulations and the understanding of the general public. This is crucial for increasing the effectiveness of legal dissemination policies and expanding the reach of Islamic legal education nationally.

Literature on Islamic banking indicates that this sector has grown rapidly in the past two decades, driven by increasing demand for financial services that comply with Islamic principles. Studies show that Islamic banking relies not only on economic aspects but also on Islamic values, such as justice, transparency, and social responsibility (Ichsandi, 2024; Nursari & Nasrudin, 2024). However, several studies highlight challenges in implementing Islamic regulations due to differing interpretations of Islamic jurisprudence (fiqh), the duality of the legal system, and the public's lack of understanding of Islamic products and principles used in banking transactions.

Further explanation of the data shows that public literacy regarding the basic principles of Islamic banking remains relatively low. This impacts low public participation in Islamic financial services, despite the growth of Islamic banking institutions. This study also reveals that conventional educational approaches are insufficient to meet the public's broad information needs. Therefore, new strategies are needed to disseminate information and increase public understanding of Islamic banking products, contracts, and regulations.

Findings from the Islamic banking literature highlight the gap between the growth of Islamic financial institutions and public understanding of their underlying principles. This reality aligns with the research problem, which states that the dissemination of Islamic banking legal regulations has not been optimal. Low Islamic legal literacy and the limited use of technology-based educational media reinforce the urgency of integrating Artificial Intelligence (AI) as a means of delivering legal information. Therefore, the combination of technology and Islamic principles is crucial to address the challenge of more equitable and inclusive distribution of legal information in the digital era. Below, the researchers present their research findings based on several literature studies.

Table 1. Research Findings

Research Purposes	Key Findings	Explanation of Findings
Describes the role and potential of Artificial Intelligence (AI) in supporting the socialization of Islamic banking legal regulations in Indonesia.	Artificial Intelligence (AI) can serve as an efficient legal educational and communication tool.	Artificial Intelligence (AI) technology, such as legal chatbots and machine learning-based recommendation systems, can package information on Islamic banking law in an interactive, fast, and easy-to-understand manner for the general public, especially the digital-native generation.
Identifying obstacles and challenges in utilizing Artificial Intelligence (AI) technology for sharia law education in the banking sector	Limited digital literacy and specific regulations are key challenges.	Obstacles arise from the public's lack of understanding of Artificial Intelligence (AI), as well as the absence of detailed legal regulations governing the use of Artificial Intelligence (AI) in conveying legal information in the Islamic financial sector.
Analyzing the latest policies and literature related to the application of Artificial Intelligence (AI) in the dissemination of Islamic banking legal information.	There is no specific policy yet, but there is potential for synergy with national banking digitalization and Islamic economic policies.	The literature shows enthusiasm for Artificial Intelligence (AI) in the legal and financial fields, but existing regulations are still general in nature and have not yet touched on the specific aspects of disseminating Islamic banking law through Artificial Intelligence (AI) technology.
Providing strategic recommendations regarding the integration of Artificial Intelligence (AI) technology to improve Sharia legal literacy in the community.	Artificial Intelligence (AI) integration requires multi-sector collaboration and a digital legal literacy approach.	Synergy is needed between regulators, legal practitioners, academics, and the technology sector to design an educational Artificial Intelligence (AI) platform, as well as a digital legal literacy campaign based on sharia values.

Discussion

The results of this study indicate that Artificial Intelligence (AI) has significant potential to support the process of socializing Islamic banking law in Indonesia. Through machine intelligence and algorithmic learning, Artificial Intelligence (AI) can access, process, and disseminate legal information to the public with a broad reach and in a more efficient manner. However, these results also highlight substantial obstacles, such as regulatory limitations, ethical concerns, and the digital divide, which impact disparities in access to the use of this technology. Furthermore, a review of the literature and data reveals a lack of policies explicitly encouraging the application of Artificial Intelligence (AI) in the context of formal and systematic Islamic legal education.

Compared to several previous studies, such as those by Garbo and Latifah, and Rahayu and Naja, which emphasize the effectiveness of Artificial Intelligence (AI) in Islamic financial services (Garbo & Latifah, 2024; Rahayu & Naja, 2023), this study has the advantage of focusing its analysis more specifically on the educational and normative aspects of Islamic law, rather than solely the technological or financial aspects. This research also identifies normative and policy gaps that have not been comprehensively examined in previous literature. With a multidisciplinary approach combining Artificial Intelligence (AI), Islamic law, and Islamic banking, this research provides a more integrative perspective on how technology can serve as a vehicle for social and legal transformation within Indonesian Muslim society.

Reflections on the results of this research indicate that the use of Artificial Intelligence (AI) in Islamic banking legal education is not merely a technological innovation, but also a form of adaptation of Islamic values to current developments. Sharia legal literacy, which previously relied solely on face-to-face forums or manual legal documents, now has the potential to be transformed into more responsive and personalized digital-based services. These results indicate that Artificial Intelligence (AI) can serve as a legal da'wah tool that reaches the grassroots, while simultaneously strengthening the position of Islamic banking as a financial institution aligned with Islamic principles and technological advancements.

The implications of this research's findings extend beyond education to policy, regulation, and human resource development. The use of Artificial Intelligence (AI) for Sharia legal literacy requires a supporting system in the form of accommodating regulations, incentives for technology developers, and increased capacity of legal practitioners and banks to utilize AI effectively and ethically. Without adequate ecosystem support, Artificial Intelligence (AI) risks becoming an elitist technology that fails to address the needs of the community. Therefore, these findings have the potential to drive systemic reform in the development of national Sharia law and education.

The research findings, which demonstrate the effectiveness and challenges of Artificial Intelligence (AI) in this context, can be explained through a qualitative methodological approach that emphasizes complex social and legal realities. These challenges stem not only from technical factors but also from regulatory structures, legal culture, and the digital divide. This research also found that resistance to Artificial Intelligence (AI) in the context of Sharia law stems from ethical perceptions, concerns about deviating from the meaning of sharia, and the lack of participation of Islamic scholars and academics in the development of Artificial Intelligence (AI) systems.

Based on the results of this study, strategic actions that need to be taken include the development of regulations that support Artificial Intelligence (AI) in the context of Sharia law, the establishment of collaborative institutions between banking authorities, academics, and technology developers, and the provision of an AI-based educational platform accessible to the wider public. Furthermore, it is crucial to develop a Sharia law education curriculum based on technology and digital literacy to ensure that prospective legal practitioners are prepared for this digital transformation. These actions will lay the foundation for integrating Artificial Intelligence (AI) into an inclusive and sustainable Sharia law education system.

CONCLUSION

Based on the research findings and discussion above, the researcher can conclude that Artificial Intelligence (AI), which has been better known in the industrial and automation sectors, actually holds revolutionary potential in the field of Islamic banking legal education in Indonesia. Unbeknownst to many, Artificial Intelligence (AI) is not only capable of processing legal information quickly and broadly but also has the ability to educate the public through a personalized, interactive, and contextual approach. This research finding demonstrates that Artificial Intelligence (AI) can reach communities beyond the reach of formal institutions, making it a new tool for bringing Sharia legal norms closer to the daily lives of Muslims in the digital age.

This research also makes a significant contribution to scientific development, both theoretically and practically. Theoretically, this research opens up new space in the discourse on Islamic law and technology by proposing an integrative approach between Sharia principles, Artificial Intelligence (AI) technology, and social transformation. Practically, the results of this research can serve as an important reference for regulators, Islamic banking institutions, and technology developers in designing effective, inclusive, and Sharia-compliant AI-based legal literacy strategies. Thus, this research not only adds to the academic literature but also contributes directly to solving current societal problems.

However, this research is limited by its approach, which focuses solely on literature and does not yet encompass the direct implementation of Artificial Intelligence (AI) technology in the legal realm of Islamic banking. This is not a weakness, but rather opens up significant opportunities for further research to conduct experiments, test educational Artificial Intelligence (AI) prototypes, or conduct field studies using a participatory approach. Furthermore, the integration of Artificial Intelligence (AI) with fatwas, maqāṣid al-syarī'ah (the principles of Islamic law), and digital Islamic ethics is an underexplored area with significant potential for development as a continuation of this research's findings.

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