Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

[36]

Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

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Abstract

Artificial Intelligence (AI) is widely used in the Islamic financial services industry. Striving for all the energy that can be used to uphold Islamic financial services user efficiency, friendship and Islamic financial services user finance (Alam et al., 2019. Ali et al. 2019. Islamic banks such as Dubai Islamic Bank (DIB), Abu Dhabi Islamic Bank (ADIB), and Kuwait Finance Corporation use AI and machine learning to ask questions to users. Chatbots, strong AI skills, self-service, multilingual customers, for faster response, and gains. Chatbots can communicate with several users in multiple languages on behalf of banks, cost-saving over satisfaction (Khan Rabbani, 2020). AI can be used to make people more efficient and efficient. Islamic finance must be strictly regulated, so the superintendent has other things to do to abide by Sharia law (M). Ali et al. 2020. According to Hasan et al. (2020), the introduction of AI into Islamic mobile banking can lead to Sharia compliance and cost savings.

Keywords: Harnessing Artificial Intelligence, Islamic Banking, Financial Services, Sharia Compliant Innovation

1. Introduction

Nowadays, many people are buying what they have learned and experienced. Often, it is simplified. Enterprises must have the law of customers. This is the most advanced technology that can automate virtual solutions to transform financial systems (Rahim et al., 2018). Artificial intelligence (AI) is considered to be a scientific science (Bhagat et al., 2022). The world of artificial intelligence is popular. There is no denying the severity of the attack. Pragmatic for the economy (Bhagat et al., 2022).

Since the 2008 global financial crisis and COVID-19, especially around the world, the use of artificial intelligence in the industry has been tested. Northey et al. (2022) argue that after the financial crisis, banking techniques have been increasingly used to increase bank income. Banks have started to supply new production at higher interest rates in order to recover from

Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

[37]

the financial crisis. With this new technology, AI has been widely used to make financial transactions fun. Despite COVID-19, global bank receipts in 2022 will exceed $5.5 trillion (Northey et al., 2022). First, the world's major banks have forced banks to think differently, and global bank interest rates have fallen sharply. It is the art of imminent change in the banking industry (Northey Changer, 2022). In other words, the pandemic has resulted in a 23% increase in online banking and a 30% increase in mobile banking. The number of bankers has doubled. Banks are the focus of artificial intelligence (AI) automation (Brackert et al., 2021).

Artificial intelligence has integrated Muslims, although there are no negative consequences. For example, Wahed Invest is an online halal investment desk, which supports the operation of multiple Islamic investment desks. This also led to an increase in the number of Shariah-compliant stocks (Gazali et al., 2020). As Islamic entrepreneurs make a big deal over the next decade, the new generation of millennials can help (Jamshidi & Hussin, 2018). The later side is a new bread butter, which is very different from the old. All the numbers are done at speed (Rabbani et al., 2021). The use of artificial intelligence in Islamic finance can strengthen financial affairs, improve risk management, and promote the efficiency of financial operations. However, artificial intelligence in Islamic finance is also a German and legal issue, and it must share the same values as Islamic finance (Zainordin et al., 2021). Where the trade of the ideology of banning profit is also. Therefore, artificial intelligence Islam must be judged and its laws and regulations must be formulated. Aysan et al. (2022) reported that most of the new techniques are widely used in Islamic banking around the world, and with the exception of mobile banks, which already have the world's largest infrastructure. Research and refrain from Islamic banks investing in the new collar of fintech to see the line. Therefore, there seems to be an intent to integrate artificial intelligence into the Islamic banking industry and challengers.

Indonesia has the largest Muslim population in the world. Long thought that Islamic banks wanted. This exploration of artificial intelligence should be excellent for Muslims as well. With the power of Islamic banking. In 19M22, Indonesia's Islamic banking sector grew at 18.8 percent, covering the breadth of the consumer sector. Near-term incorporations, such as PT Bank Syariah Indonesia Tbk, have made it possible for Islamic banks to obtain business loans. The financial services market has risen 7.6% (Fitchrating, 2023). At the age of 2022, BSI has a total budget of Rs.266 crore to invest in banking, business operations, ecosystems, public accounts, smart machines, infrastructure, and IT infrastructure security equipment to strengthen IT capabilities. Interestingly, BSI staff are recently trained in robotics and machine science (BSI Annual Report, 2022).

The Islamic Bank of Indonesia (BSI) is also known for the use of Islamic Bank AI solutions in Indonesia. The second and third steps are BSI's AI machines, and BSI's AI engineers are also good and evil. Therefore, I use the qualitative method to learn also. A cabinet member and the Minister of the Interior were arraigned. In the end, it is clear that those who do not violate Sharia law can also introduce artificial intelligence into the Islamic banking industry. Another AI chatbot mobile banker, BSI's big AI. Our SWOT thesis: AI can help automate processes, improve efficiency, and be kind to high-quality financial products. However, there are risks. AI addresses cost, cybersecurity, Shariah compliance, and ethical challenges. In the company's view, the knowledge of consumer demographics (such as years) is also determined to be the

Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

[38]

second cause. Most of its customers are not teenagers. Teenagers are more likely to have the skills available. Artificial intelligence can be used to accumulate for Islamic banks, such as good money, good risk management, and good customers.

 There are probably several books on artificial intelligence in Islamic banking as well. Sarea et al. Aysan et al., 2021 (2022), Narayan, Phan (2019), and Suhartanto et al. (2021) are only in the Islamic banking sector. However, it is seen that more artificial intelligence is used probably, and the story of non-Islamic banking is also. In order to bridge the gap in the literature on the use of artificial intelligence in Islamic banks, this paper examines the case of Islamic banks in Indonesia, when banks have more than 50% Islamic banking in Indonesia. It will be the beginning of his business for Indonesian Islamic banks and global banks to value artificial intelligence. Therefore, the artificial intelligence of Indonesian Islamic banks is integrated into Islamic banks. It will help to challenge the challenge of new ideas for integrating AI in Islamic banking. Second, the government will integrate artificial intelligence into new technologies. The third is to help Islamic banking leaders develop new ways to integrate the industry with AI. The rest are as follows: the second is based on artificial intelligence, which is also used in Islamic banking. The method of study and analysis is in Chapter 3. See chapter 4. The last chapter gives a brief explanation and study.

2. Literature Review
2.1. Overview of Islamic Banking and Finance
Islamic bankers, financiers (borrowers) lenders (consumers) financial institutions (Jallow also, 2023). Islamic banks, unlike the old banks, abide by Sharia law, which is in line with the Qur'an, Sunnah and Shari'ah. Islamic banks refused to allow trade (loans) because Allah SWT had allowed trade in Surat al-Baqara 257 (Shahar et al., 2017). In addition, banks and financial institutions often pay high interest rates for borrowers and low-income private money, and they are not allowed to lend at high interest rates. Muslims from all over the world, thinking of setting up a non-profit bank, tried in Pakistan in 1940 and failed. In 1963, he opened Egypt with the establishment of the Mit Gham Savings Bank and extended it to the agricultural communities of the city. However, the Savings Bank has been in turmoil for a long time, seizing power from the central bank (Jallow, 2023). Islamic Cooperation (OIC) has also contributed to Islamic banking. Meeting adults, financial services can be solved also. It is agreed to set up a bank in accordance with Sharia law, prohibit its transactions and persuade it to profit. The first independent Islamic banking group, the International Muslim Merchants, was founded in 1975. In 1977, two Islamic banks were established, the Sultan Faysal Bank of Egypt (Jallow, 2023). Since the 1950s, Islamic banking has flourished in many Muslim countries. Now the industry has to recover even in non-Muslim countries. In 1990, Islamic goods went straight to $150 billion (Hamadou, 2022).

 Saudi Arabia leads the world with 30.6% of its Islamic banking assets, followed by Iran (17%), and Indonesia is one of the top 10 countries with the most Islamic currencies. However, the bank is the main one (Statista, 2022). In the last 20 years, Islamic banks have been transformed into banking systems. PT Bank Muamalat Indonesia (BMI) was established in 1992 as the beginning of Islamic banking in Indonesia (Hamadou Ashraf, 2022). In this area, there are 14 Islamic commercial banks, 20 Shariah business branches, and 164 Shariah land banks (Marlina et al., 2021). With total assets of S$676.74 billion, Bank Indonesia is the

Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

[39]

largest bank in Indonesia in terms of finance, followed by Bank Mandiri Central Bank. Three banks raised $71 billion (Statista, 2022).

2.2. What is Artificial Intelligence

Volkmar et al. define AI as a system of one-person thinking, or rational thinking. (2022). Human-based. Machines, computer programs, algorithms, robots, and the ability to think and solve miscellaneous questions. Doing the same thing, what you need to know (Daugherty Wilson, 2018). There is no definition of artificial intelligence in the literature, and the terminology is generally similar to that of Königstorfer Thälmann (2020). John McCarthy et al. (1955) presented a paper at Dartmouth, one of the first artificial intelligence conferences, to "study the [intelligent] machine that can be programmed". According to Russell and Norvig (2013), the theory of artificial intelligence is also wise. Huang et al. (2004), AI is different from others, AI is in the structure of information, and there is nothing to teach. In short, AI computing power can also be learned (through artificial intelligence).

2.3. Application of Artificial Intelligence in Islamic Banking

AI in all domains, including public finance, healthcare, e-commerce, logistics, finance (Rodrigues, 2022). The challenge of modernizing training is also a heavy financial burden for financial institutions. Artificial intelligence (AI) can be used for a large number of purposes, it can be used for financial banking, and it can be used for many purposes (Khan Rabbani, 2021). As artificial intelligence (AI) grows in popularity in banks, financial institutions (FIs) are looking for solutions to meet the needs of the market (Digalaki, 2022). Patel et al. (2022), AI-driven financial services are faster than old art banks, and more efficient than old art. In addition, the high competitiveness of AI in the banking industry makes it impossible to use AI in bank operations.

Da Silva (2021) argues that AI banking can help prevent fraud. This bank can use AI to detect fraud as well. Roseline et al. (2022) argue that the old law is no longer used in the context of large numbers. Therefore, artificial intelligence (such as machine science) detects credit card theft and ignores fraud. Maja and Letaba (2022) argue that AI systems are also useful for banks. Doumpos et al. (2023) Artificial Intelligence in the Banking Industry with Object Identification. The results show that AI can promote bank performance, efficiency, risk management, supervision, and user discussion. This clearly abides by the banking law, and the use of AI in the banking industry can improve efficiency and detriment financial risks. Hariguna and Ruangkanjanases (2024) think that AI is probably the use of AI in satisfaction loyalty. The main AI is used to make things more discerning based on customer preferences. For example, AI-driven chatbots can respond to customers quickly, and analytics can help users prepare for user requests before payment.

Artificial Intelligence (AI) is widely used in the Islamic financial services industry. Striving for all the energy that can be used to uphold Islamic financial services user efficiency, friendship and Islamic financial services user finance (Alam et al., 2019. Ali et al. 2019. Islamic banks such as Dubai Islamic Bank (DIB), Abu Dhabi Islamic Bank (ADIB), and Kuwait Finance Corporation use AI and machine learning to ask questions to users. Chatbots, strong AI skills, self-service, multilingual customers, for faster response, and gains. Chatbots can communicate with several users in multiple languages on behalf of banks, cost-saving over

Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

[40]

satisfaction (Khan Rabbani, 2020). AI can be used to make people more efficient and efficient. Islamic finance must be strictly regulated, so the superintendent has other things to do to abide by Sharia law (M). Ali et al. 2020. According to Hasan et al. (2020), the introduction of AI into Islamic mobile banking can lead to Sharia compliance and cost savings.

Sarea et al. (2021) examine why AI is used in the Islamic banking industry to manage risks, and why it will be used in the future. Controlling AI hits the key to finance, such as merchants cheating and checking money laundering. Machinery (ML) can be used in large numbers, so it can delve into Islamic financial services. However, the author believes that AI has limitations in digital regulation and transparency, while financial institutions lack heavy energy. Aysan et al. (2022) discuss the use of artificial intelligence in Islamic banking and the appropriate application of artificial intelligence to infrastructure. As a result, AI must not be widely used in Islamic banking. According to Narayan and Phan (2019), the integration of AI into Islamic finance is not well studied in a financial system governed by Islamic law (Shariah). It is to be an Islamic bank that will invest in the financial institutions of Yizhong. In Customers, Suhartanto et al. (2021) examined why artificial intelligence can help move banks and value customer Islamic bank loyalty. Collecting money from Aceh province, Dejia Bank uses artificial intelligence to help customers improve their thinking. It also thinks that the introduction of artificial intelligence into Islamic banks can promote the business of Islamic banking and help customers.

2.4. Conceptual framework 2.4.1. SWOT analysis

SWOT analysis is a method of organizational strategic planning that helps create competitive strategies. It helps organizations understand their interactions with the environment, identify internal and external characteristics, and analyze these attitudes for better strategic management (Gürel & Tat, 2017). When it comes to knowing that competition drives the challenge of the banking system. On the 3G vs. 4G network debate. In the near future, take SWOT analysis to determine the industry leader 4.0 thing. Therefore, the internal and external causes can help the 4.0 to learn its beauty, tend to evil, and take the opportunity to protect its challenges. In this thesis, SWOT analysis is used to evaluate the advantages and disadvantages of artificial intelligence in the banking industry, and to identify external challenges.

2.4.2. Institutional Theory

Its structure consists of IT infrastructure. Laws and regulations, laws, laws, laws, laws, criminal laws, and texts are all held (Talib et al., 2020). The company is outside its name. In the case of corporate peace, there is a distinction between corporate equality (Lammers & García, 2017). The idea of the righteous is the absence of the will, the law, and the information (Lammers, 2011). Many of them are exquisite, with qualitative external factors, such as machine competition. Shi et al. (2008) Environmental Factors (INT) to Quality Environmental Factors for Online Banking. Karbhari et al. (2020) found that the secular status of Islamic banks correlates with the effectiveness of corporate law. This paper uses enterprise insight to quality industry methods, and seeks foreign banks to challenge the use of artificial intelligence. This course provides an intuitive insight into the application of artificial intelligence in Islamic banking.

2.5. The establishment of Bank Syariah Indonesia (BSI) The establishment of PT Bank Syariah Indonesia Tbk (BSI) was announced on February 1, 2021. Indonesian President Joko Widodo opened the largest Islamic bank in Indonesia at the Presidential Palace. BSI is a bank that merged PT Bank BRI Syariah Tbk, PT Bank Shariah Mandiri and PT Bank BNI Shariah. The Financial Services Authority (OJK) approved the merger of the three Shariah entities on January 27, 2021. In addition to promoting productivity, supporting the economy, the Indonesian government established halal factories, and the largest Shariah national bank, it is also the largest Muslim bank in Indonesia. It can be a pillar of halal and a pillar of a strong country (BSI Annual Report, 2022).

BSI currently has 1 in Indonesia and 112 branches. There were 17 with 797,506 customers. One of the ways BSI can improve its customer base is to improve marketers, such as simplifying business processes. Therefore, the method is used to create an efficient contract, and the number drive is also unified. In other words, BSI has a wide range of businesses. Compared to 2021, microfinance grew by 15.15% in 2022 to 16.28 trillion naira and 18.74 trillion naira respectively. Micro City Profits for RS. 11,206 million in 2022 (BSI Annual Report, 2022). At the age of 2022, BSI has a total budget of Rs.266 crore to invest in banking, business operations, ecosystems, public accounts, smart machines, infrastructure, and IT infrastructure security equipment to strengthen IT capabilities. Interestingly, BSI staff are recently trained in robotics and machine science (BSI Annual Report, 2022).

3. Law
3.1. Information Receipt
The qualitative method and the qualitative method are used in this treatment. This realm also. The choice of its practitioners, with its Xu Yan people to say that expert artificial intelligence into Islamic banks, is also a straightforward view of this technique (Eriksson et al., 2020). Today, the shareholders of Islamic Bank Indonesia (BSI) Islamic Bank with artificial intelligence have been selected this test method, manual analysis of data collection, non-use software also. Perhaps speaking of people adds weight (Salda~na, 2015). Try it out to determine the participants. According to Campbell et al. (2020), the sample size is determined by sample selection, and the respondents are expected to be a special pair. It is a review of artificial intelligence on this theory. AI is the new name, and AI has used to move the house.

3.2. Description of the Data
Four employees were interviewed. 3 of them are in the field of technology, with artificial intelligence projects. This article is based on facts. We will use the information to pack up cheaply. The pawn as shown in Table 1.

Table 1. Interview the profiles of the respondents. Source: Author's concept based on the results of the interview.			
Code	Bildungsniveau	Position	Institution
P1	Secondary education	Stories	Sharia Bank of Indonesia
Q2	Bachelor	Digital Technology Analyst	Sharia Bank of Indonesia

Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

[42]

Page 3	Bachelor of Science in Communications Engineering	IT Project Manager	Sharia Bank of Indonesia
Page 4	Bachelor	IT Team	Sharia Bank of Indonesia

4. Discussion

This article will be discussed. That's why it's a matter of fact.

4.1. The power of AI in Islamic banking

Integrate AI to know the intersection of Shariah law and AI. "There is no blame for not being in Islam," the two respondents said. AI is a lifeless machine. "Artificial intelligence is not credible, and it seems acceptable". R4 "Integrating Artificial Intelligence Islamic Banking Business Can Also Be, Can Be Strong, Can Be Strong, Such as Customer, Risk Management, Fraud R3. Aysan et al. (2022) and Suhartanto et al. (2021) understand that the introduction of artificial intelligence (AI) into Islamic banking is also an opportunity. In addition, AI can replace people, and automation is efficient and efficient. Islamic finance is strictly regulated by Shariah law, so it is used to comply with Shariah law (Syed et al., 2020).

4.2. AI tools used

The implementation of AI tools in a company must be in line with the company's objectives. As part of this study, two AI tools were identified from the results of interviews with IT experts working with AI tools that have already been implemented at BSI. An AI chatbot and AI mobile banking are the two tools. 4.2.1.

Banks around the world have recently launched chatbot access to customers (Hmoud et al., 2023). AI chatbots are also unique and can be connected to customers (Mogaji et al., 2021). For the future, artificial intelligence technology collects customer lines in response to customers (Huang & Lee, 2022). One of the ways in which Indonesia's Islamic Bank uses artificial intelligence is an AI chatbot. Available to customers 24/7. A spokesperson for BSI Bank said: "As an employee of BSI Bank, we use AI chatbots to improve customer relationships and customer services to facilitate our operations. R3 Similarly, Khan and Rabbani In 2020, Dubai Islamic Bank (DIB), Abu Dhabi Islamic Bank (ADIB), and Kuwait Finance House used AI chatbots as AI tools. This robot is trained in numbers, and the machine is academic in response to the user also.

4.2.2. AI-enabled mobile banking

AI Mobile Banker, mobile banking app also, AI drives, so help Muslim customers also. Religious aspects such as zakat counting, azan prayer and prayer of mercy. One of the employees said: "My mobile banking is very useful for Muslims, because it is not only for business activities, but also for its multi-religious functions, as well as prayer reminders, Qurban calculator, Juz Ama, charity reminders, and even QiblaA1. Suhartanto et al. (2021) are in favor of using mobile phones and artificial intelligence to achieve customer loyalty. Islamic banks in Aceh province use artificial intelligence to drive mobile phones. Or rather, artificial intelligence drives banks to help customers loyalty.

4.3. SWOT analysis of AI applications in Bank Syariah Indonesia

The use of artificial intelligence in Islamic banks in Indonesia: SWOT analysis, the speed of the four industrial revolutions, and the use of artificial intelligence (AI) in machine learning, with many concerns (Khogali Mekid, 2023). Therefore, the good and evil of knowledge are important. Due to the detailed discussion of the challenges in the AI set BSI. 4.3.1. AI Set Challenge

One of the big challenges of BSI AI is cost. Line AI big hardware software. "AI technology, big investment in infrastructure, software, and training", one respondent also said. "Islamic banks should exercise discretion in their principal R2 rates". Da Yanming, the person who uses this technique is very high, and the cost is also very high. According to Lin (2014), high costs are hard to implement. The opening of the AI technique, known as the use of the book (Wong et al., 2020). Although numeracy is severe, its usefulness is limited (Elrefaey et al., 2022). It is decided by the bank first, and the risk of the company is also serious.

This protection is also a technique for protecting software and hardware from cyber attacks (Bhardwaj et al., 2022). As technology progresses, cybersecurity is one of the most challenging. According to Chithaluru et al. (2023) and Kaur et al. (2023), it has led to a significant increase in cyberattacks. The challenge of using AI to prevent cyber attacks in Islamic banks is sometimes costly, and the use of its technology is a large investment in hardware and software. As a result, the security set AI is the largest in BSI. A spokesman said: "If he does this, the banking industry is easy to coerce." Strong security measures heavy (R2). Its speaker Shah et al. (2023) gave a lecture on cyber security concerns for artificial intelligence. Safeguard the validity of the Constitution of Sri Lanka.

4.3.2. Opportunities for AI tools

The technology is multi-capitalized in the banking industry. It can be applied to automation, saving trouble and improving efficiency. "AI machines are automated, data analysis is revised, and good customers benefit operational efficiency", one respondent also said. Article 3. Consider Doumpos et al. (2023) and Goodell et al. (2023). (2021). Its analysis shows that AI is beneficial to the banking industry, from automation to risk management productivity. Another example is Patel et al. (2022), which pointed out that artificial intelligence drives financial services faster than banking financial services.

AI Sky Robot is a multi-functional tool for BSI, such as customer referrals. "The goodness of our company's artificial intelligence is called customer service cooperation: AI-based chatbots can be used to provide 24/7 customer inquiries and are assisted by Shariah banking law," said one respondent Yun. Artificial intelligence customer preference for Islamic financial production. Therefore, artificial intelligence can be used to discuss the market situation and help customers to develop new Islamic financial products" R2. It is governed by Khan, Rabbani (2020) and Hariguna and Ruangkanjanases (2024). Chat-based banking bots can communicate with several users in multiple languages and reduce costs. Karthik and Ganapathy (2021) believe that there are many people who have learned machine learning AI and can apply it to customers, and recommend it to customers. With a unique way, machine academia helps to occupy a series of intentions, and provides customers with the most innovative.

Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

[44]

Figure 2 provides a brief overview of BSI's SWOT with AI. Leverage AI in BSI's power (automated decision-making) (Cybersecurity) and external (good customer advice) (Shariah compliance law).

Table 2. SWOT analysis of the integration of AI in BSI. Source: Authors' concept based on the results of the interview.	
Strengths: Process automation, improved decision-making, increased efficiency	**Opportunities**: Improved customer experience, personalized financial products
Weaknesses: Implementation costs, cybersecurity	**Threats: Sharia compliance**, legal issues

4.4. Institutional factors

In the words of the company, when the development of artificial intelligence integration will be Indonesia Islamic Bank (BSI) challenge the internal and external causes of the human bank, to resemble the human walk, to worship the ethics of the Islamic banking robotic machine. In this way, this is the evidence. Artificial intelligence also raises ethical questions in this article. The morality of artificial intelligence is outrageous, and it resembles a human being, and it is called intelligent to people. "Artificial intelligence integrates Islamic banking challenges, Shariah compliance, ethics, artificial intelligence systems, and Islamic banking financial objects as one respondent. One interviewee said: "One of the challenges is to uphold Islamic law: it is very important to ensure that the AI is in line with Sharia law. "Ethics Law on Islamic Banking" R2. Zainuddin et al. agreed. (2021). Those who think that artificial intelligence will be used in Islamic finance must share the same values as Islamic finance.

Externally, the number of customers, such as the number of years of customers (the Yumobile Bank application). "The challenge is to teach customers to use mathematics, especially to the Islamic bank is not much, frankly said: I know in the office customers many women and men, he still thinks old, not available. In addition, the security of the country is still at stake. However, our IT team is working quickly to re-evaluate the efficiency of our bank. A1 by Rabbani et al. (2021). Teenagers, more sensitive. Adopting a son is not easy. If there is no AI knower, one of the challenges is also. Chapter 13 provides a brief overview of internal and external factors.

Table 3. Institutional theoretical factors Source: Concept of authors.	
External factors	**Internal factors**
Customer demographics: Know the customer	compliance with Sharia law; Ethical issues

5. Solid follow-up

A.   Therefore, it is necessary to look at the feasibility of AI in the Islamic banking industry and the tools applied to AI, and use SWOT analysis to clearly examine it. In BSI research, he interviewed three IT professionals and one accountant. The results show that those who do not violate Sharia law can also introduce artificial intelligence into the Islamic banking industry. Another AI bank chatbot BSI's big AI. SWOT is as follows: AI can help product design, decision-making, productivity, hospitality, and personalized financial products. However, there are risks. AI addresses cost, cybersecurity, Shariah compliance, and ethical challenges.

Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

[45]

The knowledge of consumer technology demographics (years) is determined to be a scientific theory. Most of its customers are not teenagers. Teenagers are more likely to have the skills available. Artificial intelligence can be used to accumulate for Islamic banks, such as good money, good risk management, and good customers. Governance calls for Islamic banks to benefit investment and teaches customers about the use of AI technology. It is necessary to improve the skills to compete with the old banks. However, it is detrimental to religious texts, and detrimental to religious texts. Zhi called on the government to be accurate. The evidence of its root cause is the same as that of the country/place. It is advisable to take a closer look at the future and understand the challenges of integrating Islamic banks with artificial intelligence.

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[46]

Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

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Harnessing Artificial Intelligence in Islamic Banking: Transforming Financial Services Through Shariah-Compliant Innovations

[47]

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