KARYA ILHAM PUBLISHING
CONNECTING MINDS, BRIDGING IDEAS, INSPIRING READERS

Journal of Advanced Research in Social and Behavioural Sciences

Journal homepage:
https://karyailham.com.my/index.php/jarsbs/index
ISSN: 2462-1951



From AI to Amanah: Redefining Entrepreneurial Success through Islamic Entrepreneurial Values

Siti Nur Fathini Muhsain[1,*], Siti Nur Fadzilah Muhsain[2], Nor Hidayah Harun[1], Nor Fadzilah Zainal[1], Siti Khadijah Mohd Yusof[3]

[1] Faculty of Business and Management, Universiti Teknologi MARA Cawangan Pulau Pinang, Malaysia
[2] Faculty of Pharmacy, Universiti Teknologi MARA Cawangan Pulau Pinang, Malaysia
[3] Faculty of Education and Liberal Arts, INTI International University, Malaysia

ARTICLE INFO

Article history:
Received 1 October 2026
Received in revised form 6 November 2026
Accepted 10 November 2026
Available online 20 November 2026

Keywords:
Artificial intelligence; Islamic entrepreneurship; amanah; responsible AI; stakeholder trust; sustainable entrepreneurial success

ABSTRACT

Artificial intelligence is changing how entrepreneurs recognise opportunities, make decisions, automate operations, communicate with customers and develop new offerings. These benefits, however, are accompanied by risks involving inaccurate content, privacy intrusion, algorithmic bias, opaque decisions and weak accountability. Research on AI and entrepreneurship has largely emphasised capability and performance, while the ethical foundations that shape how entrepreneurs use AI remain less developed. This conceptual paper examines how Islamic entrepreneurial values can guide responsible AI utilisation and broaden the meaning of entrepreneurial success. It synthesises literature on AI-enabled entrepreneurship, responsible AI, Islamic business ethics and sustainable entrepreneurial outcomes. The paper develops a dual-path framework. The capability path proposes that AI utilisation strengthens opportunity recognition, decision quality, operational agility and innovation capacity, which support entrepreneurial performance. The governance path proposes that amanah, sidq, adl and ihsan convert AI utilisation into responsible practices characterised by transparency, human oversight, fairness, privacy protection and accountability. These practices build stakeholder trust and contribute to sustainable entrepreneurial success. The framework therefore defines success through financial viability and innovation alongside stakeholder value, ethical legitimacy and long-term continuity. Seven propositions specify the relationships among the constructs and provide a basis for future empirical testing. The paper contributes to entrepreneurship and Islamic management literature by explaining when AI-generated capability can become ethically grounded and socially sustainable entrepreneurial value.

1. Introduction

Artificial intelligence is no longer confined to large firms or specialist technology teams. It has become an accessible business tool for entrepreneurs and small businesses. Entrepreneurs can now use predictive analytics, recommendation systems, chatbots and generative AI to scan markets, create content, forecast demand, personalise customer interactions and automate routine work. These applications are especially relevant to small and resource-constrained firms because they can reduce the time and expertise required for some knowledge-intensive tasks. AI may therefore expand an entrepreneur's capacity to identify and act on opportunities, although the value created depends on how the technology is selected, interpreted and governed [15,16,19,24,25,27].

* *Corresponding author.*
E-mail address: fathini@uitm.edu.my

Many of the features that make AI useful can also create ethical and managerial problems. AI systems may reproduce bias in their training data, generate convincing but false information, obscure the basis of a decision, misuse personal data or encourage entrepreneurs to delegate judgement without adequate verification. Generative AI has added concerns about plagiarism, intellectual property, deceptive marketing and the uncertain ownership of machine-generated content [6,28]. The concern is especially relevant to entrepreneurial firms, which often operate with informal governance, limited legal expertise and strong pressure to grow quickly. An entrepreneur may gain short-term efficiency while damaging stakeholder confidence or exposing the business to reputational and regulatory risk.

Responsible AI principles offer useful safeguards through fairness, transparency, privacy, accountability and human oversight [7,12,17,23]. However, most responsible AI frameworks describe universal principles or organisational controls. They explain what responsible conduct should look like, but say less about why an entrepreneur would uphold those standards when doing so is costly or delays a commercial decision. This limitation creates space for ethical traditions that connect economic activity with personal accountability, social justice and responsibility to stakeholders.

Islamic entrepreneurship views business as a lawful and productive activity, but one that remains accountable to moral principles. Profit is legitimate, but it is not separated from truthfulness, justice, trust and excellence in conduct. Amanah requires entrusted resources and information to be handled responsibly; sidq requires truthfulness in representations and transactions; adl requires fair treatment and the avoidance of harm; and ihsan calls for conscientious effort that exceeds minimum compliance. Together, these values can provide a behavioural foundation for decisions about the design, adoption and use of AI in entrepreneurial settings [9,10,13,18,20].

Against this background, this paper examines how Islamic entrepreneurial values can guide AI use and broaden the meaning of entrepreneurial success. More specifically, it seeks to: explain the role and risks of AI in entrepreneurship; to analyse the relevance of amanah, sidq, adl and ihsan to AI-enabled business practices; and to develop a conceptual framework that links AI utilisation, entrepreneurial capabilities, responsible AI practices, stakeholder trust and sustainable entrepreneurial success. The paper offers a dual-path explanation. AI creates a capability path through improved opportunity recognition, decisions, agility and innovation. Islamic values shape a governance path by directing AI use towards accountable practices that earn stakeholder trust. The two paths converge in a multidimensional view of entrepreneurial success.

1.1 Artificial Intelligence in Entrepreneurship

Digital technologies alter entrepreneurial processes by making information, interaction and experimentation more scalable and less dependent on physical boundaries [2,15,24,27]. AI extends these possibilities by identifying patterns, generating predictions and producing content from large volumes of data. In the pre-venture stage, entrepreneurs may use AI to examine market signals, segment customers and compare opportunity scenarios. During venture development, AI can assist with demand forecasting, customer service, fraud detection, pricing, workflow automation and product design. These uses do not remove uncertainty, but they can change the speed, cost and informational basis of entrepreneurial action.

AI utilisation in this paper refers to the purposeful use of AI-enabled tools across entrepreneurial activities. It includes analytics and prediction, process automation, generative content and customer intelligence. Utilisation is distinct from mere adoption. A firm may acquire an AI tool without integrating it into decisions or routines. The performance effect is more likely to arise when entrepreneurs combine the technology with domain knowledge, interpret its output and adjust

business processes. This view is consistent with capability-based explanations in which resources create value through managerial deployment rather than possession alone [3,22,24,26].

The most immediate benefits of AI are reflected in the capabilities it gives entrepreneurs. Four are central to the proposed framework. Opportunity recognition involves identifying and assessing unmet needs or emerging market patterns. Decision quality concerns the timeliness, relevance and evidential basis of entrepreneurial choices. Operational agility refers to the ability to adjust activities when conditions change. Innovation capacity concerns experimentation with products, services, processes or business models. AI can support each capability, but it remains an augmenting resource. Human judgement is required to frame problems, recognise contextual limits and accept responsibility for decisions [5,19,26,28].

1.2 Ethical Risks of Entrepreneurial AI Use

Entrepreneurial AI use presents risks at the level of data, models, outputs and decisions. Data may be collected without meaningful consent or may under-represent particular customer groups. Models can embed historical discrimination or generate correlations that have no defensible causal meaning. Outputs may be inaccurate, fabricated or unsuitable for the local context. Decisions may become difficult to challenge when the entrepreneur cannot explain how an AI recommendation was produced. These risks are interconnected: weak data governance can create biased outputs, and excessive reliance on those outputs can produce unfair customer or employee treatment [28].

The risks are intensified by the conditions under which entrepreneurs operate. New and small firms often face resource constraints, compressed decision cycles and uncertain demand. External AI services may be adopted without access to the provider's training data or model documentation. Entrepreneurs may also use consumer AI tools for commercially sensitive material without reviewing terms, data retention or intellectual-property implications. Responsible AI therefore requires more than technical accuracy. It requires clear responsibility for inputs and outputs, disclosure where AI materially shapes stakeholder interactions, proportional human review and mechanisms for correction or appeal [17,23,26,28].

Ethical failure also changes the meaning of performance. A marketing campaign created quickly by AI may raise short-term engagement but erode trust if its claims are false or manipulative. Automated screening may reduce administrative cost but harm legitimacy if qualified applicants are excluded unfairly. An outcome cannot be considered sustainably successful when financial gains depend on concealed risk, misinformation or avoidable harm. This argument links responsible AI with stakeholder theory, which assesses value creation through the relationships that allow a venture to operate and persist [8].

1.3 Islamic Entrepreneurial Values

Islamic business ethics locates economic conduct within a moral order that joins individual intention, lawful exchange and social responsibility. Entrepreneurship is encouraged when it creates legitimate value, but the means used to pursue that value remain ethically consequential. The entrepreneur is accountable for the effects of decisions on customers, employees, partners and society. This perspective resists a narrow separation between commercial success and moral conduct [4,9,18].

Amanah is the organising value in the framework because AI use involves several forms of trust. Customers entrust firms with data, employees may be subject to AI-assisted decisions, and investors or partners rely on the accuracy of business information. Amanah requires the entrepreneur to

protect these entrusted interests, verify AI output before acting on it and remain answerable for decisions. This obligation is grounded in the Qur'anic command to render trusts to those entitled to them and to judge with justice (Qur'an 4:58) [29]. Responsibility cannot be transferred to a model or vendor. In practical terms, amanah supports data stewardship, documented review, human accountability and timely correction when an AI-generated output is harmful or wrong.

Sidq requires consistency between what the venture knows, represents and does. Applied to AI, it prohibits fabricated testimonials, undisclosed synthetic evidence, misleading personalisation and the presentation of uncertain machine output as verified fact. It also supports appropriate disclosure when stakeholders would reasonably need to know that they are interacting with a bot or that AI materially influenced a decision. Sidq is therefore closely related to truthfulness, transparency and the integrity of marketing communication. The Qur'an calls believers to remain with the truthful (Qur'an 9:119), while the Prophet Muhammad emphasised that truthfulness leads to righteousness (Sahih al-Bukhari 6094) [29,30].

Adl requires fairness and the avoidance of unjust advantage or harm. In AI-enabled entrepreneurship, it calls for attention to discriminatory patterns, unequal error rates, exploitative targeting and exclusionary automated decisions. Fairness does not mean identical treatment in every case; it requires that relevant differences are justified and that affected parties are not disadvantaged by arbitrary or hidden criteria. Adl supports bias testing, representative data, accessible complaint routes and human review of consequential decisions. This principle is reinforced by the Qur'anic injunction to uphold justice even when personal or group sentiments could lead to unfairness (Qur'an 5:8) [29].

Ihsan refers to excellence and conscientious conduct beyond the minimum required. For AI use, ihsan encourages entrepreneurs to test quality, monitor outcomes, improve safeguards and design for stakeholder benefit rather than merely satisfy formal compliance. It also supports human-centred augmentation. The objective is not to automate every activity, but to use AI where it improves service, judgement or inclusion while preserving meaningful human responsibility. Ihsan thus connects ethical aspiration with continuous operational improvement. The Qur'an explicitly joins justice with ihsan (Qur'an 16:90), while the Hadith of Jibril describes ihsan in terms of conduct shaped by continuous awareness of divine observation (Sahih Muslim 8a) [29,31].

Although these four values have different meanings, they reinforce one another in practice. Amanah establishes responsibility, sidq governs truthfulness, adl governs fairness and ihsan governs the quality and care with which the other commitments are implemented. Together they provide an internal ethical logic for responsible AI practices. This logic complements principle-based AI governance by explaining why entrepreneurs should apply transparency, oversight, privacy and accountability even when external monitoring is weak.

1.4 Redefining Entrepreneurial Success

Entrepreneurial success is often measured through survival, sales growth, profitability, market share and innovation. These indicators matter because no venture can continue serving its stakeholders without financial viability. However, a purely economic measure is incomplete for AI-enabled entrepreneurship. AI may improve a metric while transferring hidden costs to customers, workers or society. Islamic entrepreneurship similarly treats profit as legitimate but bounded by ethical responsibility and social consequences [9].

Sustainable entrepreneurial success is therefore defined here as the venture's capacity to remain economically viable, innovative, trusted and socially responsible over time. It comprises four dimensions. Financial viability reflects revenue quality, productivity and resilience. Innovation

performance reflects useful improvements in offerings and processes. Stakeholder value reflects fair benefits and reduced harm for customers, employees, partners and communities. Long-term continuity reflects legitimacy, trust and the capacity to adapt without undermining the relationships on which the venture depends. This definition does not treat ethical conduct as an optional outcome added after profit. Ethical legitimacy and stakeholder trust are mechanisms that support durable performance.

2. Methodology

This conceptual paper adopts a theory-synthesis approach. Conceptual articles can integrate previously separate bodies of knowledge, clarify constructs and propose relationships that organise future empirical inquiry [11,21]. The review was structured around four literature domains: AI in entrepreneurship, responsible AI, Islamic business ethics and entrepreneurial success. Foundational studies were combined with recent discussions of AI-enabled entrepreneurial processes and recognised governance principles, including recent work published between 2024 and 2026 [24–28].

The synthesis proceeded in three stages. First, the literature on digital and AI-enabled entrepreneurship was examined to identify the capabilities through which AI may influence venture outcomes. Second, responsible AI literature was reviewed to identify recurring governance practices, especially transparency, fairness, privacy, human oversight and accountability. Third, Islamic entrepreneurship and business ethics literature was analysed to determine how amanah, sidq, adl and ihsan can motivate and shape those practices. The constructs were then linked through capability, stakeholder and ethical-governance logic. The resulting framework is explanatory rather than predictive at this stage; its propositions require empirical testing.

The review is integrative rather than a formal systematic review. Its purpose is to connect concepts and develop theory, not to estimate an effect size or claim exhaustive coverage of all published studies. This design is appropriate because the intersection between entrepreneurial AI use and Islamic entrepreneurial values is still conceptually fragmented. The framework provides a bounded set of constructs and relationships that can be operationalised in surveys, interviews, experiments or comparative case studies.

3. Results and Discussion

3.1 Proposed Conceptual Framework

Figure 1 shows two routes through which AI utilisation may contribute to sustainable entrepreneurial success. The first is a capability route, where AI supports opportunity recognition, decision quality, operational agility and innovation capacity. The second is a governance route, where Islamic entrepreneurial values shape responsible AI practices, build stakeholder trust and support more durable outcomes. The model does not assume that AI utilisation is inherently responsible or successful. Its effects depend on complementary capabilities and ethical governance.

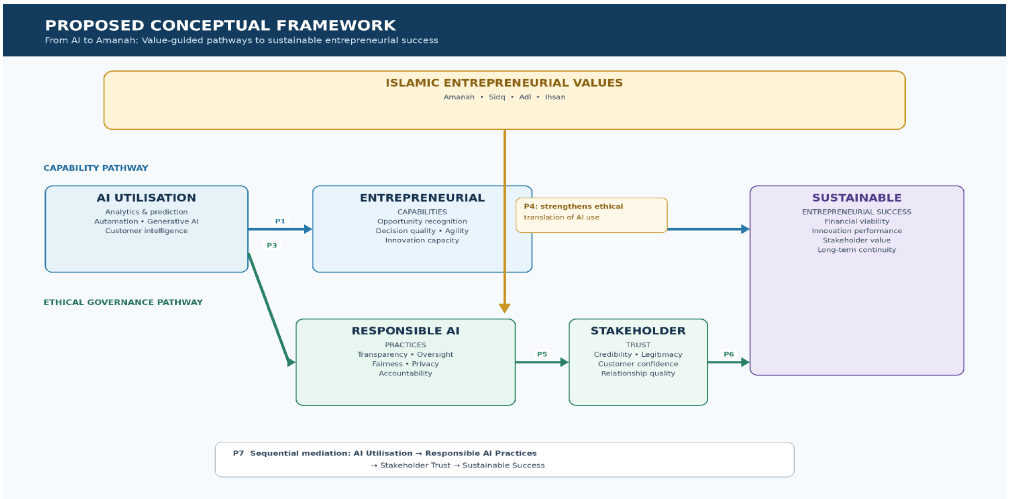

Fig. 1. Proposed conceptual framework for value-guided AI utilisation and sustainable entrepreneurial success

3.2 Construct Definitions

Construct	Conceptual definition	Indicative dimensions
AI utilisation	Purposeful integration of AI tools into entrepreneurial decisions, operations and market activities.	Analytics; automation; generative AI; customer intelligence
Entrepreneurial capabilities	Abilities through which entrepreneurs sense opportunities, decide, adapt and innovate using AI-supported information and tools.	Opportunity recognition; decision quality; agility; innovation
Islamic entrepreneurial values	Moral commitments that govern the intention, process and consequences of entrepreneurial AI use.	Amanah; sidq; adl; ihsan
Responsible AI practices	Observable controls and behaviours that keep AI use truthful, fair, explainable, privacy-conscious and accountable.	Transparency; human oversight; fairness; privacy; accountability
Stakeholder trust	Stakeholders' willingness to rely on the venture because they perceive its AI-enabled conduct as competent, honest and fair.	Credibility; legitimacy; customer confidence; relationship quality
Sustainable entrepreneurial success	Durable venture success that combines economic viability and innovation with ethical legitimacy and stakeholder value.	Financial viability; innovation; stakeholder value; continuity

3.3 Development of Propositions

3.3.1 AI utilisation and entrepreneurial capabilities

AI allows entrepreneurs to process more information and do so more quickly. Pattern recognition can reveal changes in customer demand, while predictive tools can compare possible outcomes and support resource allocation. Automation releases time from repetitive work, and generative systems lower the cost of producing prototypes, content and alternative solutions. These benefits are not equivalent to performance; they first strengthen capabilities that allow the entrepreneur to sense, decide, adapt and innovate. The entrepreneur's experience and contextual judgement remain

necessary to interpret output and distinguish a meaningful opportunity from a spurious pattern [25,26].

Proposition 1 AI utilisation is positively associated with entrepreneurial capabilities, including opportunity recognition, decision quality, operational agility and innovation capacity.

3.3.2 Entrepreneurial capabilities and sustainable success

Capabilities convert a technological resource into action. Better opportunity recognition helps a venture direct scarce resources towards credible market needs. Decision quality reduces avoidable error, while agility allows the venture to respond to feedback or disruption. Innovation capacity supports differentiated value creation. When these capabilities are repeatedly applied, they can strengthen financial viability and continuity. The relationship is expected to be positive but not unconditional because capability gains can still be used irresponsibly or directed towards weak strategic objectives.

Proposition 2 AI-enabled entrepreneurial capabilities are positively associated with sustainable entrepreneurial success.

3.3.3 AI utilisation and responsible AI practices

As AI becomes more deeply embedded in a venture, responsible practices become relevant to a wider range of decisions and interactions. An entrepreneur who uses AI for customer communication, hiring, credit assessment or personalisation must decide how output is verified, disclosed and challenged. Greater use may therefore encourage governance routines, provided that the entrepreneur recognises the responsibilities involved. Without such routines, greater use may simply enlarge ethical exposure. The proposition concerns responsible integration rather than technology use by itself.

Proposition 3 AI utilisation is positively associated with responsible AI practices when AI is integrated into entrepreneurial routines with explicit governance and human oversight.

3.3.4 The guiding role of Islamic entrepreneurial values

Islamic entrepreneurial values shape how entrepreneurs understand the obligations that arise from using AI. Amanah frames data, decisions and stakeholder interests as trusts. Sidq raises the standard for verifying and disclosing AI-generated information. Adl focuses attention on discriminatory or exploitative outcomes. Ihsan motivates testing and improvement beyond minimum compliance. These values should make responsible practice more likely because governance becomes a matter of personal and organisational accountability, rather than merely a response to external enforcement.

Proposition 4 Islamic entrepreneurial values positively moderate the relationship between AI utilisation and responsible AI practices, such that the relationship is stronger when amanah, sidq, adl and ihsan are strongly embedded in entrepreneurial conduct.

3.3.5 Responsible AI practices and stakeholder trust

Stakeholders may not see every aspect of an AI system, but they do observe how a venture communicates, handles data, explains decisions and responds when errors occur. Transparency reduces uncertainty about AI involvement. Human oversight demonstrates that the venture has not

abandoned responsibility. Fairness and privacy protection signal respect for stakeholder interests, while accountability provides a route for correction. Repeated evidence of these practices should increase perceptions of competence, integrity and benevolence, which are central to trust [14,28].

Proposition 5 Responsible AI practices are positively associated with stakeholder trust in an entrepreneurial venture.

3.3.6 Stakeholder trust and sustainable entrepreneurial success

Trust supports exchange under uncertainty. Customers are more willing to share information and continue a relationship when they believe the venture will use AI responsibly. Employees are more likely to accept AI-supported work practices when procedures are fair and decisions can be reviewed. Partners and investors also depend on credible reporting and accountable management. Trust can therefore reduce relationship friction, protect reputation and strengthen the legitimacy required for long-term operation.

Proposition 6 Stakeholder trust is positively associated with sustainable entrepreneurial success.

3.3.7 Sequential mediation through governance and trust

The governance path suggests that ethical values influence outcomes through practices that stakeholders can observe. Values that remain only as statements will not necessarily earn trust. Entrepreneurs must translate them into verification, disclosure, fairness review, privacy controls and accountability. Stakeholders then experience or observe those practices and update their willingness to rely on the venture. The model therefore explains how value-guided technology use can produce sustainable outcomes without assuming a direct automatic effect.

Proposition 7 Responsible AI practices and stakeholder trust sequentially mediate the relationship between value-guided AI utilisation and sustainable entrepreneurial success.

3.4 Summary of Proposed Relationships

No	Proposed relationship	Expected form
P1	AI utilisation → entrepreneurial capabilities	Positive direct relationship
P2	Entrepreneurial capabilities → sustainable entrepreneurial success	Positive direct relationship
P3	AI utilisation → responsible AI practices	Positive under explicit governance
P4	Islamic entrepreneurial values × AI utilisation → responsible AI practices	Positive moderation
P5	Responsible AI practices → stakeholder trust	Positive direct relationship
P6	Stakeholder trust → sustainable entrepreneurial success	Positive direct relationship
P7	Value-guided AI utilisation → responsible AI practices → stakeholder trust → sustainable entrepreneurial success	Sequential mediation

3.5 Discussion

Taken together, the framework offers a conditional view of AI-enabled entrepreneurship. AI can expand entrepreneurial capability, but capability alone cannot ensure that the resulting success is responsible or durable. This distinction helps reconcile optimistic accounts of AI-driven productivity with concerns about bias, misinformation, opacity and loss of human accountability. A venture may

become faster without becoming more trustworthy. Separating the capability and governance routes makes clear why both are needed.

Amanah is central because responsibility can become difficult to assign when AI output is produced through complex external systems. The framework rejects the idea that the entrepreneur can shift accountability to the model, data provider or software vendor. Entrepreneurs decide whether to use the output, how much verification is required and whether affected stakeholders can question the decision. Amanah makes this retained responsibility explicit. Sidq, adl and ihsan then specify the content of trustworthy conduct through truthfulness, fairness and conscientious quality.

The framework also extends the meaning of entrepreneurial success. Financial performance and innovation remain essential, but they are evaluated together with stakeholder value, legitimacy and continuity. This broader definition is especially relevant when AI creates benefits whose costs are difficult to see in conventional accounting. Privacy loss, discriminatory exclusion or false communication may not immediately appear in sales figures, yet they can weaken trust and create long-term liabilities. Sustainable success incorporates these consequences into the evaluation of entrepreneurial outcomes.

The model is not limited to Muslim-majority settings. Its values arise from Islamic ethics, but the responsible practices they motivate can be observed and compared across contexts. This makes the framework suitable for research on Muslim entrepreneurs, Islamic-oriented firms and plural business environments. Future studies can examine whether the strength or expression of each value differs by institutional context, sector, venture age or the consequence level of the AI application.

3.6 Theoretical Contributions

First, it brings AI entrepreneurship research into conversation with Islamic business ethics. Existing entrepreneurship research explains how AI can support opportunity recognition, decisions and innovation, while Islamic entrepreneurship literature explains how commercial action is bounded by moral accountability. Their integration shows that the value of AI depends on both capability deployment and ethical direction.

Second, it gives responsible AI a clearer behavioural and motivational foundation. General AI principles identify desirable standards, but entrepreneurs must translate those standards into daily routines. Amanah, sidq, adl and ihsan explain why an entrepreneur may accept the cost of verification, disclosure, fairness review or corrective action. The framework thus links internalised values with observable governance practices.

Third, it positions stakeholder trust as the mechanism linking responsible AI practice with durable success. This avoids treating ethics as a direct reputational advantage without specifying how stakeholders experience it. Transparency, oversight, fairness, privacy and accountability provide signals and protections that stakeholders can evaluate. Trust then supports continued exchange and legitimacy.

Fourth, the paper proposes a multidimensional outcome that is consistent with both entrepreneurship and Islamic management. Sustainable entrepreneurial success includes financial viability and innovation, but it also recognises stakeholder value and long-term continuity. This outcome construct can help future studies test whether short-term AI performance gains remain positive once ethical and relational effects are considered.

3.7 Practical Implications

Entrepreneurs can apply the framework as a decision discipline. Before adopting an AI system, entrepreneurs should consider whose data and interests are being entrusted to the venture, which claims require verification, who may be treated unfairly and what level of testing would reflect ihsan. These questions should be linked to the consequence of the use case. Low-risk assistance, such as internal drafting, may require review and confidentiality controls. High-impact uses, such as hiring, credit, health advice or eligibility decisions, require stronger documentation, bias testing, human authority and appeal routes.

Small firms do not need an elaborate governance bureaucracy to begin. They can maintain an inventory of AI tools and purposes, assign a named human owner, prohibit the entry of sensitive information into unapproved systems, verify factual outputs, disclose AI interaction where material, record high-impact decisions and provide a correction channel. These practices operationalise amanah and create evidence of accountability. Periodic review can then assess errors, complaints, disparate effects and whether the tool continues to serve a legitimate business purpose.

Entrepreneurship educators can use the framework to move AI teaching beyond tool proficiency. Students should evaluate an AI-supported business decision through both capability and responsibility. For example, a marketing exercise can require students to use AI for customer segmentation and then assess consent, stereotyping, truthfulness and disclosure. Business-plan evaluation can also include stakeholder trust and governance alongside projected sales and cost savings.

Policymakers, incubators and support agencies can adapt the constructs into training and assessment tools for small businesses. Guidance should be proportionate to firm size and application risk while retaining clear human accountability. Islamic finance and halal-industry institutions may find the framework particularly useful because it connects AI governance with established expectations of trust, truthful representation and fairness.

3.8 Limitations and Future Research

The framework is conceptual and has not yet been tested empirically. The proposed directions are theoretically grounded, but their strength may vary across industries, cultures and types of AI. Future research should develop and validate measures for entrepreneurial AI utilisation, responsible AI practices and the four Islamic entrepreneurial values. Existing scales for Islamic work ethics and organisational trust may provide starting points, but items must reflect the specific responsibilities created by AI.

Cross-sectional surveys could test the proposed moderation and mediation relationships among small and medium-sized enterprises. Multi-respondent designs would reduce common-method bias by separating the entrepreneur's report of values and practices from employee or customer assessments of trust. Longitudinal research could examine whether responsible AI practices protect trust after an error or controversy. Experiments could test how AI disclosure, explanation and human review affect customer confidence and purchase intention.

Qualitative research is also needed because amanah, sidq, adl and ihsan may be interpreted differently across entrepreneurial contexts. Comparative cases could examine how entrepreneurs resolve tensions between speed, cost, commercial secrecy and disclosure. Sector-specific studies are particularly important in finance, education, health, employment and digital platforms, where AI decisions can have substantial consequences. Research should also distinguish between using third-

party AI services and developing proprietary systems because control over data and model design differs considerably.

The current model focuses on values as a positive governance influence. Future work should examine symbolic adoption, where firms use ethical language without changing practice, and value conflict, where commercial pressure overrides stated commitments. Institutional factors such as regulation, competitive intensity, investor expectations and professional standards may strengthen or weaken the proposed relationships.

4. Conclusions

AI can improve opportunity recognition, decision-making, agility and innovation, but these gains alone do not amount to sustainable success. Entrepreneurs remain responsible for how AI uses data, represents information, affects stakeholders and shapes consequential decisions. Amanah, sidq, adl and ihsan provide an ethical basis for translating that responsibility into transparent, fair, privacy-conscious and accountable practice.

Overall, the framework brings together a capability route and a governance route. AI-enabled capabilities support venture performance, while Islamic entrepreneurial values guide responsible AI practices that build stakeholder trust. Both routes contribute to sustainable entrepreneurial success defined through financial viability, innovation, stakeholder value and long-term continuity. The seven propositions offer a research agenda for testing how technological capability becomes ethically grounded entrepreneurial value.

Acknowledgement

This research was not funded by any grant.

References

[1] Ali, Abbas J., and Abdullah Al-Owaihan. "Islamic work ethic: a critical review." *Cross cultural management: An international Journal* 15, no. 1 (2008): 5-19. https://doi.org/10.1108/13527600810848791.

[2] Autio, Erkko, Satish Nambisan, Llewellyn DW Thomas, and Mike Wright. "Digital affordances, spatial affordances, and the genesis of entrepreneurial ecosystems." *Strategic entrepreneurship journal* 12, no. 1 (2018): 72-95. https://doi.org/10.1002/sej.1266.

[3] Barney, Jay. "Firm resources and sustained competitive advantage." *Journal of management* 17, no. 1 (1991): 99-120. https://doi.org/10.1177/014920639101700108.

[4] Beekun, Rafik I., and Jamal A. Badawi. "Balancing ethical responsibility among multiple organizational stakeholders: The Islamic perspective." *Journal of business ethics* 60, no. 2 (2005): 131-145. https://doi.org/10.1007/s10551-004-8204-5.

[5] Brynjolfsson, Erik. 2022. "The Turing Trap: The Promise and Peril of Human-Like Artificial Intelligence." *Daedalus* 151 (2): 272–87. https://doi.org/10.1162/daed_a_01915.

[6] Dwivedi, Yogesh K., Nir Kshetri, Laurie Hughes, Emma Louise Slade, Anand Jeyaraj, Arpan Kumar Kar, Abdullah M. Baabdullah et al. "Opinion Paper:"So what if ChatGPT wrote it?" Multidisciplinary perspectives on opportunities, challenges and implications of generative conversational AI for research, practice and policy." *International journal of information management* 71 (2023): 102642. https://doi.org/10.1016/j.ijinfomgt.2023.102642.

[7] Floridi, Luciano, Josh Cowls, Monica Beltrametti, Raja Chatila, Patrice Chazerand, Virginia Dignum, Christoph Luetge et al. "AI4People—An Ethical Framework for a Good AI Society: Opportunities, Risks, Principles, and Recommendations: L. Floridi et al." *Minds and machines* 28, no. 4 (2018): 689-707. https://doi.org/10.1007/s11023-018-9482-5.

[8] Freeman, R. Edward, and John McVea. "A stakeholder approach to strategic management." *The Blackwell handbook of strategic management* (2005): 183-201.

[9] Gümüsay, Ali Aslan. "Entrepreneurship from an Islamic perspective." *Journal of business ethics* 130, no. 1 (2015): 199-208. https://doi.org/10.1007/s10551-014-2223-7.

[10] Hassan, M. Kabir, and Will Hippler. "Entrepreneurship and Islam: an overview." *Available at SSRN 3263110* (2014). https://doi.org/10.1504/IJESB.2014.062127.
[11] Jaakkola, Elina. "Designing conceptual articles: four approaches." *AMS review* 10, no. 1 (2020): 18-26. https://doi.org/10.1007/s13162-020-00161-0.
[12] Jobin, Anna, Marcello Ienca, and Effy Vayena. "The global landscape of AI ethics guidelines." *Nature machine intelligence* 1, no. 9 (2019): 389-399. https://doi.org/10.1038/s42256-019-0088-2.
[13] Kayed, Rasem N., and M. Kabir Hassan. 2011. *Islamic Entrepreneurship*. London: Routledge.
[14] Mayer, Roger C., James H. Davis, and F. David Schoorman. "An integrative model of organizational trust." *Academy of management review* 20, no. 3 (1995): 709-734. https://doi.org/10.2307/258792.
[15] Nambisan, Satish. "Digital entrepreneurship: Toward a digital technology perspective of entrepreneurship." *Entrepreneurship theory and practice* 41, no. 6 (2017): 1029-1055. https://doi.org/10.1111/etap.12254.
[16] Obschonka, Martin, and David B. Audretsch. "Artificial intelligence and big data in entrepreneurship: a new era has begun." *Small Business Economics* 55, no. 3 (2020): 529-539. https://doi.org/10.1007/s11187-019-00202-4.
[17] Organisation for Economic Co-operation and Development. 2019. *Recommendation of the Council on Artificial Intelligence*. OECD/LEGAL/0449. Paris: OECD. https://legalinstruments.oecd.org/en/instruments/OECD-LEGAL-0449.
[18] Rice, Gillian. "Islamic ethics and the implications for business." *Journal of business ethics* 18, no. 4 (1999): 345-358. https://doi.org/10.1023/A:1005711414306.
[19] Shepherd, Dean A., and Ann Majchrzak. "Machines augmenting entrepreneurs: Opportunities (and threats) at the Nexus of artificial intelligence and entrepreneurship." *Journal of Business Venturing* 37, no. 4 (2022): 106227. https://doi.org/10.1016/j.jbusvent.2022.106227.
[20] Sidani, Yusuf, and Akram Al Ariss. "New conceptual foundations for Islamic business ethics: The contributions of Abu-Hamid Al-Ghazali." *Journal of business ethics* 129, no. 4 (2015): 847-857. https://doi.org/10.1007/s10551-014-2136-5.
[21] Snyder, Hannah. "Literature review as a research methodology: An overview and guidelines." *Journal of business research* 104 (2019): 333-339. https://doi.org/10.1016/j.jbusres.2019.07.039.
[22] Teece, David J. "Explicating dynamic capabilities: the nature and microfoundations of (sustainable) enterprise performance." *Strategic management journal* 28, no. 13 (2007): 1319-1350. https://doi.org/10.1002/smj.640.
[23] UNESCO. 2021. *Recommendation on the Ethics of Artificial Intelligence*. Paris: UNESCO. https://unesdoc.unesco.org/ark:/48223/pf0000381137.
[24] Fossen, Frank M., Trevor McLemore, and Alina Sorgner. "Artificial intelligence and entrepreneurship." *Foundations and Trends in Entrepreneurship* 20, no. 8 (2024): 781-904. https://doi.org/10.1561/0300000130.
[25] Al-Mamary, Yaser Hasan. "The transformative power of artificial intelligence in entrepreneurship: exploring AI's capabilities for the success of entrepreneurial ventures." *Future Business Journal* 11, no. 1 (2025): 104. https://doi.org/10.1186/s43093-025-00533-7.
[26] Mirkovski, Kristijan, Pete Williams, Libo Liu, Hao Liu, and Marta Indulska. "An AI-assisted framework for improving innovativeness in small businesses: a human–AI collaboration perspective." *Information Systems Journal* 35, no. 6 (2025): 1603-1629. https://doi.org/10.1111/isj.12597.
[27] Uriarte, Sebastián, Hugo Baier-Fuentes, Jorge Espinoza-Benavides, and William Inzunza-Mendoza. "Artificial intelligence technologies and entrepreneurship: a hybrid literature review." *Review of Managerial Science* 20, no. 1 (2026): 251-299.https://doi.org/10.1007/s11846-025-00839-4.
[28] Fernández-Fernández, María, Álvaro Hernández-Tamurejo, and Paula González-Padilla. "The AI trust factor: an MCA analysis of automation and decision-making in entrepreneurship." *International Entrepreneurship and Management Journal* 22, no. 1 (2026): 34. https://doi.org/10.1007/s11365-026-01170-4.
[29] The Qur'an. Surah al-Nisa' 4:58; Surah al-Ma'idah 5:8; Surah al-Tawbah 9:119; Surah al-Nahl 16:90.
[30] Al-Bukhari, Muhammad ibn Isma'il. Sahih al-Bukhari, Hadith 6094.
[31] Muslim ibn al-Hajjaj. Sahih Muslim, Hadith 8a.