Missionaries were preaching at a village where there was a 12 year old girl trapped under a large tree. The closest hospital was hours from the village and judging by the injuries the village people and the missionaries knew that there was nothing that could be done to save the girl. After several hours of excruciating pain the little girl finally succumbed to her injuries and passed away. Before she died she used the little life she had left to let out a final prayer thanking Allah for the life he breathed into her. She thanked Allah for all the love she experienced and all the good moments she had with her family. She also asked Allah to protect her family and comforted her parents by telling them not to be sad, that she prayed to God to let her into Heaven. Let's assume that she learned the gospels from the missionaries but did not accept Jesus Christ as her lord and savior. Her faith in Islam was so strong that nothing could break it and she was not convinced by Christianity. Do you really think she goes to Hell?

After one reaches the age of accountability, he is responsible before God (Ro 3:19). Men aren't responsible for what they don't know. They are responsible for what they do know and reject (Mt 23:37).

Man has: an internal testimony (Ro 2:15), an external testimony (Ps 19:1) and the scriptures (Jas 1:18) Therefore, he is without excuse (Ro 1:20).

Allah does not save. Jesus saves (Mt 1:21, Ac 4:12).

William B. Eerdmans wrote:

There is a gradual development of accountability accompanying the growth of a human being from infancy to maturity; and there is a similar development in the race, as knowledge grows from less to more. In the full light of the gospel, human beings are far more responsible than they were in earlier stages of intellectual and spiritual development; and the doom to which they will be exposed on the day of account will be heavy in proportion to their privileges.¹

God is good and just. He will do right by each person (Ge 18:25).

¹ Stalker, J. (1979–1988). Accountability. In G. W. Bromiley (Ed.), The International Standard Bible Encyclopedia, Revised (Vol. 1, p. 28). Wm. B. Eerdmans.